

2020 FORM 1095-C FAQ_s

What is Form 1095-C and who receives it?

The Affordable Care Act (ACA) includes both an individual mandate and an employer mandate:

- The individual mandate requires that most Americans have minimum essential healthcare coverage or potentially face a fine (referred to in the ACA as the individual shared responsibility payment).
- The employer mandate requires employers with 50 or more full-time equivalent employees to offer affordable healthcare coverage that provides minimum value to employees who work on average at least 30 hours a week, or potentially face a fine (referred to in the ACA as the employer shared responsibility assessment).

Much like the Form W-2 is used to help the IRS determine whether you owe taxes, the information reported on your Form 1095-C will allow the IRS to determine whether you (or your employer) must make a payment for failing to comply with the ACA.

The Form 1095-C indicates whether you and your eligible dependents were covered and contains information about your Harvard healthcare coverage. You will need this information when completing your 2020 Federal tax return.

If you were working an average of 30 or more hours per week in 2020 and/or were **enrolled** in one of the Harvard health plans at any time in 2020, you will receive a Form 1095-C.

When will I received my Form 1095-C?

The Form 1095-C must be postmarked by March 2, 2021.

What information is on the Form 1095-C?

There are three parts to the [form](#):

- Part 1 – Employee and Employer Information – Information about you and Harvard University
- Part 2 – Employee Offer and Coverage – Provides information about the Harvard-sponsored health coverage that was offered to you.
- Part 3 – Covered Individuals – Lists your dependents who were enrolled in the Harvard-sponsored health coverage.

Where can I obtain additional information about Form 1095-C?

You can learn more on the [IRS website](#).

Can I get a duplicate Form 1095-C?

If you didn't receive an initial Form 1095-C and you were employed by Harvard and/or were enrolled in one of the Harvard-sponsored medical plans during the 2020 calendar year, you can contact the Benefits office at 617-496-4001 (or by email at benefits@harvard.edu) to request a duplicate.