

IRS Form 1095-B: Health Coverage Q & A Webinar

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Our Mission

Improving health care access and outcomes for the **people** we serve while demonstrating sound stewardship of financial **resources**



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Agenda

- Answers to previously submitted questions
- Where do I go for more information?
- Open question and answer session
- Wrap-up



Key Terms

- **Responsible Individual:** The responsible individual is the Head of Household for the case in CBMS. The responsible individual may also be a covered individual, but does not have to be.
- **Covered Individual:** The covered individual is a person who was enrolled in Colorado Medicaid or CHP+ for at least one day in 2015.
- **Months of Coverage:** One day= one month. If a person was covered for one day in that month in 2015, the month will be marked on the 1095-B form.



Who was sent IRS Form 1095-B by the Department?

Any member who
was enrolled in
Medicaid or CHP+,
for even one day
during 2015

Except...



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Members who were NOT sent IRS Form 1095-B

- Members who received ONLY the following services, last year, will not receive a Form 1095-B:
 - Medicaid Emergency Medical Services
 - Medicare Savings Programs: Qualified Medicare Beneficiary (QMB); Specified Low-Income Medicare Beneficiary (SLMB); Qualifying Individual (QI-1); Qualifying Disabled and Working Individuals (QDWI)
 - Low Income Subsidy (LIS)
 - Old Age Pension Health Care Program (OAP-HCP)
 - Individuals enrolled in Old Age Pension-Medicaid will still receive IRS Form 1095-B from the Department.
 - Colorado Indigent Care Program
 - Note: CICP is not Medicaid or part of any other health insurance program.
 - Presumptive Eligibility
 - Individuals who qualified for temporary medical coverage through PE, but who do not qualify for Medicaid or Child Health Plan *Plus* (CHP+), will not receive Form 1095-B.



What do members need to do with the 1095-B form?

- Members should keep IRS Form 1095-B with their other tax documents for their records.
 - If they file federal taxes, they should bring Form 1095-B with them when they file.
- Members do not need to wait to receive IRS Form 1095-B to file their federal taxes.
- If they receive a corrected 1095-B form after they file their taxes, they are NOT required to file an amended return.



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Where can members get another copy of their 1095-B form(s)?

- There are copies of member's 1095-B forms and cover letters in the Mail Center in their Colorado.gov/PEAK account.
 - If a member does not currently have a PEAK account, he or she can create one at Colorado.gov/PEAK and access their previously sent 1095-B forms TODAY.
- CBMS users can also print copies of 1095-B forms from the client correspondence print history in CBMS.



For members that received this but do not file taxes, what are they to do with the form?

- Receiving IRS Form 1095-B does not mean that the member has to file taxes.
- Individuals that do not file taxes should keep this form for their records.
- If an individual has questions about whether or not they need to file, they can go to [IRS.treasury.gov/freetaxprep](https://www.irs.treasury.gov/freetaxprep), or call 2-1-1 and ask to be connected with a local tax assistance site.



I have a client who has joint custody of her daughter. The daughter is on Dad's Medicaid case. Mom wants proof that her daughter had Medicaid in 2015 and Dad won't give her a copy of the 1095-B form. Can we print a copy of it and give it to Mom?

- Form 1095-B does not change HIPAA regulations, and you should following your existing process for when you share information about another person's case.
- If the mother wants a copy of the form, she would need to get that on her own from the father.
- However, keep in mind that members do not need Form 1095-B to file taxes. It is only for their records.
- If the mother has to file taxes claiming her child as a dependent and she knows the months her child had health coverage, she can simply indicate that when she files.



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Questions About Corrections



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What should a member do if there is a mistake on their 1095-B form?

- If there is a mistake on their 1095-B form, members can call or visit their local county office of social/human services.
- For changes to name, address, or Social Security Number, they can go to their [Colorado.gov/PEAK](https://colorado.gov/PEAK) account. Click on “Manage My Account” and “Report My Changes,” and enter the updated information.
- Non-CBMS users can also refer members to call the Medicaid Customer Contact Center at 800-221-3943 or State Relay: 711.



What will trigger a corrected 1095-B form to be generated and mailed?

- Each week, CBMS will automatically generate corrected 1095-B forms for changes or corrections to:
 - Months of Coverage (eligibility months)
 - Name (Responsible Individual or Covered Individual)
 - Social Security Number (Responsible Individual or Covered Individual)
 - Date of Birth (DOB): DOB will only appear on a 1095-B form where there is no SSN for the covered individual
- Corrected 1095-B forms will be mailed to members approximately 7-10 days after the correction is made



What is the role for county users in correcting inaccurate information on 1095-B forms?

- County users should follow their existing process for making changes to cases in CBMS. IRS Form 1095-B is not creating any new processes in CBMS.
- You can help members who contact you because they believe that information on their 1095-B form(s) is incorrect. While you cannot make changes to the form directly, if you follow your existing process to update fields in the case in CBMS, changes to the fields listed on the previous slide will automatically generate a corrected 1095-B.
- The form will be batched and mailed to the member within 7-10 business days.



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Some members are mailing their accurate 1095-B form(s) back to the county or eligibility site where the case is assigned. What should we do with forms members mail to us?

- There is no requirement for what eligibility sites need to do with 1095-B forms that members mail to them.
- Some counties have elected to mail the form back to the member.
- If an eligibility site chooses to mail this form back to the member, the Department has developed a sample cover letter they can choose to send with the 1095-B form.
 - This sample letter will be posted with the updated FAQs.



CBMS Questions



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CBMS shows the member as having 12 months of coverage, but their 1095-B form does not have all of the months marked. What should I do?

1. Please remind the member that, if they file, they do not need this form to file taxes. Form 1095-B is for their records, and they should keep it with their other tax documents.
2. Check to see if they were on more than one case in CBMS in 2015. There will be a separate 1095-B form issued to the Head of Household in CBMS for each case for the months the person was on that case.

(Process continued on the next slide)



Eligibility months look different in CBMS (continued)

3. For Medicaid members, look at the Medicaid program the individual was enrolled in. As a reminder, individuals enrolled in QMB (F4), SLMB (F3), QI-1 (F2), QDWI (P3), OAP HCP-A (B0), OAP HCP-B (BA), LIS (L1), or temporary coverage through Presumptive Eligibility (K1, K2, K5, K7), will not receive 1095-B from the Department for the months they were enrolled in ONLY that program.

4. If you follow these steps and are unable to identify why the months on the 1095-B form are different from the eligibility months in CBMS, please follow your existing process to submit a Help Desk Ticket (HDT).



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In 2015, Billy was on his mother's Medicaid case from January to June, and on his grandmother's case from July through December. Both his mother and his grandmother received 1095-B forms for Billy. Why?

- If a person was on multiple cases in CBMS over the course of 2015, there will be a 1095-B form for that person for each case they were on. The form will be mailed to the Head of Household for that case in CBMS.
- Billy's mother received a 1095-B form showing Billy's coverage for January through June, and his grandmother received a 1095-B form showing Billy's coverage for July through December.



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IRS Form 1095-A: Health Insurance Marketplace Statement



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What should I do if I get questions about Form 1095-A: Health Insurance Marketplace Statement?

- Consumers who were enrolled in private health insurance through Connect for Health Colorado in 2015 will receive IRS Form 1095-A.
- They can find a copy of their 1095-A form in the “My Documents” section of their Connect for Health Colorado online account.
- Individuals with questions about IRS Form 1095-A should visit the Connect for Health 2015 tax information page. They can also call Connect for Health Colorado directly with questions at 855-PLANS-4-YOU (855-752-6749).



Where do I go for more information?

- Eligibility Partner Resources:

[Colorado.gov/HCPF/training-topics-reference-documents-and-guides](https://colorado.gov/HCPF/training-topics-reference-documents-and-guides);
click on IRS Form 1095-B.

- Medicaid/CHP+ Member Resources:

COHealthInfo.com/IRSForm1095B.

- Staff Development Center (SDC) training on 1095-B for CBMS users:

TrainColorado.com; registration information available under CO.Learn LMS.

- Connect for Health Colorado Resources on IRS Form 1095-A: Health Insurance Marketplace Statement:

ConnectforHealthCO.com/resources/the-basics/2015-tax-information.



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Questions?



I read everything, and I still have questions about IRS Form 1095-B...

- **Policy Questions**

- If you have a **policy** or general question about IRS Form 1095-B that is not answered in the materials on the previous slide, please email Medicaid.Eligibility@state.co.us.

- **Systems/CBMS Questions**

- If you have a **systems** or **CBMS case-specific** question or concern about 1095-B that is not answered in the materials linked to on the previous slide, please follow your existing process to submit a Help Desk Ticket.



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Thank You!



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