This is the first year that the Affordable Care Act, or Obamacare, requires employers to send Form 1095-Cs to certain employees. Here are answers to the most frequently asked questions about the new tax form.

**What is a Form 1095-C?**
The Affordable Care Act, or Obamacare, includes both the individual mandate and the employer mandate. The individual mandate requires that most Americans have qualifying healthcare coverage or potentially face a fine. The employer mandate requires UMS to offer healthcare coverage to our full-time employees or potentially face a fine. Much like the Form W-2 is used to determine whether or not you owe taxes, the IRS will use the information reported from your Form 1095-C to determine whether you (or UMS) may have to pay a fine for failing to comply with the Affordable Care Act.

Also, if you were determined to be a full-time employee or were enrolled in healthcare coverage through UMS, you will receive a 1095-C from UMS.

Did you receive a 1095-C and are wondering what the codes mean? Check out this [Form 1095-C Decoder](#).

**What is the difference between a 1095-A, 1095-B, and 1095-C?**
The forms are very similar. The main difference is who sends the form to you. The entity that provides you with health insurance will be responsible for sending a Form 1095.

- You will receive a 1095-A if you were covered by a federal or state marketplace (also called an exchange)
- You will receive a 1095-B if you were covered by other insurers such as small self-funded groups or employers who use the Small Business Health Options Program (SHOP). You may also receive a 1095-B from your insurance carrier if you are enrolled in a fully-insured employer sponsored plan.
- You will receive a 1095-C if coverage was provided by your employer or UMS.

**Who receives a Form 1095-C?**
Applicable Large Employers (ALEs), or employers with 50 or more full-time equivalent employees, are required to send Form 1095-Cs to all full-time employees (those who work an average of 30 or more hours per week) as well as any employee who was enrolled in their health insurance plan. So if you were a full-time employee and/or were enrolled in health insurance through UMS at any time during 2015, you should receive a Form 1095-C.

**Why did I get a Form 1095-C?**
If you were a full-time employee working an average of 30 or more hours per week and/or were enrolled in health insurance through UMS at any time during 2015, you will receive a Form 1095-C.

**Why did I get more than one Form 1095-C?**
If you worked at more than one company, you may receive a Form 1095-C from each company. For example, if you changed jobs in 2015 and were enrolled in coverage with both employers, you should receive a 1095-C from each employer. Or, if you work for an employer with different franchises or companies, you may receive a 1095-C from each company.

**Why didn’t I get a Form 1095-C?**
If you were not full-time (working an average of 30 or more hours per week in any month) and/or were not enrolled in healthcare coverage through your employer at any time during 2015, you should not receive a Form 1095-C. You may also not receive a 1095-C if you were not the primary insured. For example, you should not receive a form if you were listed as a spouse or dependent under another family member’s plan.
Will I be fined if I did not receive a Form 1095?
If you don’t have qualifying health insurance, in some cases you can claim a healthcare coverage exemption. You can use the IRS Health Coverage Exemptions Form 8965 to find out if you qualify. Please visit www.irs.gov or www.healthcare.gov to learn more.

When will I get my Form 1095-C?
If you are eligible to receive a Form 1095-C, UMS is required to send your Form 1095-C for the 2015 tax year to your address on file on or before March 31, 2016. You may also visit MaineStreet Employee Self-Service > Benefits > View Form 1095-C to obtain an electronic copy by March 31, 2016.

What should I do with my Form 1095-C?
The IRS has not yet defined exactly what information from the 1095-C you will need to complete your taxes.

What information is on the Form 1095-C?
There are three parts to the form:
- **Employee and Employer Information** (Part 1) reports information about you and UMS.
- **Employee Offer and Coverage** (Part 2) reports information about the coverage offered to you by UMS, the affordability of the coverage offered, and the reason why you were or were not offered coverage by UMS.
- **Covered Individuals** (Part 3) reports information about the individuals (including dependents) covered under your self-insured plan.

Did you receive a 1095-C and are wondering what the codes mean? Check out our [Form 1095-C Decoder](#).

Why was Part 3 of my 1095-C left blank?
Part 3 of your 1095-C will be left blank if no one was enrolled in coverage for any month of the year.

How will the Form 1095 impact my taxes?
If you do not have healthcare coverage and do not qualify for an exemption, you may be subject to a fine when you file for your 2015 tax return. Or, if there’s a discrepancy in the information that you and your employer report to the IRS about the healthcare coverage offered to you, your tax return may be delayed.

Do I need my Form 1095-C to file my taxes?
No.

What if I have more questions?
If you have additional questions about your 1095-C, visit [https://mycampus.maine.edu/group/mycampus/health-care-reform](https://mycampus.maine.edu/group/mycampus/health-care-reform) or contact the UMS Employee Benefits Center via email at benefits@maine.edu, toll-free 1-866-269-9635 or local 207-973-3373.