

1095-C FAQ
South Dakota State Employee Benefits Program

1. What is Form 1095-C?

The 1095-C is required by the Affordable Care Act (ACA) and contains information about your health insurance eligibility and health insurance coverage. This form is needed when filing your taxes and serves as your “proof of health insurance” for the IRS.

2. Who is required to send a 1095-C?

Under the ACA, employers with more than 50 full-time employees are required to report all offers of health insurance to eligible employees and to the IRS. These employers are required to report information about health insurance eligibility offers and enrollment in health insurance to eligible employees.

3. Who receives the 1095-C?

All employees, COBRA or Retiree members who were eligible for health insurance under the South Dakota State Employee Benefits Program during the calendar year will receive a 1095-C.

4. When will I get my 1095-C?

You will receive the 1095-C form via mail from the South Dakota State Employee Benefits Program by February 1, 2020. Active employees with an email address will receive an electronic 1095-C in mid-January.

5. What information is on the 1095-C?

There are three parts to the form:

- **Employee and Employer Information** (Part 1) reports information about you and your employer.
- **Employee Offer and Coverage** (Part 2) reports information about the health insurance coverage offered to you by your employer, the employee only cost of the health insurance coverage offered, and the affordability of the coverage offered to you.
- **Covered Individuals** (Part 3) reports information about the health insurance coverage of an employee, spouse and / or dependents under your health plan.

6. The 1095-C document I received via email does not include my social security number. Is this a valid document?

The W-2 and 1095-C documents sent via email are a courtesy and do not include social security numbers for security reasons. You will receive printed forms in the mail in early February, which can be submitted with your taxes. The 1095-C form you receive in the mail will only include the last four digits of your social security number. It is a valid tax document, and the full social security number is not required by the IRS on the employee form. The State's required reporting to the IRS will include full social security numbers for members, spouses and dependents.

7. Whom should I contact with questions?

If you have questions about the 1095-C, please contact the South Dakota State Employee Benefits Program at 605.773.3148

8. Whom should I contact if I don't receive my 1095-C by February 1, 2020?

If you don't receive a 1095-C, please contact the South Dakota State Employee Benefits Program at 605.773.3148.