

Employer-Sponsored Health Care Coverage and Your 2015 Tax Return Filings

As required under the Affordable Care Act (the ACA; aka "Obamacare"), your health insurance provider (insurance company or HMO) or your employer will be providing you with forms that include information about the health care coverage you were enrolled in, or were offered, during the 2015 calendar year. The deadline for the release of those forms is March 31st.

That has prompted some to ask: can I file my 2015 return if I have not received these forms? The short answer is "Definitely, you can."

Here is the complete IRS response to that question:

"You do not have to wait for either Form 1095-B or 1095-C from your coverage provider or employer to file your individual income tax return.

You can use other forms of documentation, in lieu of the Form 1095 information returns to prepare your tax return. Other forms of documentation that would provide proof of your insurance coverage include:

- insurance cards;
- explanation of benefits;
- statements from your insurer;
- W-2 or payroll statements reflecting health insurance deductions;
- records of advance payments of the premium tax credit; and,
- other statements indicating that you, or a member of your family, had healthcare coverage.

If you and your entire family were covered for the entire year, you may check the full-year coverage box on your return. If you or your family members did not have coverage for one or more months of the calendar year, you may claim an exemption or make an individual shared responsibility payment.

You will not need to send the IRS proof of your health coverage. However, you should keep any documentation with your other tax records. This includes records of your family's employer-provided coverage, premiums paid, and type of coverage."

If you have any additional questions about employer-sponsored healthcare coverage and your tax filings, please consult your tax professional. You can also visit this IRS website:

<https://www.irs.gov/Affordable-Care-Act/Questions-and-Answers-about-Health-Care-Information-Forms-for-Individuals>