

Form 1095-C FAQ's

The Affordable Care Act requires that large employers now provide each full-time, benefits-eligible employee receiving health insurance benefits, a 1095-C report (sample attached). This report provides details of employee's enrollment in medical coverage. Enrollment information reported on 1095-C relates only to medical coverage, as information regarding enrollment in dental or vision programs is not included. The IRS requires the SoNM to deliver these forms to employees no later than **March 4th, 2019**.

Delivery Method: If you are an employee of:

- a Local Public Body, your form will be distributed by HR Representative;
- a SoNM employee of an agency supported by State Personnel Office (SPO), your form will be mailed to the address listed for you in SHARE;
- a SoNM employee of an agency that is not supported by SPO, your forms will be distributed by your HR Representative.

Please note: It is not necessary for an employee to wait for the form in order to file their taxes.

COMMON QUESTIONS:

Q: What should I do if I didn't receive a 1095-C by **March 4th, 2019** deadline?

A: 1095-C forms are scheduled to be delivered by March 4, 2019. If you have not received your 1095-C please contact your HR Representative. If your HR office is unable to assist you, please call the **SoNM 1095-C Help Line at 505. 827.0109** and leave the following information: employee's full name, employee ID, contact phone number and reason for the call. The help-line is checked daily and employees should expect a call within 24 hours.

Also, if you have recently transferred to a new Agency (between Jan – March), there is a strong chance your 1095-C is still with the prior Agency. Please contact the HR office from that Agency to make arrangements to obtain your 1095-C. If you have not transferred positions and still have not received your 1095-C, please contact the Employee Benefits Bureau at call 505.827.0109.

Q: Why is the dollar amount of the monthly premium contribution on Line 15 not the same as 2x my Bi-weekly contribution rate?

A: The entered amount represents the lowest cost that an employee pays for employee-only health coverage that is offered the SoNM as the SoNM is required to report only the *lowest cost offered to the employee, and* not what employee actually pays. Also, as premiums are deducted 26 times per year, the premium contribution on Line 15 is adjusted to reflect the premium amount per month.

Q: What do I do if my 1095-C form has incorrect information?

A: If there are errors on your 1095-C form, please contact the **SoNM 1095-C Help Line at 505.827.0109**.

Q: What if there is not an "X" in a month in which I did have coverage for?

A: A box with an "X" represents a full month in which you had coverage. If there is not a check, please confirm that coverage for that month was for the entire month and not partial month.

Link to IRS Q&A's:

<https://www.irs.gov/Affordable-Care-Act/Questions-and-Answers-about-Health-Care-Information-Forms-for-Individuals>

Link to IRS Extension Notice/Guidance:

<https://www.irs.gov/pub/irs-drop/n-18-94.pdf>

SoNM employees, please direct any questions regarding 1095-C Forms to their HR Representative.

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