



IRS Forms 1095- A, B, and C Quick Guide for Enrollers

Overview

The Affordable Care Act (ACA) requires IRS Forms 1095 – A, B, and C be provided to consumers and a copy to the IRS. Below is an overview of each form, which includes a letter of explanation, tax reporting directions, and contact information for the appropriate follow-up.

Refer to the below table to understand what you need to know about each form:

1095-A	1095-B	1095-C
Issued by Health Insurance Marketplace for any Federal or state-based marketplace plan, including Covered California	Issued by Medi-Cal, Medicare, and Government sponsored health plans	Issued by the employer for Employers with 50 or more full-time equivalent employees*
	Issued by the plan for non-employer sponsored off-exchange plans enrolled directly by the consumer	Issued by the employer for Covered California for Small Business plans with 50 or more full-time equivalent employees*
	Issued by the plan for Covered California for Small Business plans with up to 49 full-time equivalent employees*	Issued by the employer for Self-Insured Employers with 50 or more full-time equivalent employees*
	Issued by the employer for Self-Insured Employer plans with up to 49 full-time equivalent employees*	

*Consumers should check with their employer to determine employer size based on the number of full-time equivalent employees

Refer to Form 1095 A, B, and C sections below for a quick overview and more information about each version of the form:

Form 1095-A

- Any federal or state-based marketplace plan, including **Covered California** is to supply the [IRS Form 1095-A](#).
- A Form 1095-A is generated for each plan enrollment, and for all months an enrolled member had coverage, regardless of if Advanced Premium Tax Credit (APTC) was applied.



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- The amounts displayed on a 1095-A reflect how much was paid to Covered California health insurance companies to help with the cost of a consumer's health coverage.
- A 1095-A Form helps ensure the amount of APTC applied in 2024 is accurately reported and serves as proof of Minimum Essential Coverage (MEC).
- Covered California members who enrolled in a minimum coverage plan, also known as catastrophic coverage, will not receive a Form 1095-A, but instead a Form 1095-B or 1095-C directly from their health insurance company.
- A Covered California member may also receive a 1095-B or 1095-C. Continue reading below to understand if household members may receive a different version of the form.
- Households with a Covered California Plan and Medi-Cal enrollment will receive both a 1095-A and 1095-B.
- For questions about the Form 1095-A or requested corrections to the form, refer to the [Dispute Form](#) and [Dispute Process Information](#) found on [CoveredCA.com](#).

Form 1095-B

- The following are to supply an [IRS Form 1095-B](#):
 - Government-sponsored healthcare programs and plans (e.g., Medi-Cal, Medicare, Tricare, etc.).
 - Healthcare plans administered by Covered California for Small Business (CCSB) with up to 49 full-time equivalent employees.
 - Self-insured employers with up to 49 full-time equivalent employees.
 - Non-employer sponsored off-exchange healthcare plans.
- Form 1095-B will reflect all months an enrolled member had coverage.
- Consumers who receive Form 1095-B may use it as proof of MEC.
- For questions about the Form 1095-B or requested corrections to the form, consumers should contact the plan or corresponding state or government entity.
 - Medi-Cal 1095-B Help Desk
 - 1-844-253-0883
 - For TTY call 1-844-357-5709

Form 1095-C

- The following are to supply an [IRS Form 1095-C](#):
 - Applicable Large Employers (ALE) with 50 or more full-time equivalent employees.
 - ALEs administered through CCSB with 50 or more full-time equivalent employees.
 - Self-insured ALEs with 50 or more full-time equivalent employees.



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- 1095-C reports all months of **employer-sponsored MEC offered** to the employee, spouse and/or dependents.
- Consumers who receive Form 1095-C may use it as proof of MEC.
- For questions about the Form 1095-C or requested corrections to the form, consumer should contact their employer.