

IRS 1095-C Reporting FAQ's

GENERAL INFORMATION

How do I fill out the 1095-C form? Where do I send it when I am done?

The 1095-C forms are already filled out. The employee does not need to complete any portion of the form. The employee should provide the 1095-C and 1095-B (if applicable) to the tax preparer. These documents should be retained with the employee's tax records.

Who do I contact if I have questions about the 1095-C corrections process?

You may contact OMES/HCM at HCMClassComp@omes.ok.gov or 405.522.6109.

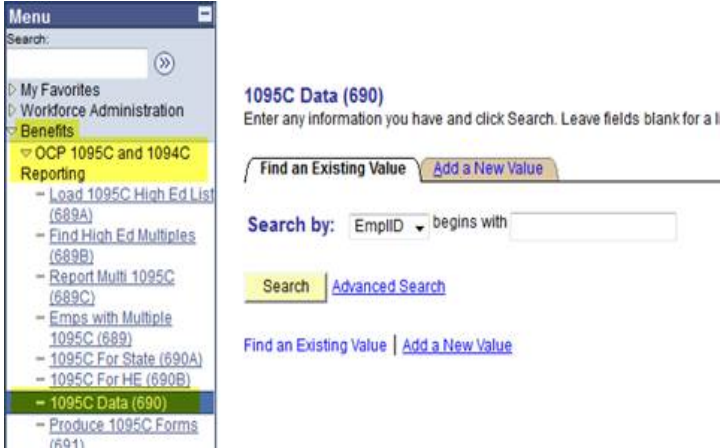
What do I do if the employee's 1095-C is incorrect?

Please review the [1095-C instructions](#) and form [1095-C](#) and then follow the instructions below:

- 1. Print a copy of the original 1095-C. If a 1095-C was not printed, contact HCM to determine if a 1095-C is needed.*
- 2. Create a new original with the correct information. If an original 1095-C was not printed, create the original.*
- 3. Make two copies of both the original and newly created original.*
- 4. Provide the corrected 1095-C to the employee.*
- 5. On the copies of the incorrect 1095-C, mark as incorrect. Make a note of the incorrect information listed on the original 1095-C form.*
- 6. On the copies of the correct 1095-C, mark as correct.*
- 7. Submit a copy of both the incorrect and correct 1095-C forms to OMES/HCM via email at HCMClassComp@omes.ok.gov. (Instructions on password protecting documents provided at the end of this document.)*
- 8. Keep a copy of both the incorrect and correct 1095-C forms for agency records.*

If the ACA Eligibility page needs to be corrected, make appropriate corrections. If you are unable to make the corrections, create a service desk request (servicedesk@omes.ok.gov or 405.521.2444) to have the information corrected.

<p>My employee is asking for a copy of the 1095-B form. How can I direct my employee?</p>	<p><i>The 1095-B will be sent to the employee by the insurance provider no later than January 31, 2020. If the employee did not receive, or waived health benefit coverage, he/she will not receive a 1095-B. If the employee has not received the 1095-B by the deadline stated above, direct them to call their 2019 health insurance provider. IRS Notice 2019-63 extended the due date for furnishing Form 1095-B from January 31, 2020 to March 2, 2020.</i></p>
<p>Is there a deadline for submitting corrections?</p>	<p><i>All corrections must be submitted to OMES/HCM no later than February 28, 2020. This will ensure that adjustments are recorded properly and included in the file submitted to the Internal Revenue Service.</i></p>
<p>I don't have Adobe Acrobat Pro. How do I submit corrections?</p>	<p><i>You should be able to make adjustments using Adobe Reader and form 1095-C. If you experience any issues please contact HCMClassComp@omes.ok.gov for assistance.</i></p>
<p>What type of employee do we have to provide 1095-C forms for?</p>	<p><i>We are only required to provide 1095-C forms to full time employees or those in a stability period with benefits offered. If an employee does not meet these criteria, they will not get a 1095-C. They will, however, get a 1095-B from the insurance company reporting that they did have insurance for the periods they were covered.</i></p>
<p>The dependents aren't listed in Part III. Why?</p>	<p><i>Part III will only list the dependents if the employer is self-insured. State agencies and a large number of Higher Ed agencies are not self-insured; so the 1095-C forms will not list the dependents. The employee will receive a 1095-B from the insurance provider that will list any dependents covered on the insurance plan.</i></p>
<p>What should be done if an employee ended their employment prior to January 2017 but had a 1095C form printed for them?</p>	<p><i>If you determine an employee should not have a 1095-C form, please pull the form and mark it 'VOID – Should not have received a form'. Email a scanned copy to HCMClassComp@omes.ok.gov or mail the original to:</i></p> <p><i>Office of Management and Enterprise Service ATTN: Rena Bigby 2401 N. Lincoln Blvd. Oklahoma City, OK 73105-3324</i></p>

<p>How do I code the 1095-C for a part time employee (not eligible for insurance under ACA) who became a full time employee during the year?</p>	<p><i>In the following example, John Doe started 2019 as a part time employee. He became a full time employee May 5, 2019. Coding is as follows:</i></p> <p><i><u>January – April:</u> 1H and 2B.</i></p> <p><i><u>May:</u> If insurance was not offered until June, 1H and 2D. If insurance was offered in May, 1A and 2C (2C if they accepted insurance, leave blank if they declined).</i></p> <p><i><u>June – December:</u> 1A and 2C (2C if they accepted insurance, leave blank if they declined).</i></p>
<p>If an employee resigns from a state agency and subsequently goes to work for a different state agency during the same calendar year, which agency will have the 1095-C for this employee?</p>	<p><i>The current or most recent agency will receive the 1095-C if an individual was employed by multiple agencies. For example, if the employee resigned from your agency then later goes to work for OMES (090), when referring to the 1095 Data Page (see example), you will see a ‘Final’ row with Company ‘090’, so the OMES will send the form to the employee.</i></p> 
<p>If an employee is retired from the military and was employed for the full year but waived insurance, will their 1095-C be coded with 1A in Part II under the ‘All 12 Months’ column, and Box 16 is blank?</p>	<p><i>This is correct. Box 16 should be blank since they declined the coverage offered.</i></p>
<p>An employee’s last work day was December 31, 2019, but there is nothing coded in the ‘All 12 Months’ column. However, months January – December have 1A in Box 14 and 2C in Box 16. Is this correct?</p>	<p><i>We would expect for the ‘All 12 Months’ box to be coded in this case. However, since January – December is coded with 1A/2C in the appropriate boxes, the form is still correct.</i></p>
<p>If a temporary employee left and then was re-hired as a full time employee, how would Box 16 be coded for the month they were an employee but ineligible to be offered insurance?</p>	<p><i>For the month they were an employee but were ineligible to be offered insurance, 2B will be in Box 16. This scenario is limited to those employees who were part time and then went full time.</i></p>

<p>We have employees that carry insurance on their spouses. Other employees do not carry anyone, but their 1095-C coding is the same, 1A and 2C. Shouldn't the employees who cover spouses (and no other dependents) be coded as 1B?</p>	<p><i>There is a distinction between 'offer of coverage' and 'coverage taken'. The 1095-C reports the <u>offer of coverage</u> only. The code in Box 14 identifies the type of health coverage actually offered by the employer.</i></p> <p><i>The question is: What do we as an employer offer to all employees? We offer coverage that can be taken by the employee, the spouse and dependents.</i></p> <p><i>Because our offer meets other criteria, everyone who has an offer of coverage has 1A coded in Box 14.</i></p> <p><i>2C coded in Box 16 indicates the employee enrolled in the coverage offered.</i></p> <p><i>The only valid 1095-C codes for the State of Oklahoma are: Box 14 – 1A (qualifying offer of coverage) or 1H (no offer of coverage) Box 16 – 2A (not an employee), 2B (not a full time employee), 2C (employee enrolled in coverage offered), or 2D (in a limited assessment period)</i></p> <p><i>1B in Box 14 means that an offer of coverage was made to the employee ONLY. The State of Oklahoma offers coverage to the employee, spouses and dependents whether or not you have any. It is up to you to choose coverage or not. Whatever your situation is, coverage to all is what the State offers, so 1B is an invalid code to use.</i></p> <p><i>Because we are only reporting the offer of coverage, for this form it doesn't matter who is covered under a specific employee's election (Any coverage enrolled in is reported to the employee by the health insurance carrier on a 1095-B).</i></p>
<p>One of my employees did not receive a 1095-C. What criteria is used to determine if an employee should receive a 1095-C?</p>	<p><i>1095-C's are created based on the ACA Eligibility page. If an employee is coded on the page as 'ineligible' for the duration of their employment, they will not receive a 1095-C.</i></p> <p><i>If the data on the ACA Eligibility page is incorrect and the employee should have received a 1095-C, please review the process for correcting an error on the 1095-C.</i></p>

How is the employee address on the 1095-C populated?

The address for the 1095-C should pull the same way as the W-2 address. The W-2 process loads the employee's mailing address for IRS Form W-2 reporting. If there is no value in the mailing address field, then the employee's home address will be used on the W-2. If there is a value in the mailing address field that is not to be used on the Form W-2, it will need to be updated or inactivated. It is ok to provide the 1095-C to the employee if the address is incorrect on the 1095-C as long as all other fields are correct.

Instructions for password protecting a PDF document within an email:

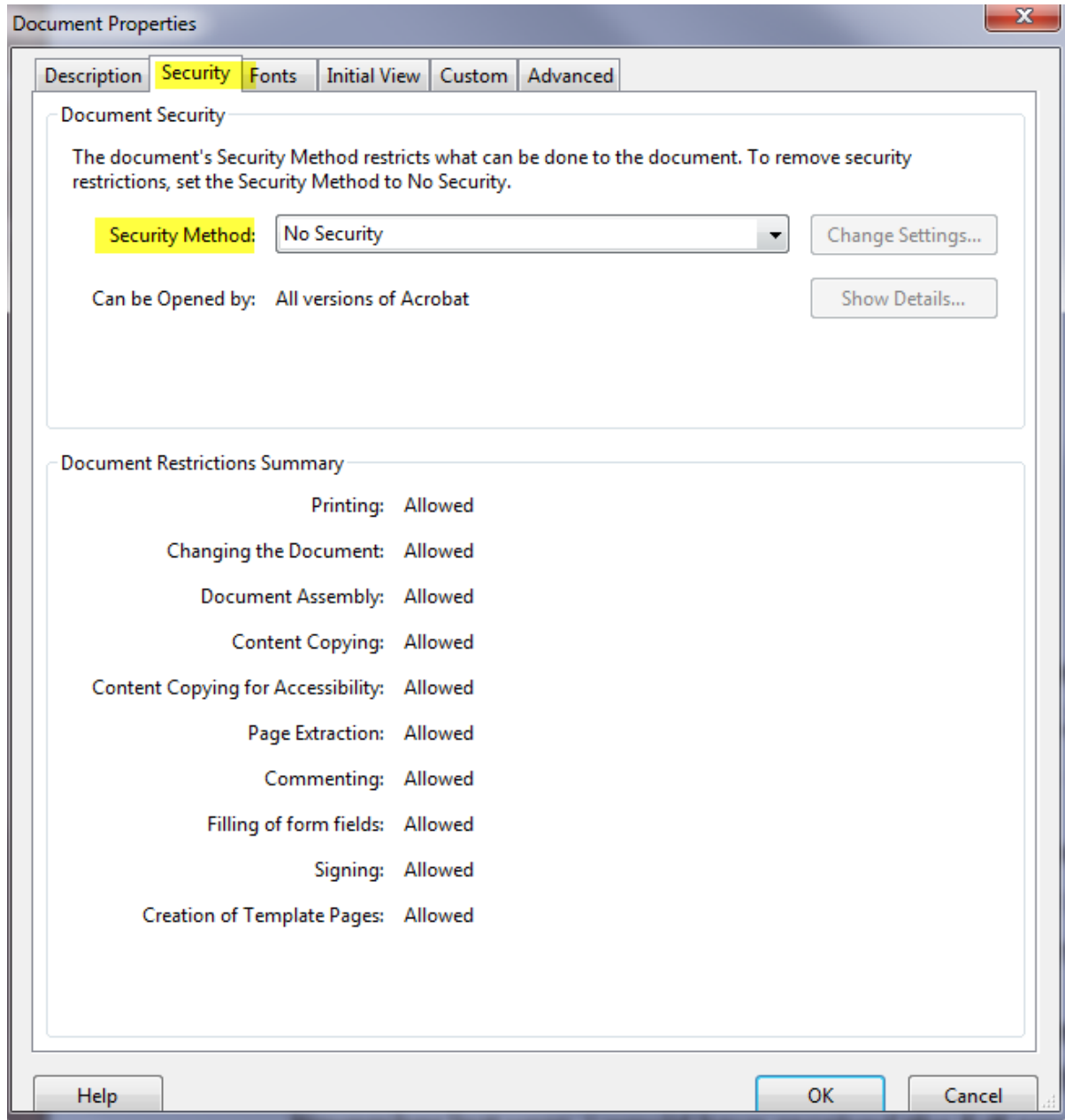
NOTE: You must have Adobe Acrobat Pro to password protect a PDF document. You cannot do this with the Adobe Reader. If you don't have Adobe Acrobat Pro, please send your documents via secure fax to 405-521-4941.

From the email attach option; choose the PDF file that is to be attached.

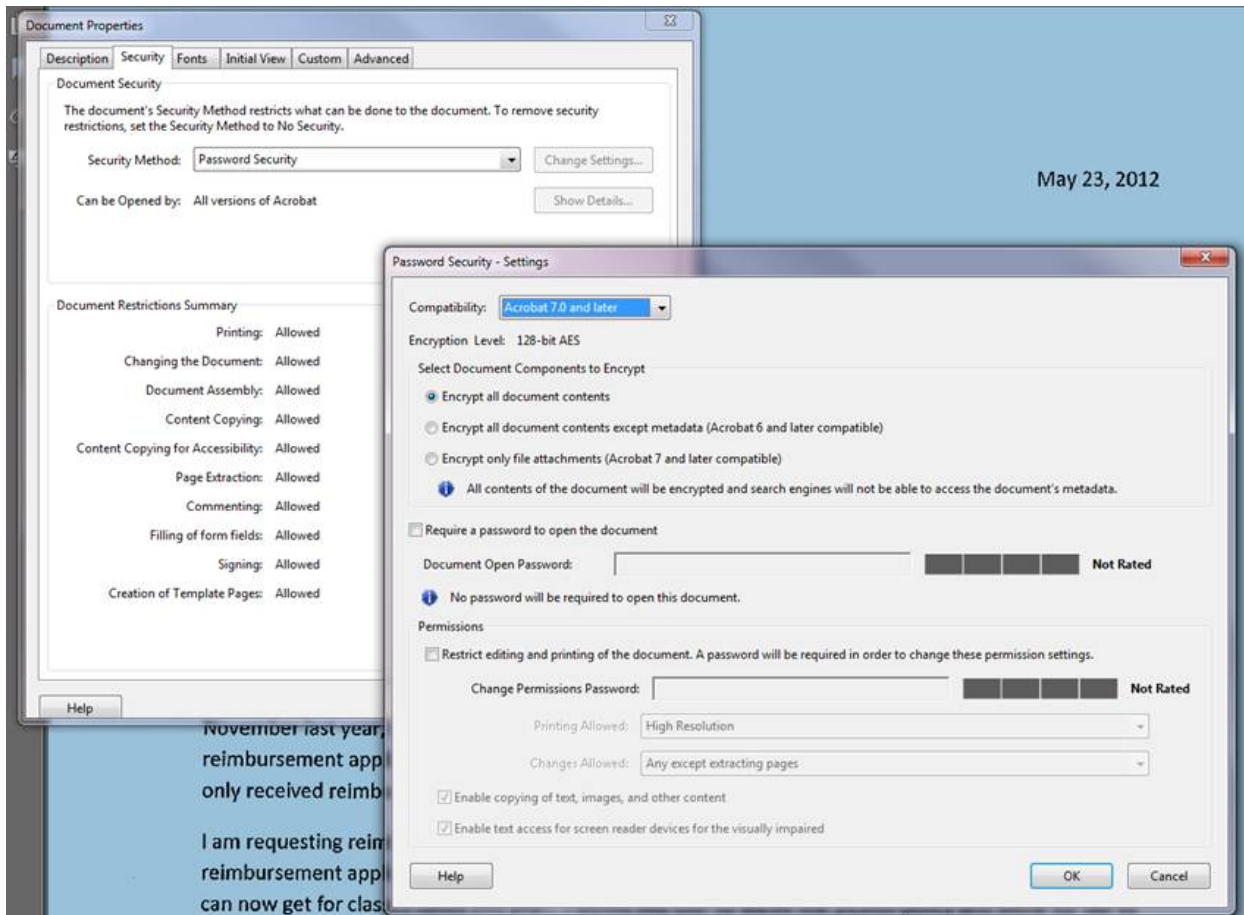
Open the attached document, go to file, then to properties

Click on the Security tab.

Click on the drop down arrow and change "No Security" to "Password Security"



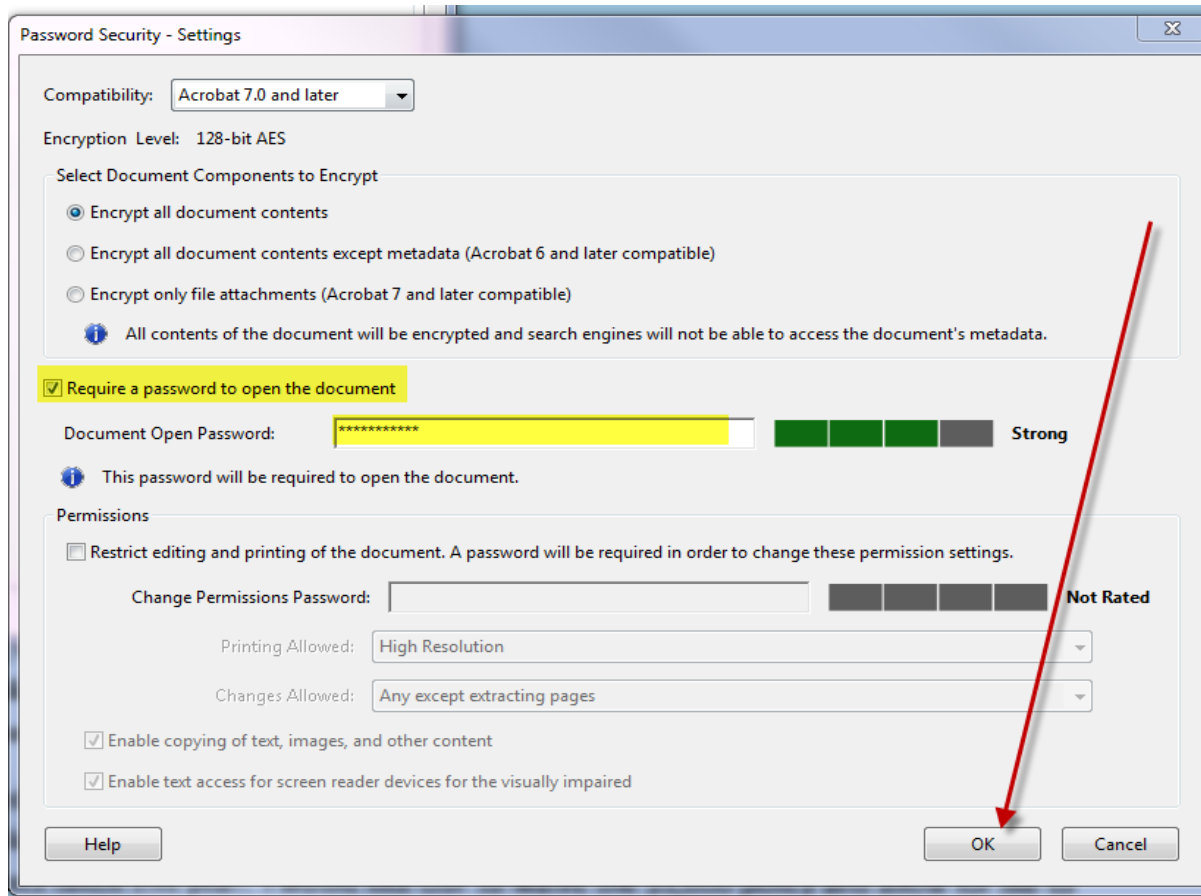
A new window will open to apply the password.



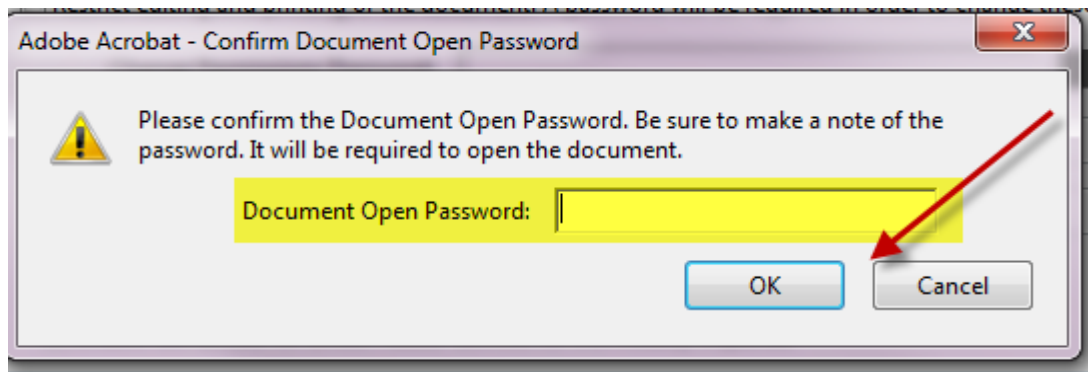
Click on “Require a password to open the document”

Key the password in the “Document Open Password” field

Click “OK”



Re-key the password. Click “OK”



Now the document is password protected within the email.