

Q What are the various ACA Tax Reporting Forms?

Form 1095-A (Marketplace coverage)

The Federal Government issues this form to individuals who had coverage through the Marketplace. For answers to questions about Form 1095-A, call the Marketplace at 1-800-318-2596 or visit www.healthcare.gov/taxes/.

Form 1095-B (coverage through an insurer)

This form was previously required for purposes of computing the individual shared responsibility payment under the ACA. However, since 2019, this form is no longer required (see additional explanation below).

Form 1095-C (groups with 50 or more Full-Time Equivalent (FTE) employees)

Employers that have 50 or more (FTE) employees issue this form. Form 1095-C questions must be answered by employers at the phone number listed on line 10 of the form.

Q Why is Form 1095-B no longer required?

The Tax Cuts and Jobs Act signed into law in December of 2017 reduced the ACA Individual shared responsibility payment to zero starting in 2019. The IRS issued Notice 2019-63 in December 2019 (available at <https://www.irs.gov/pub/irs-drop/n-19-63.pdf>) which indicated that an individual does not need the information on Form 1095-B in order to compute his or her federal tax liability or file an income tax return with the IRS. Additionally, Notice 2019-63 stated that insurance companies

such as PHP are no longer required to print and mail Form 1095-B to all policyholders showing their coverage. The requirement for the Federal Government to provide Form 1095-A or for employers that have 50 or more FTE employees to provide Form 1095-C did not change with Notice 2019-63. The IRS issued similar guidance in subsequent years.

Q Does Physicians Health Plan (PHP) automatically print and mail Form 1095-B to all policyholders?

No, given the guidance in IRS Notice 2019-63 and subsequent guidance and in line with PHP's commitment to administrative cost efficiency, we do not print and mail IRS Form 1095-B to all policyholders who carried PHP group health insurance coverage.

Q How can I request a printed version of a 1095-B Form?

While PHP does not automatically print and mail Form 1095-B, if you have additional questions or would like a copy of your Form 1095-B, please contact:

PHP Customer Service

1700 Magnavox Way, Suite 201, Fort Wayne, IN, 46804

Toll Free: 1-800-982-6257, ext. 11

Email: custsvc@phpni.com

A 1095-B Form will be issued within 30 days of your request.

Q Where can I find more information about tax provisions of the Affordable Care Act (ACA)?

For additional information about the tax provisions of the Affordable Care Act (ACA), including the individual shared responsibility provisions, and the premium tax credit, see www.irs.gov/affordable-care-act.