

CHIP 1095-B Tax Form
FREQUENTLY ASKED QUESTIONS

What is the 1095-B form?

The 1095-B form provides information needed to answer questions about your children's health insurance coverage on your federal income tax form. The 1095-B form shows all of the children that had CHIP health insurance coverage.

The form shows the months of CHIP coverage for the previous calendar year.

Why am I getting this form?

IRS regulations state that all health insurance providers must send this form to all enrollees that had health insurance that meets the "Minimum Essential Coverage" requirements of the Affordable Care Act. You must have this form by January 31.

What do I need to do with this form?

You will need to use the information on this form to answer questions about your children's health insurance coverage on your federal tax return.

You do not need to send it with your federal tax forms. You should keep a copy of the 1095-B form with your tax records so that you have it for future reference. Even if you do not file a federal tax return, keep this important information.

My 1095-B has only some months checked. Why aren't all months checked?

The form will show only the months that your children had CHIP health insurance coverage. If you believe there is an error, you should contact your CHIP insurance provider. Even if you no longer have CHIP coverage, you can contact the last CHIP health insurance provider that you had.

What if my children were enrolled with multiple CHIP insurance companies during the tax year?

If your children were covered by CHIP but transferred between CHIP insurance providers, you will still receive only one form showing all months of CHIP coverage.

What should I do if some of the information, such as my child's name is spelled wrong, on the form?

If information is incorrect, such as a name or address, contact your current CHIP health insurance provider. Even if you no longer have CHIP coverage, you can contact the last CHIP health insurance provider that you had.

If my child had Medical Assistance for a portion of the year and CHIP for a portion of the year, will I receive two forms?

Yes – you will receive a 1095-B form for each type of insurance that you received. So, if your child had Medical Assistance and CHIP in the same year, you will receive a form from the Department of Human Services showing the Medical Assistance coverage and a separate form from CHIP showing the CHIP coverage.

What if my children had insurance with CHIP for a portion of the year and they had private health insurance for a portion of the tax year?

The 1095-B form that CHIP will send you shows only the months that your child had CHIP coverage. If your children had other insurance coverage for a portion of the year, it is important that you reach out to that insurance provider with any questions or if you need to replace the 1095-B form from that insurance provider. Your CHIP insurance provider will not have access to other health insurance information or be able to answer questions about their information.

What if there are changes in my CHIP coverage?

Sometimes, your CHIP coverage that you had in the previous year may change. For example, you applied for CHIP coverage and the coverage began in January. After your coverage begins, you find that you had a medical bill in December of the previous year that you would like covered. In some instances, the CHIP health insurance provider will go back and authorize CHIP coverage for December. If this occurs after you receive your 1095-B form in January, you will then receive a corrected 1095-B form to show the additional coverage. This corrected form will also be sent to the IRS.

I lost my 1095-B form. How can I get a copy?

You can go to <https://www.compass.state.pa.us/Compass.Web/Public/TaxForm> to obtain a copy of the most current 1095-B form. Or, you can call 1-800-986-KIDS (5437) to obtain a copy. **Your CHIP health insurance provider cannot get a copy of the form.**

What if I have questions that are not answered here?

The best source for information regarding the 1095-B form and information about the Affordable Care Act is your tax advisor or the IRS website at: <https://www.irs.gov/Affordable-Care-Act> (click on “Individuals & Families” for help as an individual). For additional information regarding the 1095-B form, you may also refer to the IRS publication found at this site: <https://www.irs.gov/pub/irs-prior/i109495b--2015.pdf>.

NOTE FOR CHILDREN WITH FULL COST COVERAGE IN 2015

According to the Centers for Medicare & Medicaid Services PA CHIP Full Cost program did not have Minimal Essential Coverage (MEC) until July 1, 2015. Therefore, if your child had Full Cost coverage anytime from January 2015 to June 2015, that coverage will **not** be indicated on the 1095B form. In early 2015 all the families affected were mailed information on how to apply for the Shared Responsibility Exemption. Full information about the Shared Responsibility Exemption can be found at <https://www.irs.gov/Affordable-Care-Act/Individuals-and-Families/Individual-Shared-Responsibility-Provision>