

2016 FORM 1095-B HEALTH COVERAGE INFORMATION

Frequently Asked Questions

*****The information on Form 1095-B is for Calendar Year 2016*****

Mail Date of Form 1095-B: Friday, January 20, 2017

What is Form 1095-B?

Form 1095-B reports information to the IRS about the non-Medicare health coverage enrollment for the retiree and the retiree's covered dependents, if any.

Why is Form 1095-B required?

Proof of enrollment in non-Medicare health insurance coverage with the Pension Group of the State of Delaware Group Health Insurance Program must be provided to the retiree as part of the compliance with the Affordable Care Act. Form 1095-B verifies the status of non-Medicare health insurance coverage to the federal government for the retiree and the retiree's covered dependents, if any.

How is Form 1095-B used by the retiree?

Form 1095-B is helpful when completing your 2016 tax return to verify the status of non-Medicare health insurance coverage for you and your dependents, if any. The form should be kept with 2016 tax documents in the event the IRS requests proof of coverage. It does not need to be submitted with your tax return.

I had health coverage in both the Active Group and the Pension Group in 2016, will I receive 2 separate forms or 1 combined form?

You will receive 1 form, Form 1095-C, from the State of Delaware Payroll Department (PHRST) if either of the following applies to you:

- You retired in 2016 with an effective date of February 1, 2016 or later.
- You suspended your retirement and returned to a full-time, pension eligible position in 2016.
- You returned to a full-time, pension eligible position from long-term disability in 2016
- You are a retiree who, in 2016, held a casual/seasonal position and exceeded the ACA full-time threshold by working greater than 29.5 hours per week.

If you fall into one of the above categories, you will not receive Form 1095-B from the Office of Pensions since your health enrollment in both the Active and Pension Groups are combined and reported on Form 1095-C.

What if Form 1095-B lists a covered dependent not living with the retiree?

The retiree is responsible for providing a copy of Form 1095-B to any covered dependents not living in the retiree's household.

What if a re-print of Form 1095-B is needed?

Send an e-mail to the Office of Pensions at pensionoffice@state.de.us or call 1-800-722-7300 or 1-302-739-4208 and ask for a member of the Benefits Section to request a re-print of Form 1095-B.

What if Form 1095-B is not correct?

If the information on Form 1095-B is not correct, contact the Office of Pensions immediately by sending an e-mail to pensionoffice@state.de.us or call 1-800-722-7300 or 1-302-739-4208. Please ask for a member of the Benefits Section. Depending on the specific issue, a corrected form may or may not be required.

- Corrected forms are required when:
 - Reported months covered for retiree and/or dependents are not correct
 - Covered dependents are not listed on the form
 - Dependent listed on the form that was not enrolled
 - Incorrect social security number

Why is a Medicare-eligible person not listed on Form 1095-B as having had coverage with the State of Delaware in 2016?

If an individual is enrolled in the supplement to Medicare (Special Medicfill), that individual will not be listed on Form 1095-B. Medicare is a government-sponsored program that provides the minimum essential coverage. Retirees and their spouses and/or dependents enrolled in Special Medicfill do not need to be reported by the State of Delaware.

What if assistance is needed to use Form 1095-B when preparing my tax return?

The Office of Pensions is not able to provide tax advice or assistance with preparing your tax return. For assistance with using Form 1095-B / Form 1095-C to prepare your tax return, please visit www.IRS.gov or seek the advice of an accountant or a tax preparation service.

Other Questions?

Form 1095-B - For any other questions about Form 1095-B which reports non-Medicare health coverage enrollment in the Pension Group of the State of Delaware Group Health Insurance Program, please contact the Office of Pensions by one of the following methods.

- Send an e-mail to pensionoffice@state.de.us
- Call 1-800-722-7300 or 1-302-739-4208 and ask for a member of the Benefits Section.

Form 1095-C – For questions about Form 1095-C which reports any non-Medicare health coverage you may have had as an active employee in 2016, please review the material received with the form or contact your last employing organization's Human Resource Department.