

2018 Form 1095-C FAQ

Q: What is Form 1095-C and who receives it?

A: 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 2018 Federal tax return.

If you were working an average of 30 or more hours per week in 2018 – and/or were **enrolled** in one of the Harvard health plans at any time in 2018, you will receive a Form 1095-C.

Q: When will I receive my Form 1095-C?

A: The Form 1095-C must be postmarked by March 4, 2019.

Q: What information is on Form 1095-C?

A: There are three parts to the form (irs.gov/pub/irs-pdf/f1095c.pdf):

- **Part I - Employee and Employer Information** - information about you and Harvard.
- **Part II - Employee Offer and Coverage** - information about the Harvard health coverage you were offered.
- **Part III - Covered Individuals** – lists all your covered dependents

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

A: irs.gov/Affordable-Care-Act/Individuals-and-Families/Understanding-Form-1095C

Q: How do I get a duplicate Form 1095-C?

A: If you didn't receive an initial Form 1095-C and were employed by Harvard and/or were enrolled in one of our health plans during 2018, you will need to contact the Benefits Office at 617-496-4001 or email benefits@harvard.edu and request a duplicate Form 1095-C.