

## 6.5 Medicaid and WVCHIP 1095-B Reporting Requirements

### A. Who must file Form 1095-B

Medicaid and WVCHIP programs provide health benefits coverage designated as Minimum Essential Coverage (MEC) under Section 5000 (f) of Subtitle D of the Internal Revenue Code (IRC). The Affordable Care Act added section 6055 to the IRC, which provides that every provider of MEC will report coverage information by filing an information return with the Internal Revenue Service (IRS) and by furnishing a statement to covered individuals.

Medicaid and WVCHIP programs are required to file an annual 1095-B statement to individuals enrolled in MEC, and to send an electronic copy of the same information to the IRS. The IRS requires a report on Form 1095-B for every individual covered by MEC and for every month of coverage. Even if the individual had only one day of coverage it is reported as a month of coverage.

The information furnished and reported is used by individuals and the IRS to verify the months in which individuals were covered by MEC and, therefore, have satisfied the individual shared responsibility requirement of section 5000A of the IRC.

### B. Furnishing Form 1095-B

The data system will automatically send the 1095-B form to the responsible individual(s) by postal mail. The 1095-B forms must be furnished to individuals on or before January 31 of the year following the calendar year in which MEC is provided.

The data system will electronically send the 1095-B forms, along with form 1094-B, *Transmittal of Health Coverage Information Returns*, to the IRS. The forms must be submitted to the IRS on or before March 31 of the year following the calendar year in which MEC is provided.

### C. Corrections and Replacements to Form 1095-B

When the Medicaid or WVCHIP client identifies an error on their 1095-B form, they must have a corrected 1095-B form manually generated.

When requested, the Worker must reprint a damaged or lost 1095-B form to provide to the client.

**D. Additional Worker Responsibilities**

The Worker should be able to answer basic questions regarding the 1095-B form. The Worker should not provide tax advice, such as whether a tax return is required, how to fill out IRS forms, or what to claim on a tax return. The Worker should direct clients to the IRS website for answers to tax-related questions.