



FAQs for Employees Receiving 1095-C Forms

1. Why am I getting this 1095-C Form?

Employees, priests and religious who worked 30+ hours/week during any month of 2018 (defined as “full time” under the Affordable Care Act or “ACA”) and those employees who worked 20+ hours/week and who were enrolled in the RCAB Health Plan (or the Clergy Health Plan for Boston priests) for any month of 2018 are receiving a 1095-C. For employees who were enrolled in the RCAB Health Plan or the Clergy Health Plan in 2018, Part III of the 1095-C provides proof that the employee, priest or religious (and any of their dependents) was/were enrolled in coverage.

2. Should I attach this Form to my tax return?

No. While the information on the Forms may assist in preparing a return, you are not required to submit it to the IRS. The RCAB Benefits Office will submit all 1095-C Forms to the IRS. Keep the Form with your tax records.

3. I worked full time for a school within the Archdiocese through June 2018, and then in September, I started to work full time for another school within the Archdiocese. Will I receive more than one 1095-C?

Yes. If you worked 30+ hours/week during any month of 2018 or you worked 20+ hours/week and were enrolled in the RCAB Health Plan for any month of 2018 at one or more locations, you will receive a 1095-C from each of these locations.

4. Will I get a Form 1095-C from each of my employers?

Not necessarily. You will only receive a Form 1095-C from your employer if you worked 30+ hours/week for that employer, or you worked 20+ hours/week and enrolled in the RCAB Health Plan at that employer. For example, if you worked 30 hours/week for a parish, and another 10 hours/week for a school in 2018, you will only receive a 1095-C Form from the parish.

5. I was a full-time employee at a parish all year in 2018. I was enrolled in other coverage (my parents’ health plan, and then my husband’s plan). Why am I receiving a 1095-C from my parish when I did not enroll in any health coverage there?

Under the ACA, certain “large employers” (more than 50 full time employees) must issue 1095-C forms to all employees working 30+ hours/week in 2018, even if health coverage is obtained elsewhere. In this situation, the employee would receive a 1095-C from her school, a Form 1095 from her parents’ insurer, and a Form 1095 from her husband’s insurer, which together would serve as proof of coverage for all months of 2018.

6. I was enrolled in the RCAB Health Plan in 2018. I already received a form from Tufts Health Plan and one from Blue Cross – both 1099-HCs. Why am I receiving 1099-HCs and a 1095-C?

The 1099-HC was issued to assist Massachusetts residents in complying with the Massachusetts law which requires that all residents have health insurance coverage. The 1095-C Form is issued to comply with the ACA, which is a federal law. While the two laws are somewhat duplicative, they are both in force, so both Forms should be retained with your tax records.

7. What do all the letters and numbers in Part II of the 1095-C mean?

Part II information will be used by the IRS to determine if your employer is subject to a tax penalty for offering health coverage that is not “affordable.” The “affordable” determination is generally only relevant to employees who did not enroll in the RCAB Health Plan, but instead enrolled through the Massachusetts Health Connector or another exchange and either received a subsidy to pay for that coverage or who are now seeking a tax credit for payment of premiums. Employees who were enrolled in the RCAB Health Plan, or on a plan through their parents, spouse, the military or Mass Health, for example, may disregard Part II of the 1095-C.

8. My husband is enrolled in health coverage through his employer, a for-profit company. I am enrolled in the RCAB Health Plan at my parish. My husband received a 1095-B form, and I received a 1095-C form. Why did we get different forms?

There are a few possible explanations. One is that your husband’s employer has less than 50 “full time” employees, in which case, some portions of the ACA do not apply to his employer and the 1095-B form, which is simpler and similar to the 1099-HC, will be issued. Another explanation is that your husband’s health coverage was through an insurance company, which is required to issue 1095-B forms to all individuals it covers. If the company your husband works for has more than 50 “full time” employees, he will likely also receive a separate 1095-C Form directly from his employer.

9. What should I do if:

- **I have a question about the 1095-C I received,**
- **I think I should have gotten a 1095-C but did not get it,**
- **I need a replacement 1095-C, or**
- **I believe the 1095-C I received has an error?**

In any of these situations, you should contact the RCAB Benefits Office at (617) 746-5830 or send an email to benefits@rcab.org.

For more information, review the Questions and Answers on the IRS website:
<https://www.irs.gov/Affordable-Care-Act/Questions-and-Answers-about-Health-Care-Information-Forms-for-Individuals>