

DEPARTMENT OF HEALTH & HUMAN SERVICES
Centers for Medicare & Medicaid Services
7500 Security Boulevard
Baltimore, Maryland 21244-1850



MEDICARE ENROLLMENT & APPEALS GROUP

DATE: December 22, 2015

TO: Medicare Advantage Organizations and Prescription Drug Plan Sponsors

FROM: Arrah Tabe-Bedward
Director, Medicare Enrollment & Appeals Group

SUBJECT: Minimum Essential Coverage Reporting for Medicare Beneficiaries

The Affordable Care Act established the Individual Shared Responsibility provision that requires individuals to have qualifying health care coverage (known as minimum essential coverage or MEC), qualify for an exemption, or make a payment when filing their tax return. In conjunction with the Individual Shared Responsibility provision, section 1502(a) of the Affordable Care Act added new §6055 (Reporting of Health Insurance Coverage) to the Internal Revenue Code to require health insurance issuers to report to the Internal Revenue Service (IRS) information about the type and period of coverage and furnish the information in statements to covered individuals.

Medicare Part A (including coverage through a Medicare Advantage (MA) plan) qualifies as MEC. As such, CMS will be reporting information to the IRS about all beneficiaries who have Medicare Part A. In addition, for tax year 2015, CMS will be mailing notices to the following beneficiary populations:

- All individuals under the age of 65 with Medicare Part A;
- Those who enrolled in Medicare Part A for the first time in 2015; and
- Those who had Medicare Part A coverage for part of 2015.

The notices will consist of a cover note from CMS and IRS Form 1095-B (see Attachment) and will be mailed from late-December through January. CMS plans to provide information and conduct outreach to the entire Medicare population through our websites and partner networks.

If a member contacts their plan with questions about minimum essential coverage, including the Form 1095-B mailed by CMS, they should be referred to 1-800-MEDICARE (TTY: 1-877-486-2048) or Medicare.gov. Beneficiaries with tax-related questions should be directed to consult their tax advisor or the IRS directly.

Questions related to the information in this memorandum should be sent to:
MedicareMEC@cms.hhs.gov.



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<BENEFICIARY FULL NAME>
<ADDRESS>
<CITY STATE ZIP>

HICN <1234>
<file creation date>

Important [2015] tax information: Keep this for your records Form 1095-B (Health Coverage)

Why am I getting a Form 1095-B, Health Coverage?

CMS is sending a Form 1095-B to all individuals under the age of 65 with Medicare Part A, those who enrolled in Medicare Part A for the first time in [2015], or had Medicare Part A coverage for part of [2015]. The Affordable Care Act requires people to have health coverage that meets certain standards, also called minimum essential coverage. An individual without minimum essential coverage can claim an exemption or make a payment with their tax return.

Medicare Part A coverage (including coverage through a Medicare Advantage plan) **is minimum essential coverage.**

Form 1095-B provides information that you may need to complete your Federal income tax return. We've also given this information to the IRS.

What do I need to do?

- If you had Part A health coverage for all 12 months of [2015], you'll just need to check a box on your Federal income tax return indicating you had minimum essential coverage.
- If you had health coverage other than Part A during [2015], check with your coverage provider to see if that plan's coverage was minimum essential coverage.
- If you didn't have Part A coverage or other minimum essential coverage for all 12 months of [2015], and you don't qualify for an exemption from the requirement to have coverage, you may have to pay a fee when you file your taxes.

Keep this Form 1095-B with your other important tax information, like any Form 1099 or W-2 you may receive (if applicable). You do not need to send this form to the IRS when you file your income tax return.

Get help & more information.

For more information, visit Medicare.gov or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.



The Centers for Medicare & Medicaid Services doesn't discriminate in its programs and activities. To request this notice in an alternative format, call 1-800-MEDICARE or email AltFormatRequest@cms.hhs.gov.

**Para obtener información en español, llame GRATIS al 1-800-MEDICARE (1-800-633-4227).
Los usuarios de TTY deben llamar al 1-877-486-2048.**



Health Coverage

► Information about Form 1095-B and its separate instructions is at www.irs.gov/form1095b.

VOID

CORRECTED

2015

Part I Responsible Individual

1 Name of responsible individual		2 Social security number (SSN)	3 Date of birth (If SSN is not available)
4 Street address (including apartment no.)	5 City or town	6 State or province	7 Country and ZIP or foreign postal code
8 Enter letter identifying Origin of the Policy (see instructions for codes): <input type="checkbox"/>			
9 Small Business Health Options Program (SHOP) Marketplace identifier, if applicable			

Part II Employer Sponsored Coverage (see instructions)

10 Employer name		11 Employer identification number (EIN)	
12 Street address (including room or suite no.)	13 City or town	14 State or province	15 Country and ZIP or foreign postal code

Part III Issuer or Other Coverage Provider (see instructions)

16 Name		17 Employer identification number (EIN)	18 Contact telephone number
19 Street address (including room or suite no.)	20 City or town	21 State or province	22 Country and ZIP or foreign postal code

Part IV Covered Individuals (Enter the information for each covered individual(s).)

(a) Name of covered individual(s)	(b) SSN	(c) DOB (if SSN is not available)	(d) Covered all 12 months	(e) Months of coverage											
				Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
23			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
24			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
25			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
26			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
27			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
28			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Instructions for Recipient

This Form 1095-B provides information needed to report on your income tax return that you, your spouse (if you file a joint return), and individuals you claim as dependents had qualifying health coverage (referred to as “minimum essential coverage”) for some or all months during the year. Individuals who don't have minimum essential coverage and don't qualify for an exemption from this requirement may be liable for the individual shared responsibility payment.

Minimum essential coverage includes government-sponsored programs, eligible employer-sponsored plans, individual market plans, and other coverage the Department of Health and Human Services designates as minimum essential coverage. For more information on the requirement to have minimum essential coverage and what is minimum essential coverage, see www.irs.gov/Affordable-Care-Act/Individuals-and-Families/Individual-Shared-Responsibility-Provision.



Providers of minimum essential coverage are required to furnish only one Form 1095-B for all individuals whose coverage is reported on that form. As the recipient of this Form 1095-B, you should provide a copy to other individuals covered under the policy if they request it for their records.

Part I. Responsible Individual, lines 1–9. Part I reports information about you and the coverage.

Lines 2 and 3. Line 2 reports your social security number (SSN) or other taxpayer identification number (TIN), if applicable. For your protection, this form may show only the last four digits. However, the coverage provider is required to report your complete SSN or other TIN, if applicable to the IRS. Your date of birth will be entered on line 3 only if line 2 is blank.



If you don't provide your SSN or other TIN and the SSNs or other TINs of all covered individuals to the sponsor of the coverage, the IRS may not be able to match the Form 1095-B with the individuals to determine that they have complied with the individual shared responsibility provision.

Line 8. This is the code for the type of coverage in which you or other covered individuals were enrolled. Only one letter will be entered on this line.

- A. Small Business Health Options Program (SHOP)
- B. Employer-sponsored coverage
- C. Government-sponsored program
- D. Individual market insurance
- E. Multiemployer plan
- F. Other designated minimum essential coverage



If you or another family member received health insurance coverage through a Health Insurance Marketplace (also known as an Exchange), that coverage will be reported on a Form 1095-A rather than a Form 1095-B.

Line 9. This line will be blank for 2015.

Part II. Employer-Sponsored Coverage, lines 10–15. This part will be completed by the insurance company if an insurance company provides your employer-sponsored health coverage. It provides information about the employer sponsoring the coverage. This part may show only the last four digits of the employer's EIN. If your coverage isn't insured employer coverage, this part will be blank.

Part III. Issuer or Other Coverage Provider, lines 16–22. This part reports information about the coverage provider (insurance company, employer providing self-insured coverage, government agency sponsoring coverage under a government program such as Medicaid or Medicare, or other coverage sponsor). Line 18 reports a telephone number for the coverage provider that you can call if you have questions about the information reported on the form.

Part IV. Covered Individuals, lines 23–28. This part reports the name, SSN or other TIN, and coverage information for each covered individual. A date of birth will be entered in column (c) only if SSN or other TIN isn't entered in column (b). Column (d) will be checked if the individual was covered for at least one day in every month of the year. For individuals who were covered for some but not all months, information will be entered in column (e) indicating the months for which these individuals were covered. If there are more than six covered individuals, see Part IV, Continuation Sheet(s), for information about the additional covered individuals.