

## **Frequently Asked Questions about Form 1095-B**

### **Q: What's Form 1095-B?**

**A:** It's a tax form that shows what type of health insurance you and your dependents had and for what months you had it during the tax year. Under federal law, you must have minimum essential coverage during the year or you must qualify for an exemption. If you don't, the IRS can fine you.

### **Q: What do I do with the form?**

**A:** Use it to complete the health care portion of your income tax form. According to the IRS, you don't need to attach the form to your tax return. Keep it for your records with other tax documents.

If you have dependents on your plan who file their taxes separately, give them a copy of the form that lists their coverage. Only subscribers, not dependents, will receive a Form 1095-B in the mail.

### **Q: Can you give me my health plan information over the phone?**

**A:** Yes. Call us at 1-800-705-9373.

### **Q: I'm a dependent and didn't receive my own copy of the form. Can you give me something in writing that has my health plan information?**

**A:** Yes. Though we can't send you Form 1095-B, we can tell you which months you had an HMSA plan in 2024. Call us at 1-800-705-9373. You can also ask your plan subscriber to make a copy of the form.

### **Q: Why is HMSA sending me an IRS form? Is HMSA sending my health plan information to the IRS?**

**A:** Federal law requires every health plan, including HMSA, to provide Form 1095-B to certain members for the 2024 tax year. We're also required to send this form to the IRS to report if you, your spouse, and your dependents had minimum essential coverage for some or all months of the year.

### **Q: What's considered minimum essential coverage?**

**A:** All HMSA medical plans (excluding stand-alone drug, dental, and vision plans) meet the minimum essential coverage requirement. Visit [HealthCare.gov](https://www.healthcare.gov) or [irs.gov](https://www.irs.gov) for more information on what type of plans qualify as minimum essential coverage.

**Q: What information is on Form 1095-B?**

**A:** For each person on your plan, the form lists:

- Your name.
- The last four digits of your Social Security number.
- Your date of birth if no SSN is available.
- The months each individual was enrolled in minimum essential coverage.

The form also lists HMSA's address, phone number, and employer identification number.

**Q: Why didn't I get my Form 1095-B by Jan. 31 like most IRS forms?**

**A:** The IRS extended the 2024 form due date for insurers to March 3, 2025.

**Q: When will you mail the form to me?**

**A:** We expect to send the form in late February.

**Q: I'm an HMSA member, but haven't received a Form 1095-B yet. Why didn't I receive it?**

**A:** Not all members will receive a form from HMSA, such as those in these situations:

- You're a dependent. The Affordable Care Act (ACA) requires sending the form only to certain subscribers. You can get a copy of the form from the plan subscriber.
- Your employer offers a self-insured health plan. Sometimes employers have different arrangements with HMSA to provide a health plan, such as self-funded health plans. You may have an HMSA health plan, but if your employer is self-funded, they're responsible for giving you the appropriate form. We can help you verify if you have this type of plan. Call us at 1-800-705-9373.
- You enrolled in a 2024 individual plan on [HealthCare.gov](https://www.healthcare.gov). The federal health insurance marketplace is responsible for sending you Form 1095-A.
- You have a health plan through the government, such as Medicaid (QUEST), Medicare (HMSA Akamai Advantage®), Federal Employee Program, or The Children's Health Insurance Program. The government agency that provided the plan is responsible for sending you Form 1095-B.
- While HMSA isn't required to send Form 1095-B to CHIP subscribers, we'll send you a form if you subscribe to the HMSA Children's Plan, which is a different plan.

For a detailed list of other types of members who won't receive a form, visit [irs.gov](https://www.irs.gov).

**Q: Can I file my tax return even if I haven't received a Form 1095-B?**

**A:** Yes. According to the IRS, you don't have to wait for the form to prepare your tax return. You can use the following documents to help you prepare your taxes and as proof of your health plan enrollment:

- Insurance cards.
- Explanation of benefits.
- Statements from your insurer.
- W-2 or payroll statements reflecting health insurance deductions.
- Records of advance payments of the premium tax credit.
- Other statements indicating that you or a member of your family had a health plan.

You won't need to send the IRS proof of your health plan enrollment; however, you should keep it with your other tax records. For more information, visit the IRS website at [irs.gov](https://www.irs.gov).

**Q: I'm enrolled in more than one health plan (dual coverage). Will I receive my own form?**

**A:** You'll receive a Form 1095-B for every plan that you're the subscriber for. The forms will come from your respective health insurance carriers.

**Q: Why did I receive multiple 1095-B forms?**

**A:** You may receive multiple forms if you had minimum essential coverage from more than one health insurance carrier during 2024. It could also be because you had minimum essential coverage through more than one employer during 2024. Who you receive each form from depends on your situation. Consult your tax adviser or visit [irs.gov](https://www.irs.gov) to find out more.

**Q: I also received other types of 1095 forms in the mail. What are these forms?**

**A:** These forms didn't come from HMSA. If you received Form 1095-A, it's because you enrolled in a health plan on [HealthCare.gov](https://www.healthcare.gov) in 2024. This form provides information about the health plan that you and your dependents were enrolled in. If you have questions about Form 1095-A, call 1-800-318-2596.

If you received Form 1095-C, it came from your employer. That form has information about the health plan offered by your employer in 2024 whether you accepted it or not. If you have questions about that form, contact your employer or visit [irs.gov](https://www.irs.gov).

**Q: The Form 1095-B you sent to me is inaccurate. Can you help me?**

**A:** If HMSA sent the form, we can help you. Call us at 1-800-705-9373. Depending on the error, we may or may not issue you a new form. If you received the form from your employer, contact your employer.

If you have a government-sponsored plan, the government agency that sent the form can help you:

- **QUEST Integration:** 1-800-316-8005, option 0. TTY users, call 1-800-603-1201.
- **The Children's Health Insurance Program:** Call QUEST Integration at 1-800-316-8005, option 0.
- **HMSA Federal Employee Program:** Call the number on the back of your HMSA membership card. If you don't have your card, call 808-948-6281.
- **HMSA Akamai Advantage (Medicare):** 1-800-633-4227, option 5. TTY users, call 1-877-486-2048.

**Q: My relative passed away. Why did HMSA send them Form 1095-B?**

**A:** Because your relative was enrolled in a health plan in 2024, federal law requires us to mail the form to them. We're also required to send the form to the IRS.

**Q: What if I had a health plan for only part of 2024? Will I have to pay a penalty? Do I qualify for an exemption?**

**A:** Consult your tax professional or visit [HealthCare.gov](https://www.healthcare.gov) or [irs.gov](https://www.irs.gov) for a list of exemptions.

**Q: How is HMSA keeping my information safe on the form?**

**A:** Only the last four digits of your Social Security number are on Form 1095-B. This is to safeguard your protected health information in accordance with state and federal laws.

**Q: How did you get my Social Security number?**

**A:** You provided it either on your health care application or on the forms we mailed to you in compliance with IRS and ACA regulations.

**Q: My Form 1095-B doesn't include my Social Security number. Shouldn't it be listed?**

**A:** Either you didn't provide us with your Social Security number or our system was unable to process it. According to the IRS, as long as your form includes your date of birth, it's valid.

**Q: Can I receive Form 1095-B electronically?**

**A:** Not this year. We hope to make the form available electronically in the future.

**Q: What will happen if I didn't have minimum essential coverage for the entire year?**

**A:** Check with a tax professional or visit [irs.gov](https://www.irs.gov) for information.

**Q: What should I do if only some of the people in my family had qualifying health coverage in 2024?**

**A:** Talk to a tax professional or visit [irs.gov](https://www.irs.gov).

**Q: I file my taxes online. Will there be an online form to enter information from Form 1095-B?**

**A:** Talk to a tax professional or visit [irs.gov](https://www.irs.gov).

HMSA Akamai Advantage® is a PPO plan with a Medicare contract. Enrollment in HMSA Akamai Advantage depends on contract renewal.