

## TN 1095B

### Mailing of IRS Form 1095-B concerning Health Coverage

The Affordable Care Act requires health coverage providers, like TennCare and CoverKids to send Health Coverage tax documents to everyone covered by their plan for one or more months during 2015. Form 1095-B is a tax document that includes coverage information for TennCare and CoverKids members. TennCare is required to report this information to the IRS *and* to send the 1095-B form to every covered member. Form 1095B proves the person had qualifying health coverage during 2015 and may help prevent them from paying a penalty.

Everyone who had TennCare or CoverKids in 2015 will receive this mailing from TennCare. The mailing will include a cover letter and a form that shows the amount of time they had coverage. Each person in the household who had coverage in 2015 will receive a letter, but they might not receive them at the same time. Members will begin getting these letters around February 9<sup>th</sup> and TennCare will finish mailing the letters by the end of March. Everyone should have their letter by the first week in April.

This letter does not mean anything has changed with their TennCare/CoverKids. If they have coverage through TennCare or CoverKids now, this letter does not change that.

#### **Important Things to Know:**

- Form 1095-B provides the information needed to fill out tax returns.
- This *does not* need to be mailed in with the tax return.
- TennCare/CoverKids provided this information to the IRS but it **does not mean** their taxes have been filed for them. Members still need to file their own tax return.
- **If you have more detailed questions or questions that are not provided here about 1095-B, filing taxes, tax penalties, etc. contact a tax preparer, accountant, or other professional that helps with filing taxes. Information can also be found at [www.IRS.gov/aca](http://www.IRS.gov/aca).**

#### **Frequently Asked Questions:**

##### **I need a letter for my taxes proving I had or have TennCare/CoverKids. How do I get that?**

Between now and the end of March, TennCare/CoverKids will mail you a letter and a form called 1095-B that proves you had coverage in 2015. TennCare/CoverKids has already given your coverage information to the IRS but they'll send a copy to you too.

##### **Why did I get 1095-B?**

The Affordable Care Act requires us to send this to everyone who had TennCare or CoverKids coverage in 2015. Our records show that you or a family member had coverage for at least part of one month in 2015. The information on 1095-B that shows you had

coverage in 2015 and may keep you from paying the penalty tax that others who don't have insurance may have to pay.

**Does this change my coverage? Has/will my coverage end?**

NO, your TennCare did not end. You still have the same coverage you had. 1095B gives you the information you need to prove you had coverage in 2015.

**What do I need to do with it?**

Be sure to keep it with your tax records. You don't have to give it to the IRS when you file taxes. But be sure to check the box that asks if you've had health insurance in 2015 on the 1040 Individual Tax Return. There are instructions with the 1040 tax form that tells you more or you can talk to your accountant or tax preparer (a professional who helps file taxes).

**Is this my tax form?**

NO, this is not your tax form. You still need to file your tax return if you are supposed to.

**Do I mail this in with my tax form?**

No, you do not need to mail it in with your tax return. Use the information from this form and then keep this form for your records.

**I already filed my federal tax return before I received the 1095-B form.**

Talk with a tax preparer, accountant, or other tax professional to see if there's anything you need to do for your 2015 taxes. Or go to [www.IRS.gov/aca](http://www.IRS.gov/aca).

**I lost my form. How do I get another one?**

That's ok, you don't need another one. TennCare/CoverKids has already provided this information to the IRS for you. If you haven't already filed your taxes, you can just mark on the 1040 form that you've had health insurance coverage this year and the IRS will accept it. For more information, speak with a tax preparer, accountant, or other professional who helps others file taxes. Or go to [www.IRS.gov/aca](http://www.IRS.gov/aca).

**How is this form different than a W-2?**

A W-2 is a form that an employer must send to an employee and the IRS at the end of the year. The W-2 form reports an employee's annual wages and the amount of taxes withheld from his or her paycheck.

The 1095-B form tells you information about the health care coverage you had or were offered during the previous year.

**What if I was not enrolled in TennCare/CoverKids in 2015 but I still got this form?**

If you claim a person on your taxes that had TennCare or CoverKids in 2015, then we sent you this form. Their coverage did not change. If you claim this person on your taxes you'll need to use information when you file your taxes. For more information, speak with a tax

preparer, accountant, or other professional who helps others file taxes. Or go to [www.IRS.gov/aca](http://www.IRS.gov/aca).

**Why did/didn't other people in my home on TennCareCoverKids get a letter too?**

TennCare/CoverKids started mailing these on February 8<sup>th</sup> and will be mailing them until March 31<sup>st</sup>. We must send them to each individual person who was covered by our program in 2015 so if other people in your household also had TennCare/CoverKids in 2015, they'll get one too. If someone in your household did not have TennCare or CoverKids in 2015, he/she will not get 1095-B. For more information, speak with a tax preparer, accountant, or other professional who helps others file taxes. Or go to [www.IRS.gov/aca](http://www.IRS.gov/aca).

**When will others in my household receive these health care tax forms?**

The deadline for insurers, other coverage providers and certain employers to provide Forms 1095-B has been extended to March 31, 2016.

**I thought I lost my TennCare/CoverKids, but I still got this letter/form – why?**

This form proves that you or a family member **had** TennCare coverage for some part of 2015.

*To find out how to apply for TennCare, go to <http://tn.gov/tenncare/topic/how-to-apply>*

*To find out how to apply for CoverKids, go to <http://www.tn.gov/coverkids>*

**I have other coverage but it is not on this form?**

The form we sent you only proves you had TennCare/CoverKids in 2015. If you had other coverage like through a job or private plan, you should get a different form from them. If you have questions about other coverage you would need to contact those providers. For more information, speak with a tax preparer, accountant, or other professional who helps others file taxes. Or go to [www.IRS.gov/aca](http://www.IRS.gov/aca).

**Where can I find additional information about the 1095B form?**

You can talk with a tax preparer, accountant, or other professional who helps file taxes. Or you can go to the IRS website at [www.IRS.gov/aca](http://www.IRS.gov/aca).