

What to Do if You Don't Receive Your Health Care Information Forms

Issue Number: HCTT-2016-28 - Internal Revenue Service – March 8, 2016

This year, you may receive one or more forms that provide information about your 2015 health coverage; these forms are 1095-A, 1095-B and 1095-C. The IRS does not issue these forms and cannot provide you with a copy of any of these forms.

This tip provides guidance about what you should do if you are expecting to receive any of these forms, but do not have them by the time you are ready to file your tax return.

Form 1095-A, Health Insurance Marketplace Statement, provides you with information about your 2015 health care coverage if you or someone in your family enrolled in coverage through the Health Insurance Marketplace. The Marketplace should have furnished Form 1095-A to you by February 1, 2016.

- If you were expecting a form and did not get one, you should contact your Marketplace. Visit your Marketplace's website to find out the steps you need to follow to get a copy of your Form 1095-A online. The IRS does not issue and cannot provide you with your Form 1095-A.
- You should wait to file your 2015 income tax return until you receive this form.
- Filing before you receive this form may delay your refund. You need the information from Form 1095-A to complete Form 8962, Premium Tax Credit and file it with your tax return.
- You can find more information about your Form 1095-A from the Marketplace.

Form 1095-B, Health Coverage, provides you with information about your health care coverage if you, your spouse or your dependents enrolled in coverage through an insurance provider or self-insured employer last year. Coverage providers should furnish Form 1095-B to you by March 31, 2016.

- For questions about your Form 1095-B, contact the coverage provider. See line 18 of the Form 1095-B for a contact number. The IRS does not issue and cannot provide you with your Form 1095-B.
- You might not receive a Form 1095-B by the time you are ready to file your 2015 tax return, and it is not necessary to wait for it to file.
- The information on these forms may assist in preparing a return, and you, however you can prepare and file your return using other information about your health insurance.

Form 1095-C, Employer-Provided Health Insurance Offer and Coverage Insurance, provides you with information about the health coverage offered by your employer. In some cases, it may also provide information about whether you enrolled in this coverage. Employers that are required to issue Form 1095-C should furnish it to you by March 31, 2016.

- For questions about your Form 1095-C, contact your employer. See line 10 of Form 1095-C for a contact number. The IRS does not issue and cannot provide you with your Form 1095-C.
- **You might not receive a Form 1095-C by the time you are ready to file your 2015 tax return, and it is not necessary to wait for it to file.**
- The information on these forms may assist in preparing a return. However you can prepare and file your return using other information about your health insurance.

Do not attach any Forms 1095 to your tax return. Keep the health care information forms with your tax records.

For more information on these forms, see our Questions and Answers about Health Care Information Forms for Individuals. Go to www.irs.gov and search on "Health Care Information Forms for Individuals".

