

All about the 1095-C

The Affordable Care Act requires employers to send a tax form called the 1095-C to certain employees. If you're not sure why you are receiving this form or unsure of what to do next, keep reading for answers to frequently asked questions.



What is a Form 1095-C?

The 1095-C contains detailed information about the health care coverage **offered** by your employer. **You do not need it in order to file your individual income tax return.** However, as with any important tax document, you should keep the form(s) for your records.

Do I need my Form 1095-C to file my taxes?

No, individuals do not need to provide their 1095-C to the IRS when filing their tax returns. However, you should keep the form with your tax records.

How will the Form 1095-C impact my taxes?

If you or a member of your family purchased health coverage through the Public Marketplace (also known as the "Exchange"), the form 1095-C may be used to determine your eligibility for a premium tax credit. Also, if there is a discrepancy in the information that you and your employer report to the IRS about the health care coverage offered to you, your tax return may be reviewed or audited.

Why did I get a Form 1095-C?

If you were full-time (worked an average of 30 or more hours per week) or were enrolled in health insurance through your employer at any time during 2025, you should receive a 1095-C.

What information is on the Form 1095-C?

There are three parts to the form:

Part 1: reports information about you and your employer.

Part 2: reports information about the coverage offered to you by your employer, the affordability of the coverage offered, and the reason why you were or were not offered coverage.

Part 3: This part will not be completed because your employer's health plan is not self-insured.

Why did I get more than one Form 1095-C?

If you worked for more than one county, you may receive a 1095-C from each employer. Reach out to your HR contact if you wish to receive a copy of your 1095-C.

Why was Part 3 of my 1095-C left blank?

Part 3 of your 1095-C will be left blank if:

Your employer's health plan is a fully-insured plan. Your enrollment information will be reported on a separate form, the 1095-B.

What if I have questions?

If you have additional questions about your 1095-C, please contact HR or your employee benefits representative. You may also visit www.irs.gov or www.healthcare.gov to learn more.

