# What is Form 1095-C?

The Internal Revenue Service (IRS) asks employers to use Form 1095-C to report on the offers of medical coverage they make to their full-time employees, as well as the enrollment of employees and their families in self-funded plans sponsored by the employer.

The form is divided into three parts. Part I includes information about the employee (name, Social Security Number, and address) and the employer (name, Employer Identification Number, and address). Part II of the form includes information about the coverage available to the employee and their status as a full-time employee.

Part III of the Form 1095-C is specific to employers with self-funded plans.

# Will I receive a Form 1095-C?

If you were full-time for at least one month of the tax year, your employer will report on your status for the entire year. If you are hired at the end of the year and in your waiting period for medical coverage, you may not receive a form.

Part-time employees enrolled in their employer's self-funded coverage at any point during the year will also receive a Form 1095-C for the year.

# I work in a full-time position. Why didn't I get a form?

The Patient Protection and Affordable Care Act (ACA) defines full-time employees as working on average 130 hours or more per month, or 30 or more hours per week. Your employer may have its own definition of who is full-time at your workplace, but will only issue Forms 1095-C to employees who meet the ACA's definition.

Your average hours can be impacted by unpaid time off throughout the year and can bring your average below the law's threshold. In that case, you may not receive a Form 1095-C.

# I am a part-time employee. Why did I get a form?

IRS rules say you should receive a Form 1095-C as a part-time employee (your hours did not meet the ACA definition of full time) if you were enrolled in your employer's self-funded coverage. Part III of the form will identify anyone in your family who was enrolled, and will indicate which months they were covered.