

Important Message Regarding Forms Required For Personal Income Tax Purposes As a Result of Healthcare Reform

In early 2016, the Affordable Care Act (ACA) requires that each applicable large employer and plan sponsor provide Section 6055 and 6056 Reporting to their employees and covered members.

- Section 6055 Reporting provides all covered contract holders and their dependents with a proof of health coverage statement that is needed to satisfy the ACA's Individual Mandate, which requires all Americans to have health insurance or potentially face a financial penalty.
- Section 6056 Reporting provides information to individuals who are deemed "full-time employees" under the ACA – generally meaning working an average of 30 hours per week. The Section 6056 reporting provides employees with information on the health coverage they were offered by their employer.

Over the next several weeks, 1095-C forms will be provided by Juniata College to all employees determined to be "full-time" under the regulations of the ACA and/or covered under the health plan. If you had coverage under our plan at any point during 2015, this form can be used as a proof of health insurance when completing federal tax returns by April 2016. Employees covered by our plan in 2015 should retain a copy of this form for this purpose.

The IRS deadline for mailing these forms out to employees and plan participants for this year was delayed to March 31, 2016. Because this date was pushed back close to the federal income tax filing deadline, employees can choose to complete their tax filings before receiving their 1095. **Information on completing a tax filing without the 1095 form can be found out on the IRS website:**

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

While the due date for the forms was pushed back to the end of March, we still plan on providing employees with the information that is needed for Federal tax returns in early February.

Keep in mind that you may not receive a 1095-C. It is dependent upon whether you are enrolled in health coverage through the College and whether you are considered "full-time" as defined by the ACA. The chart below may help you determine if you can expect to receive a form:

Situation	1095-C
Full-time under the ACA and Health Coverage through the College	Will Receive
Full-time under the ACA and NO Health Coverage through the College	Will Receive
Not Full-time under the ACA and Health Coverage through the College	Will Receive
Not Full-time under the ACA and NO Health Coverage through the College	Will NOT Receive

Should you have any questions regarding the forms or reporting required under the ACA, please direct them to kylec@juniata.edu.