

IRS 1095 tax forms frequently asked questions

You may have received or will soon be receiving an IRS 1095 tax form. The purpose of this form is to help you verify that you had minimum essential health care coverage during the previous calendar year. You may be required by the Affordable Care Act to verify your health care coverage when you file your federal tax return. The following is intended to provide answers to general questions about 1095 tax forms. You should consult your tax advisor and [refer to the 1095 Q&A on the IRS website](#) for more information about the use of the 1095 forms.

Who is issuing me a 1095 form?

The 1095 forms are issued by the federal government, insurers, and employers. You may receive different forms depending on whether you purchase health insurance individually through the Health Insurance Marketplace at HealthCare.gov or directly from an insurer, or if you are covered under a group health plan sponsored by your employer. You should consult your tax advisor and [refer to the 1095 Q&A on the IRS website](#) for more information about the 1095 forms.

When will Independence issue 1095 forms?

Independence will begin mailing IRS 1095-B tax forms to subscribers who purchased plans individually off-exchange (i.e. not through the Health Insurance Marketplace at HealthCare.gov) and to subscribers of fully insured health plans beginning February 5, 2021. All subscribers who are receiving a 1095-B form should receive it by the end of February. If you are enrolled in a self-funded health plan administered by Independence, your employer will issue you a 1095-C form.

What should I do if I receive an incorrect 1095 form?

If you purchased a health insurance plan individually (not through your employer), and you received a 1095-B form from Independence with a missing or incorrect Social Security Number (SSN), you may download a 1095-B SSN Correction Form at ibx.com/1095. Please note that in order to protect your privacy, the 1095-B form includes only the last four digits of an SSN. The correction form includes instructions on how to complete and return the form to Independence. If you purchased your health insurance plan through your employer, please contact your benefits administrator to make any changes to your 1095-B tax form.

What should I do if I did not receive a 1095 form or I need a duplicate copy?

You can now download your 1095-B tax form from your member account at ibx.com. Simply go to the Resource Center in your account and click on the Tax Forms section to download your 1095-B tax form. You can also contact the Customer Service number located on the back of your member ID card to request your form. For questions regarding your 1095-A or 1095-C form or to request a duplicate copy, you should contact the issuer listed on the form.

What if I changed employers or health insurance plans during the calendar year?

You may receive more than one 1095 form if you had health care coverage from more than one issuer during the calendar year. This is similar to receiving more than one W-2 if you have multiple employers.

What information is included on the 1095 form?

The 1095 form includes the SSNs and names of covered individuals, the months of coverage for each individual listed, and the name of the issuer (e.g. employer name). To ensure that our members' personal information is protected, the 1095-B form issued by Independence includes only the last four digits of an SSN.

What do I need to do with the 1095 form(s) I received?

When you file your federal income tax return, you can use the 1095 form(s) to verify that you and anyone enrolled in your plan had coverage for each month during the calendar year. Please consult your tax advisor and [refer to the 1095 Q&A on the IRS website](#) for information about the use of the 1095 form(s).

What if my enrolled dependent(s) files a separate tax return?

You should consult your tax advisor and [refer to the 1095 Q&A on the IRS website](#) for information about the use of the 1095 form(s) for dependents covered under your Independence plan.

What do I do if I have a question about the 1095 form(s) I received?

You should contact the issuer at the phone number or email address printed on the form. We also encourage you to consult your tax advisor [and refer to the 1095 Q&A on the IRS website](#) for guidance.