



1095 forms: What you need to know



Q: What is the 1095 form?

A: As part of the Affordable Care Act, starting in 2016 for the 2015 tax year, the IRS is requiring that most tax filers fill out information on their tax return regarding whether they had health insurance in the previous year. The 1095 form contains information about the type of coverage you had and the timeframe of that coverage.

You can also find more details about Form 1095 from the [IRS](#).

Q: Who will send me a 1095 form?

A: That depends upon the source of your coverage. Please see below:

- Individuals who enrolled via the Exchange will receive a 1095-A form from the Washington Healthplanfinder.
- Medicare enrollees will receive a 1095-B form from the Centers for Medicare and Medicaid Services. You will not receive anything from Group Health.
- Large and small group employees will receive a 1095-B form from Group Health and a 1095-C form from their employer.
- Self-insured group enrollees will receive a 1095 form from their employer and will not receive anything from Group Health.

Q: When will I receive my form?

A: Individuals enrolled via the Exchange should have received their 1095-A form from the Washington Healthplanfinder by mid-February. All other enrollees can expect to receive their 1095 form in the mail by Mid-March.

Q: Should I wait to file my tax return until I receive my 1095 form?

A: According to the IRS, "If you are expecting to receive a Form 1095-A, you should wait to file your 2015 income tax return until you receive that form. However, it is not necessary to wait for Forms 1095-B or 1095-C in order to file."