Form 1095-C FAQ's

The Affordable Care Act requires that large employers now provide each employee a 1095-C report (sample attached), providing details about their enrollment in medical coverage offered through their employer. Per the IRS, the forms must be delivered by March 2nd 2018.

It is not necessary for an employee to wait for the form in order to file their taxes.

Link to IRS Q&A's:

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

Link to IRS Extension Notice/Guidance:

https://www.irs.gov/pub/irs-drop/n-16-70.pdf

Please note that the enrollment information reported on 1095-C relates only to medical coverage – enrollment in dental or vision programs is excluded.

If you work for a Local Public Body, direct any questions to your HR office.

Q: Why is the dollar amount of the monthly premium contribution on Line 15 not the same as 2x my Bi- weekly contribution rate?

A: In addition to the information on the Instruction sheet, please note that for State employees, this line reports the employee share of the lowest-cost monthly premium for self-only minimum essential coverage providing minimum value on offer. The amount reported on line 15 may not be the amount you paid for coverage if, for example, you chose to enroll in more expensive coverage such as family coverage. The figure reflected in line 15 is calculated based on the premium contribution for Employee Only HMO coverage, based on your salary tier and adjusted for monthly rates withheld over 26 pay periods.

Q: Who do I contact if I didn't receive a 1095-C?
A: If you are employed by a local public body, contact your HR office. Forms for State employees are scheduled to be delivered by no later than March 2, 2018. If you do not receive the 1095-C before then, contact your agency's HR office. If your HR office is not able to help, please call the HCA 1095-C Reporting Hotline for the State of New Mexico's Group Benefits Plan lat (505) 827-0109 for assistance.