



THE STATE OF FLORIDA  
**JUSTICE ADMINISTRATIVE COMMISSION**

227 North Bronough Street, Suite 2100  
Tallahassee, Florida 32301



**COMMISSIONERS**

**Alton L. "Rip" Colvin, Jr.**  
Executive Director

(850) 488-2415  
FAX (850) 488-8944

[www.justiceadmin.org](http://www.justiceadmin.org)

**Brad King, Chair**  
*State Attorney*  
**Diamond R. Litty**  
*Public Defender*  
**Kathleen A. Smith**  
*Public Defender*  
**Brian Haas**  
*State Attorney*

**MEMORANDUM 002-19HR**

**TO:** Agency Administrators  
**FROM:** Carolyn Horwich, Esq., Director of Human Resources  
**THROUGH:** Rip Colvin, Executive Director  
**SUBJECT:** Form 1095-C Reporting  
**DATE:** January 17, 2019

The Division of State Group Insurance will complete all IRS Form 1095-C reporting for employees and their employers in the State Group Insurance Program for plan year 2018. Form 1095 provides information about the months during which employees (and any eligible spouses and dependents) were enrolled in the State Group Health Insurance Program during 2018.

The Internal Revenue Service extended the due date for providing the 2018 Form 1095-C to employees and retirees to March 4, 2019. We anticipate that all 1095-C forms will be mailed and/or available electronically in People First by January 31, 2019.

Here are a few helpful points to be aware of with respect to distribution of forms:

- Employees and retirees who opted to receive their 1095-C forms electronically will receive an email notification from People First when their form is available. People First will send email notifications in batches. Once they receive the notification, employees and retirees must log in to People First and select the Health Insurance Tax Form link to view and print their form.
- Employees and retirees who did not opt to receive their 1095-C forms electronically will receive their form by mail; however, these forms will be available electronically as well.
- Employees and retirees enrolled in Capital Health Plan (CHP) will receive the following:
  - 1095-C from the state—without dependent information
  - 1095-B from the health plan—with dependent information
- Retirees enrolled in Medicare I and III coverage tiers will receive their 1095-B forms from Medicare.
- Retirees enrolled in Medicare II coverage tier will receive their form from DSGI (and if applicable CHP) by mail.
- DSGI will mail the 1095-C forms to separated employees since they no longer have access to People First.

Below is information posted by The Department of Management Services, Division of State Group Insurance, on its website.

You may file your Individual Income Tax Return (IRS Form 1040, 1040A, or 1040EZ) before receiving Form 1095. Unlike Form W-2, Form 1095 is strictly informational and is NOT attached to your income tax return. Form 1095 provides you with information about months that you (and your spouse and dependents, if any) were enrolled in the State Group Health Insurance Program. This information is important to provide you with evidence that you maintained a minimum level of health insurance coverage and, therefore, are not subject to a potential penalty – referred to as the “individual mandate” penalty. Form 1095 also provides you with information about the State of Florida’s offer of health insurance coverage to help you determine whether you are eligible for a premium tax credit if you purchased health insurance on the Marketplace.

Generally, you will not need the Form 1095 to prepare your individual income tax return. You likely will know whether you (and your spouse and dependents, if any) were enrolled in the State Group Health Insurance Program and for what months you had coverage. If you know that you (and your spouse and dependents, if any) had coverage for the entire year, you can simply check the box showing 12 months of coverage on your individual income tax return. If you or your tax return preparer needs additional evidence to confirm your coverage, you may obtain the information by reviewing your pay stubs showing payroll deductions for the purchase of coverage, your People First account, or your Form W-2 showing whether you were covered under the State Group Health Insurance Program and the total cost of the coverage.

If you, your spouse, or your dependents had health coverage through the Marketplace and received a premium tax credit or plan on claiming the premium tax credit on your tax return, you may need information about the State of Florida’s offer of health insurance coverage to complete IRS Form 8962, Premium Tax Credit (PTC), that is filed with your income tax return. For example, you may need to report whether you, your spouse, or any dependents were offered employer-sponsored health coverage that was affordable and provided minimum value in the months for which you, your spouse, or your dependents received or are claiming the premium tax credit. If this circumstance applies, you may be able to find the information you need in the State Group Health Insurance Program open enrollment materials.

The IRS guidance provides that you have no obligation to amend your income tax return once you receive the Form 1095, even if the form indicates some discrepancies from what you reported on your income tax return. However, you should retain in your tax records the information you relied on to complete the return and also the Form 1095 when you receive it.

If you have questions about what to do with the form, please call your tax preparer. For more information about this tax reporting requirement, read the Frequently Asked Questions below.

1. **Why am I getting an IRS Form 1095?** You are required to report and provide proof of minimum essential coverage for you and your dependent(s), if any, on your federal income tax return. IRS Forms 1095-B and 1095-C provide health coverage information for you and your covered dependent(s) for tax reporting purposes.
2. **What are IRS Form 1095-B and IRS Form 1095-C?** IRS Forms 1095-B and 1095-C provide information you need to report minimum essential coverage for you and your dependent(s), if any, on your income tax return. The employer reports the offer of minimum essential coverage on IRS Form 1095-C. Enrollment in a self-insured plan is also provided on IRS Form 1095-C. Enrollment in a fully insured plan is reported on IRS Form 1095-B.

3. **What is minimal essential coverage?** The health insurance coverage offered through the state group insurance program is considered minimum essential coverage based on Affordable Care Act (ACA) definitions.
4. **Who requires these forms and this reporting?** The Internal Revenue Service (IRS) requires these forms pursuant to the ACA, which requires most Americans to have minimum essential coverage. If you or your dependents do not have minimum essential coverage, you could face a penalty imposed by the IRS.
5. **What should I do with this form?** Safeguard the form(s) with your other income tax filing records in case you are required to prove you had minimum essential coverage.
6. **Why did I get multiple forms?** The most common reasons individuals receive more than one form are:
  - You are enrolled in a fully insured health insurance plan. You will receive IRS Form 1095-C from your employer and IRS Form 1095-B from your fully insured health plan.
  - You had more than one employer during the tax reporting year.
  - You retired or terminated employment during the tax reporting year and continued health insurance as a retiree or under COBRA.
7. **Whom do I call if I have questions about this form?** If you have questions about what to do with the form, please call your tax preparer. If you have questions about the personal information on the form (for example, your address or Social Security number is incorrect), call the phone number box 10 of the form. You can also visit the IRS website at <http://www.irs.gov/ACA>.
8. **What do I do if I lose the form?** If you are employed, you can log in to People First, click on the “Insurance Benefits” tile and click on “Health Insurance Tax Form.” If you are a former employee or you cannot log in to People First, you may call the People First Service Center at 866-663-4735 and request a duplicate copy.
9. **I don’t work for the State any more, but the employer box says Division of State Group Insurance is my employer. What does this mean?** The IRS requires the employer section of the form to be completed, even for former employees. The Department of Management Services Division of State Group Insurance is the administrator of the state group health insurance program and can assist you if you have questions about the information on the form. If you have questions about what to do with the form, please call your tax preparer.
10. **What do I do if one or more of my dependents are not listed on my form or the Social Security number is not correct?** Don’t delay filing your taxes due to missing or incorrect dependent information. Contact People First at 866-663-4735 and update the information. After the information is updated in the People First system a corrected form will be produced and sent to you within 60 days.
11. **What do I do if the monthly premium displayed on line 15 of the form is not the monthly premium rate I pay?** Line 15 of the form requires employers to report the employee share of the lowest cost monthly premium for individual coverage offered by your employer. The amount reported on line 15 may not be the monthly premium amount you paid for your healthcare coverage.