



Form 1095 (A, B, and C)

	FORM 1095-A Health Insurance from the Market Place	FORM 1095-B Employer- Provided Health Insurance <i>This is the form you receive from MESSA</i>	FORM 1095-C Employer-Provided Health Insurance <i>This is the form you receive from Ferris</i>
Who receives the 1095 and where does it come from?	Individuals with a health insurance marketplace plan receive Form 1095-A. (Note that this form comes from the marketplace, not the IRS.)	Employers with fewer than 50 full-time employees, self-insured employers, and Federal and State government agencies that offer health coverage send the 1095-B form to members of their health insurance plans.	Form 1095-C is used by larger companies with 50 or more full-time or full-time equivalent employees that offer health coverage send the 1095-C form to members of their health insurance plans.
What information is reported on the form?	The form includes: <ul style="list-style-type: none"> Name Amount of coverage Any tax credits you are eligible for If you used any tax credits to pay for health insurance The total dollar amount paid for health coverage 	1095-B includes the type of coverage you have, dependents covered, and the periods of the coverage. This form does not need to be included with income tax paperwork or mailed to the IRS.	1095-C includes the type of coverage you have, dependents covered, and the periods of the coverage. This form does not need to be included with income tax paperwork or mailed to the IRS.
What do I do with the information?	You can use the 1095-A form to: <ul style="list-style-type: none"> Complete your income tax filing Adjust tax credit payments Claim any premium tax credits that may be due. 	Form 1095-B is used to verify on tax returns that you and your dependents have at least minimum essential coverage (MEC).	Form 1095-C is used to verify on tax returns that you and your dependents have at least minimum essential coverage (MEC).
Do I need this form to complete my 2016 income tax filing?	Yes	No	No