

For brokers and producers only

Date: March 31, 2022

Markets: All

1095 Tax Forms Mailed in February

Background

The Affordable Care Act requires that all taxpayers have health insurance coverage. Proof of this coverage is provided to taxpayers on Internal Revenue Service (IRS) form 1095. Insurance coverage provided by the Exchanges is documented on the 1095-A form, which is sent by the appropriate Health Exchange. Insurers, such as CareFirst BlueCross BlueShield (CareFirst), report coverage on the 1095-B form. Large employers report coverage using the 1095-C form. While there was a repeal of the financial penalty for not having health insurance in 2019, CareFirst is still required to provide the 1095-B to the subscriber and report the subscriber's/member's coverage information to the IRS.

1095 mailing

The IRS deadline to provide 1095-B and 1095-C forms for 2020 coverage was March 2, 2022. CareFirst mailed 1095-B documents in late February, ahead of the IRS deadline. In addition, these tax forms are available to view or download via *My Account*.

Taxpayers are not required to send 1095 forms to the IRS; therefore, they do not have to wait to receive copies of these forms before filing their tax returns. CareFirst will send this proof of coverage to the IRS.

Validating Member Tax ID Numbers

CareFirst is also required to validate our member's Tax Identification Number (TIN), which is usually a member's Social Security Number (SSN), prior to submitting coverage information to the IRS. CareFirst recently distributed letters to select group subscribers asking them to provide and/or verify their TIN. Members received a letter if we did not have a TIN for anyone on their policy.

Members should complete and return the form using the return envelope included in the mailing. Please note that CareFirst associates are not allowed to process TIN updates over the phone.

For more information

If you have any questions, please contact your broker sales representative.