



Employer *Bulletin*

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etf.wi.gov

Health Insurance Updates

Health Insurance and IRS Forms 1095-B & 1095-C

The Department of Employee Trust Funds is set to distribute Internal Revenue Service (IRS) form 1095-C to approximately 360 health insurance program participants who were non-Medicare annuitants in 2016 and covered under the It's Your Choice Access Plan (formerly known as the Standard Plan) or the State Maintenance Plan (SMP). These forms may be required for 2016 income tax filing purposes. ETF will complete this mailing by January 31.

Non-Medicare annuitants and active employees of large employers (50+ employees) who are insured by a health plan other than the It's Your Choice Access Plan or SMP, will receive IRS form 1095-B from their health insurance carriers.

Active employees of large employers will also receive IRS form 1095-C from their employers. Active employees enrolled in the It's Your Choice Access Plan or SMP will only receive IRS form 1095-C from their employers.

Active employees with questions regarding IRS health insurance reporting forms (1095-C or 1095-B) should contact their employers.

For more information on the federal Affordable Care Act and IRS form 1095-C, review ETF's [Retiree Tax Information FAQs](#).

Health Insurance, Minimum Essential Coverage & IRS Forms 1040

2016 Internal Revenue Service (IRS) 1040 forms include a line item called "Health Care: Individual Responsibility" that should be completed, per the 1040 instructions.

The consulting actuary to the Group Insurance Board has stated that all group health insurance plans offered to the employees and early (non-Medicare) retirees of the State of Wisconsin (State) and participating Wisconsin Public Employer (WPE) groups are considered minimum essential coverage. Thus, if an employee asks you for information about this IRS provision, you may tell him or her:

- If you are an employee or a pre-Medicare retiree, and you have had State or WPE group health insurance coverage for every month of 2016, you may check the box that you had Minimum Essential Coverage and leave the entry space blank.
- The instructions for form 1040 state that Medicare is Essential Health Coverage. Thus, if you are an annuitant with Medicare Parts A and B coverage, in addition to the State or WPE group health insurance coverage, you may check the box that you had Minimum Essential Coverage and leave the entry space blank.

The Department of Employee Trust Funds does not discriminate on the basis of disability in the provision of programs, services or employment. If you are speech or hearing impaired and need assistance, call the Wisconsin Relay Service toll-free at 7-1-1 or 1-800-947-3529 (English) 1-800-833-7813 (Español). If you are visually or cognitively impaired, call 1-877-533-5020 or 608-266-3285 (local Madison). We will try to find another way to get the information to you in a usable form.

This *Employer Bulletin* is published by the Wisconsin Department of Employee Trust Funds. Questions should be directed to contact persons listed in the *Bulletin*. Employer agents may copy this *Bulletin* for further distribution to other payroll offices, subunits or individuals who may need the information. Copies of the most recent *Employer Bulletins* are available at etf.wi.gov/employers.htm
