



CITY OF STOCKTON

HUMAN RESOURCES DEPARTMENT

400 E. Main St., 3rd Floor • Stockton, CA 95202-2317

Phone: (209) 937-8233 • Fax (209) 937-8558 • www.stocktonca.gov

NOTICE AFFORDABLE CARE ACT

2019 TAX REPORTING FREQUENTLY ASKED QUESTIONS

In accordance with the Affordable Care Act (ACA) and the Internal Revenue Service (IRS) guidelines, each year the City of Stockton is required to track and report your health insurance eligibility and participation. The IRS has established tracking and reporting requirements for health plan insurers, sponsors of self-insured plans, and employers under the ACA. This reporting will assist the IRS with enforcing the individual mandate, which requires individuals to have minimum essential health coverage or potentially pay a penalty for noncompliance. All full-time employees will be receiving Form 1095-C, but some may also be receiving an additional form, 1095-B. The number of forms you receive depends on which health plan you chose in 2019.

The following is intended to clarify questions about the 1095-C and/or 1095-B forms you may receive from the City of Stockton (City) and/or your health plan:

1. Who will receive Form 1095-C from the City of Stockton?

All employees who meet the ACA's definition of a full-time employee.

Employers are required to report to the IRS information about the health coverage, if any, that was offered to its employees who meet the ACA definition of a full-time employee (generally defined as working 30 or more hours per week during the previous year). We are also required to provide an information statement (Form 1095-C) to these same employees about the data the City reported to the IRS.

2. Who will receive Form 1095-B from their health plan?

Employees (subscribers) enrolled in a fully-insured plan, which for City employees includes the Kaiser Plans, Sutter Health Plus, or an Operating Engineers' Health Plan will receive the 1095-B Form from the carrier.

However, this year, the Sutter Health Plus carrier notified the City that they would not mail the 1095-B forms to participants due to changes in IRS requirements, and instead, participants can access their Form 1095-B, Health Coverage, through their Member Portal account in early March, or call Member Services at (855) 315-5800 and request to have their form mailed to them. Kaiser has confirmed no changes will occur to their usual method of mailing the forms directly to participants, and Operating Engineers' participants should contact the plan directly if the forms are not received by the March 2nd deadline as the City does not administer the OE3 health plans.

Health plans are required to report to the IRS information regarding the minimum essential coverage provided to subscribers and their dependents during the previous year. Kaiser and the Operating Engineers' plans are also required to provide Form 1095-B to each subscriber about the data they reported to the IRS.

3. When will I receive my Form(s) 1095-C/1095-B statement(s)?

Employers and health plans must issue statements to you by March 2, 2020, for the 2019 tax reporting year.

4. How do I receive my Form 1095-C statement?

Employees will receive the Form 1095-C in the mail, or they may elect to receive the form electronically via the ATS website at www.atsprintfreedom.com, the City's payroll system currently used to access paystubs and W-2 documents. The IRS requires the employee to authorize the employer to provide the 1095-C electronically. To provide this consent, log into your individual ATS account, click the "1095-C Consent" link on the left-hand side, change the option to "Accept Consent", and click "Submit". This consent will allow you to access your 1095-C electronically when it becomes available. If you do not consent for the electronic copy, a paper copy will automatically be mailed to you.

5. How do I receive my Form 1095-B statement?

For Kaiser and Operating Engineers' Plan participants (fully insured plans), Form 1095-B will be delivered directly to your home from your plan. Sutter Health Plus members can access their Form 1095-B through their Member Portal account in early March. Members can also request to have their form mailed to them. You may contact your health plan provider directly if you have any additional questions.

Kaiser Member Services: (800) 464-4000
Sutter Health Plus Member Services: (855) 315-5800
Operating Engineers: (800) 251-5014.

6. Why didn't I receive both Form 1095-C and Form 1095-B statements?

The City will provide Form 1095-C to full-time employees as defined in the law. However, fully insured health plans will provide Form 1095-B to each subscriber enrolled in the Kaiser or an Operating Engineers' Plan. If you were not a full-time City employee in 2019, you will not receive the 1095-C or 1095-B statement.

7. Why aren't my dependents listed on the Form 1095-C statement?

For fully insured health plans (Kaiser, Sutter Health Plus, and Operating Engineers' Plan), dependent information is omitted in Section III of the Form 1095-C. Per the IRS guidelines, the fully insured health plan is required to provide this data on the Form 1095-B.



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8. Must I wait until I receive the statement(s) before I file my federal taxes?

No. You may not receive Form 1095-C or Form 1095-B by the time you are ready to file your 2019 federal tax return. The IRS completion/distribution date for these forms is March 2, 2020. Similar to prior years, you can prepare and file your federal tax return without these forms as this same information will be provided to the IRS from your employer/health plan.

Visit IRS.gov (www.irs.gov/Affordable-Care-Act/Questions-and-Answers-about-Health-Care-Information-Forms-for-Individuals) for questions/answers that you may have related to Forms 1095-C and 1095-B. City staff will not be able to answer specific tax-related questions you may have - please consult your tax professional.