



## BENEFITS SERVICES

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### Frequently Asked Questions about IRS Form 1095-C

#### 1. What is IRS Form 1095-C?

IRS Form 1095-C, Employer-Provided Health Insurance Offer and Coverage, is a new form required by the Affordable Care Act (ACA). Form 1095-C is similar to a W-2 Form. While the W-2 Form reports your annual earnings, the Form 1095-C reports your medical care coverage throughout the year. Specifically, it provides information on health coverage offered to and maintained by you and your eligible dependents.

#### 2. When will I receive Form 1095-C?

1095-C forms will be available in March 2025. A paper copy of your form will be mailed after February 24, 2025.

#### 3. Why am I receiving Form 1095-C?

As an Applicable Large Employer (“ALE”), Prince George’s County Public Schools (PGCPS”) is required to provide the Form 1095-C to all full time employees and certain retirees. (See question #5 below for more information on retirees). PGCPS is also required to provide the Form 1095-C to the IRS by March 31, 2025.

#### 4. What am I supposed to do with Form 1095-C?

You do not need to file the Form 1095-C with your tax return. Keep Form 1095-C with your tax records in case you should need it in the future to help prove you had medical insurance and to provide more information on what was offered to you through PGCPS.

#### 5. I am in the Kaiser Plan. Why did I receive two different 1095 Forms?

If you are enrolled in the Kaiser Permanente (Kaiser) medical plan, you will receive a 1095-B Form from Kaiser as well as a 1095-C Form from PGCPS. You should retain all forms associated with Form 1095 with your tax records.

#### 6. I am a PGCPS retiree. Will I receive a 1095-C?

If you were enrolled in medical insurance benefits through PGCPS and were not enrolled in Medicare, you will receive a 1095-C from PGCPS. If you were enrolled in medical benefits through PGCPS, however Medicare was your primary insurance, you will not receive Form 1095-C from PGCPS.

## **7. What information is reported on the Form 1095-C?**

Part I – Basic information related to PGCPS and the employee/retiree is included in this section.

Part II – This section provides information regarding the insurance which was offered to you and your dependents by PGCPS. It also provides information regarding insurance maintained by you and your dependents..

1095-C is designed to tell the IRS how PGCPS complied with the employer mandate under Affordable Care Act. This information is important if you purchased health insurance coverage through the Health Insurance Marketplace.

Part III - If Part III is completed, it lists the individuals in your family who were enrolled in health insurance coverage and shows their months of enrollment.

For Kaiser Participants Only – Part III of the 1095-C received from PGCPS will be blank for Kaiser participants. Kaiser participants will receive a 1095-B directly from Kaiser which will have Part III completed for any dependents covered on the Kaiser plan.

## **8. I have more questions – who do I contact?**

You can go to the Internal Revenue Services (IRS) website [www.irs.gov/uac/About-Form-1095-C](http://www.irs.gov/uac/About-Form-1095-C) for additional information. Please contact your tax accountant for any questions related to your specific tax situation.