

## FORM 1095-C

I have heard there is a new tax form related to health care reform. What is it?

Starting in 2016 (for the 2015 tax year), Applicable Large Employers (ALEs) are required by the Affordable Care Act to provide Form 1095 to everyone who is eligible for health benefits. This form is a new annual tax document in addition to your W-2 and other tax statements. Form 1095 provides information about whether you and your dependents had qualifying health care coverage available from the City of Gresham (called “minimum essential coverage”) and whether you enrolled. For more information, visit [irs.gov/Affordable-Care-Act](http://irs.gov/Affordable-Care-Act) or consult with a qualified tax advisor.

When will I get my copy of Form 1095?

The City will send you form 1095 by March 31, 2016.

Will I need to use the Form 1095 to complete my tax return?

You do not need your copy of form 1095 to file your 2015 taxes. When completing your federal tax return, you will need to indicate whether or not you had minimum essential coverage for 2015 or qualified for a health coverage exemption. If not, you may owe a tax penalty called an individual shared responsibility payment. Consult with a qualified tax advisor if you have questions about filing your tax return.

What is minimum essential coverage? Does my City of Gresham health plan qualify?

“Minimum essential coverage” is the type of health care coverage an individual is required to have under the Affordable Care Act. All City of Gresham health plans qualify as minimum essential coverage and meet affordability requirements under the Affordable Care Act.