

## Background

- Affordable Care Act (ACA) regulations require that large employers report information on employer-provided health insurance offers and coverage. The document distributed to employees by employers is **Form 1095-C**.
- The Form 1095-C provides information about your health coverage during the prior year.
- This form is *not* required for filing with your tax return; it should be kept for your records with your other tax documents.
- Employees are encouraged to read the information on the back/mailling address side of the form while reviewing the form. All information necessary for understanding the content of the form is included in the **Instructions for Recipient** section.

## Detail

- Cook County is providing a 2021 Form 1095-C to employees that worked, or were hired to work, at least 1,560 hours (130 hours per month) prior to 2021 Open Enrollment. This includes employees who may have terminated employment during 2021.
- The County-provided Form 1095-C contains information in Part II—Employee Offer and Coverage—that is not included in the Form 1095-B available from Blue Cross Blue Shield to employees covered by an HMO plan:
  - Line 14: This line includes codes to describe the coverage that was offered to the employee
  - Line 15: This line reports the employee share of the lowest-cost **monthly** premium for employee-only minimum essential coverage. This is not the same rate deducted for a specific employee each pay period
  - Line 16: For applicable health plans, this line includes a code to provide the IRS information to administer the employer shared responsibility provisions. For more information about the employer shared responsibility provisions, see <https://www.irs.gov>
- Only employees who had PPO coverage for any month during 2021 will have any information listed in Form 1095-C Part III—Covered Individuals.

## 1095-B Information for HMO participants (this information can be found on [www.TaxInfol.com](http://www.TaxInfol.com) )

Due to a change in tax law, Blue Cross Blue Shield of Illinois is no longer mailing 1095-B forms. To obtain a copy of your BCBSIL 1095-B form, members can choose one of the following options:

## Getting Your Form 1095-B

You have 4 ways to ask for your BCBSIL Form 1095-B. How you make your request is up to you. Once received, your Form 1095-B will be mailed to your address on file within 30 days.

1. **Blue Access for Members<sup>SM</sup> (BAM<sup>SM</sup>)**  
Sign up or log in to BAM, then visit the My Coverage page
2. **Phone**  
Call the number on the back of your BCBSIL member ID card to ask for your Form 1095-B. If you can't find this number, you can also call **1-855-710-6984**
3. **Mail**  
Print and fill out the 1095-B Request Form, then mail it to:  
Blue Cross and Blue Shield of Illinois  
c/o 1095-B Form Request  
PO Box 660044  
Dallas, TX 75266-0044

- **Email**

Fill out the 1095-B Request Form, then attach the completed form to an email message. Please send this email to Form1095B@bcbsil.com

For additional information, see <https://www.irs.gov/Affordable-Care-Act/Questions-and-Answers-about-Health-Care-Information-Forms-for-Individuals> .

### **Questions**

- Employees are encouraged to read the information on the back/mailling address side of the form while reviewing the form. All information necessary for understanding the content of the form is included in the **Instructions for Recipient** section.
- Any employee that believes their form contains incorrect information, or did not receive a form when they should have, must submit a written request to the Department of Risk Management via email to [risk.mgmt@cookcountyil.gov](mailto:risk.mgmt@cookcountyil.gov) or via fax to 866-729-3040 to request a new form. If the form is believed to contain an error, the specific error should be documented as well as the correct information. The written request should include the employee number, a daytime phone number and an email address.
- Risk Management will return messages if additional clarification is necessary beyond the information in the **Instructions for Recipient** section of the form. Questions about the tax implications of the information contained on Form 1095-C should be directed to a tax professional.