

Form 1095-B: What You Need to Do with this Form

IRS Health Care Tax Tip 2016-22, February 23, 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. This tip is part of a series that answers your questions about these forms.

[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.

Here are the answers to questions you're asking about Form 1095-B:

Will I get a Form 1095-B?

- You will receive Form 1095-B - which is a new form this year - from your insurance provider if you had insurance for you or your family members.
- The term "health insurance providers" includes insurance companies, some self-insured employers, and government agencies that run Medicare, Medicaid or CHIP.
- You are likely to get more than one form if:
 - You had coverage from more than one provider
 - You changed coverage or employers during the year
 - If different members of your family received coverage from different providers

How do I use the information on my Form 1095-B?

- This form provides information about your health coverage, including who was covered, and when the coverage was in effect.
- If Form 1095-B, Part IV, Column (d), shows coverage for you and everyone in your family for the entire year, you can simply check the full-year coverage box on your tax return.
- If you did not have coverage for the entire year, use Form 1095-B, Part IV, Column (e), to determine the months when you or your family members had coverage. If there were months that you did not have coverage, you should determine if you qualify for an [exemption](#) from the requirement to have coverage. If not, you must make an [individual shared responsibility payment](#).
- You are not required to file a tax return solely because you received a Form 1095-B if you are otherwise not required to file a tax return.
- Do not attach Form 1095-B to your tax return - keep it with your tax records.

What if I don't get my 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, however you can prepare and file your return using other information about your health insurance.
- The IRS does not issue and cannot provide you with your Form 1095-B. For questions about your Form 1095-B, contact the coverage provider. See line 18 of the Form 1095-B for a contact number.