

Information about Health Coverage in 2015 and What to Do at Tax Time

Under the Affordable Care Act (ACA), most people are required to have qualifying health coverage that meets certain “Minimum Essential Coverage” standards **or pay a penalty** when you file your federal taxes. Minimum essential coverage (MEC) includes all health plans purchased through the Marketplace, most job-based coverage, Medicare, Medicaid (HFS Medical Programs including All Kids), TRICARE and more. Individuals who did not have coverage for 2015 may qualify for an exemption from the penalty.

Proof of Medicaid Coverage – The 1095-B Form

Medicaid is considered minimum essential coverage by the IRS. In order to show that someone was covered by Illinois Medicaid in 2015, the Department of Healthcare and Family Services (HFS) will mail a [1095-B tax form](#) to every household in which someone had Medicaid. The mailing will begin in December and last through February.

- It will be addressed to the responsible individual on the case.
- The 1095-B form will include the members of the household, as of the end of the year, and the months they had Medicaid.
- In some cases, households may receive corrected forms if information changes or new information becomes available.
- If you were eligible for Medicaid by meeting spenddown in at least one month of 2015, but were not covered for the entire year, you should have received a [letter](#) in the mail telling you to complete an application for a Hardship Exemption.
- Please be patient while the HFS completes the mailing.

If you are required to file federal taxes for 2015, you will need information from the 1095-B form to include on those taxes. You do not need to submit your 1095-B form with your taxes.

Exemptions from the Penalty: There may be a good reason why someone did not enroll in health coverage. If you did not have health coverage for some or all of 2015, you may be able to claim an exemption from paying any penalties.

How you get a health coverage exemption depends on the type of exemption. You can get some exemptions only by filling out an application for an exemption and submitting it to the federal Marketplace. If the Marketplace grants your exemption, they will send you a notice with your unique Exemption Certificate Number or ECN. You will enter

your ECN on form 8965 in column C of Part I, Marketplace-Granted Coverage Exemptions for Individuals.

Other exemptions you can claim when you file your tax return. For more information on the 2015 health coverage exemptions, forms and how to apply, visit: <https://www.healthcare.gov/health-coverage-exemptions/forms-how-to-apply>

Need Help?

To make an appointment for in-person help with exemptions or for more information, call the Get Covered Illinois (GCI) Helpdesk at 1-866-311-1119 or visit the [Marketplace Coverage and Tax Filing web page](#). This includes help for people who received or were eligible to receive an Advanced Premium Tax Credit on the Federal Health Insurance Marketplace.

Information and IRS tax forms are also available at www.Healthcare.gov or by calling 1-800-318-2596 (TTY: 1-855-889-4325).