



## Important Changes - Affordable Care Act (ACA)

In early 2016, many employees will receive one or two important new tax forms. In general, you may receive a **Form 1095-B** if you were enrolled in your employer's health plan in 2015. You may also receive **Form 1095-C** if you were a full-time employee (30 hours a week or more) of a large employer at any time during 2015 (50+ employees).

### Main Office

Administration  
Business Services  
School Improvement  
Technology & Media  
101 North Grape Street  
Medford, Oregon 97501  
(541) 776-8590

### Phoenix Office

Special Education  
Migrant Ed/ELL  
5465 S. Pacific Hwy.  
Phoenix, OR 97535  
(541) 776-8555

### Grants Pass Office

Special Education  
409 N.W. 3rd  
Grants Pass, OR 97526  
(541) 479-5135

### Early Childhood Services

Gilbert Creek Child Dev. Ctr.  
1021 N.W. Highland  
Grants Pass, OR 97526  
(541) 956-2059

### Klamath Falls Office

Special Education  
Migrant Ed/ELL  
2685 Foothills Blvd.  
Klamath Falls, OR 97603  
(541) 850-1138

In most cases, Form 1095-B will be sent to you by your health insurance company, while your employer will send you Form 1095-C if applicable. However, in some cases, you may receive only one form, provided by your employer.

### **Why am I getting these forms?**

These forms provide you with proof of the health insurance coverage that your employer offered to you and your family during 2015, if any. If you purchased health insurance coverage through the Health Insurance Marketplace and wish to claim the premium tax credit, this information will assist you in determining whether you are eligible.

***You do not need to file these forms with your tax return.***

*It is important that you save these forms, because they provide key information about your health coverage and can help you when filling out your tax return.*

### **What information is on the form?**

#### **Form 1095-B**

This form provides information about your health insurance coverage that can help when you fill out your income tax return, and serves as proof that you and your family had minimum essential coverage (MEC) during the 2015 tax year. Failure to have MEC may result in tax penalties for you.

This form contains a few specific pieces of information:

- Whether you had minimum essential coverage (MEC) in 2015
- Which dependents were covered, if applicable
- Which months you and any covered dependents had coverage

Only one copy of Form 1095-B will be provided for all of your covered family members. Spouses and dependents who received coverage under your plan in 2015 will not receive their own forms. If necessary, you may provide copies of the form to your spouse and dependents for their own records.

## **Form 1095-C**

This form provides proof of the health insurance coverage your employer offered to you and your family during the 2015 tax year, if any. If you purchase health insurance coverage through the Health Insurance Marketplace and wish to claim the premium tax credit, this information will assist you in determining whether you are eligible.

This form contains the following information:

- Your employer's information
- Your personal information
- Whether coverage was offered to you
- The lowest monthly premium for self-only coverage offered to you in 2015

This form will be provided to you if you were a full-time employee in 2015, regardless of whether you opted to enroll in health insurance benefits through your employer.

### **What if I changed jobs or didn't enroll in my employer's insurance?**

Form 1095-C will be provided to you if you were a full-time employee of a large employer at any point in 2015, regardless of whether you were offered insurance coverage or whether you elected to enroll in health insurance benefits through your employer. If you worked full-time for multiple large employers in 2015, you will receive a Form 1095-C from each of those employers.

### **Filing Your 2015 Tax Return**

**You do not need to file this form with your tax return.**

However, the information provided on these forms can help you complete your tax return. Once your tax return is filed, save the forms for your records. The IRS will receive their own copy of each of the forms for comparison purposes. If you obtained health insurance coverage from more than one employer in 2015, you will receive a separate 1095-B and 1095-C form from each employer and health insurance company that offered or provided coverage.

If you have additional questions about Form 1095-B or Form 1095-C, contact Employee Services at 541-858-6721.