



## PROCEDURE TASK GUIDE

<b>Function</b>	<b>Service Center</b>
<b>Task Group</b>	<b>Service Center General</b>
<b>Process</b>	<b>Answering Beneficiary Inquiries Pertaining to November 2015 Mailing Notice Regarding Upcoming Receipt of 1095-B IRS Tax Form</b>
<b>Job Roles</b>	<b>Service Center Representative (SCR)</b>

<b>Overview</b>	<p>The following protocol is in effect until further notice to assist Medi-Cal beneficiaries with questions regarding the information notice that will be mailed in November 2015 regarding their 1095-B tax form they will receive in January 2016 regarding their Medi-Cal coverage.</p> <p><b>Initial training information:</b> Per Section 6055 of the Internal Revenue Code, individuals enrolled in most Medi-Cal programs are considered having Minimum Essential Coverage (MEC) and they <b>will</b> receive a 1095-B for 2015 under the administration of the Department of Health Care Services (DHCS).</p> <p>The 1095-B is an Internal Revenue Service (IRS) form that individuals will receive as having health insurance through Medi-Cal need when they file federal income taxes. The individual or their tax preparer will use the information from the 1095-B form as proof of health coverage in the tax year.</p> <p>The IRS also receives an electronic copy of the 1095-B for beneficiaries enrolled in the Medi-Cal programs that are designated as MEC. DHCS is responsible for sending the electronic copy of the 1095-B to IRS by March 30, 2016.</p> <p>The 1095-B form will be mailed to beneficiaries by January 31, 2016. A cover letter will be included with the form to advise the beneficiaries of the form's purpose. In addition, an informational notice will also be mailed to all Medi-Cal beneficiaries in November 2015 to prepare them for receipt of the form.</p> <p>The 1095-B form contains information pertaining to the beneficiary's Medi-Cal MEC, including:</p> <ul style="list-style-type: none"> <li>• Beneficiary's name</li> </ul>
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	<ul style="list-style-type: none"> <li>• Beneficiary’s address</li> <li>• Social Security number (or date of birth, if not available)</li> <li>• Months of coverage</li> </ul> <p><b>Other similar tax forms beneficiaries may receive from sources other than DHCS/Medi-Cal:</b></p> <ul style="list-style-type: none"> <li>• 1095-A – if a household member received health coverage through Covered California.</li> <li>• 1095-C – If a household member received health insurance through an employer.</li> </ul> <p><b>Additional key information:</b></p> <ul style="list-style-type: none"> <li>• Each beneficiary will receive a 1095-B form individually. Therefore, a household of multiple beneficiaries may receive multiple forms for each person who received Medi-Cal in the given tax year.</li> <li>• SCRs <b>cannot</b> give tax advice and should limit the information they provide beneficiaries about federal tax regulations or requirements. SCRs <b>can</b> refer the consumer to various resources available such as: <ul style="list-style-type: none"> <li>○ VITA (Volunteer Income Tax Assistance): 1-800-906-9887. <ul style="list-style-type: none"> <li>▪ Link to local <a href="#">VITA offices</a> for in-person assistance.</li> </ul> </li> <li>○ IRS.gov website - includes: <ul style="list-style-type: none"> <li>▪ Specific information about the Affordable Care Act (ACA) and tax implications. <ul style="list-style-type: none"> <li>▪ Link to local <a href="#">IRS offices</a> for in-person assistance.</li> </ul> </li> </ul> </li> <li>○ The Federal Health Care Exchange website at <a href="http://www.healthcare.gov">www.healthcare.gov</a>.</li> <li>○ The DHCS 1095-B website at <a href="http://dhcs.ca.gov/1095">http://dhcs.ca.gov/1095</a></li> </ul> </li> </ul> <p><b>Who does not receive a 1095-B form?</b> Beneficiaries who are enrolled in a Medi-Cal program that is not considered MEC, such as coverage limited or restricted scope Medi-Cal benefits or state funded programs.</p>
<b>1095-B Form</b>	<ul style="list-style-type: none"> <li>• <b>What is the 1095-B form?</b> The 1095-B is an IRS form beneficiaries use to report having health coverage considered MEC when they file their federal income taxes. As part of ACA, the IRS requires all tax filers obtain health coverage considered MEC in the given tax year in order to not incur a tax penalty for being “uninsured.” This is called the “individual mandate.” The beneficiary or their tax preparer will use the information on the form as proof of health coverage in the tax year.</li> <li>• <b>If I am required to have a 1095-B form, how will I receive it?</b></li> </ul>

The 1095-B form will be mailed to beneficiaries by January 31, 2016. A cover letter will be included with the form to advise the beneficiaries of the forms purpose. It is highly recommended that individuals ensure their contact information, such as the mailing address, is up-to-date by reporting changes to their county human services agency.

- **What if I do not file a tax return?**

SCRs **cannot** give tax advice and should limit the amount of information they provide to beneficiaries about Federal tax regulations or requirements.

SCRs **can** refer the beneficiary to various resources available such as:

- VITA (Volunteer Income Tax Assistance): 1-800-906-9887.
  - Link to local [VITA offices](#) for in-person assistance.
- IRS.gov website - includes:
  - Specific information about the Affordable Care Act and tax implications at [www.irs.gov/aca](http://www.irs.gov/aca).
  - Link to local [IRS offices](#) for in-person assistance.
- The Federal Healthcare Exchange website at [www.healthcare.gov](http://www.healthcare.gov).
- <http://dhcs.ca.gov/1095>

- **What if I only received Medi-Cal for part of the tax year, do I still receive a 1095-B form?**

DHCS is mandated to report all months of Medi-Cal coverage meeting MEC requirements to the IRS and will furnish a 1095-B form to the individual for tax purposes, regardless of full or partial coverage through the tax year.

- **What will happen if I only had health coverage for part of the year?**

Individuals with gaps in coverage may incur a tax penalty. Please refer to [www.IRS.gov](http://www.IRS.gov) for more details on the individual mandate for health insurance.

- **What will happen if I had Medi-Cal for part of the year and then I purchased health insurance through a qualified health plan (QHP) from Covered California?**

If a beneficiary transitioned between a QHP from Covered California and Medi-Cal, the individual will receive two forms, a 1095-A from Covered California and a 1095-B from DHCS/Medi-Cal.

<p><b>Updating Beneficiary Info</b></p>	<ul style="list-style-type: none"> <li>• <b>How do I update my information to ensure I receive my 1095-B form?</b> Beneficiaries who are enrolled in the Medi-Cal program may contact their county human services agency county eligibility worker (CEW) to verify or update their contact information for Medi-Cal.  By connecting with their CEW, they can review their personal information within the Medi-Cal Eligibility Data System (MEDS) and make changes to it as necessary. Note that their CEW may require additional personal information for identity verification.  <b>County Offices: :</b> <ul style="list-style-type: none"> <li>• <a href="http://dhcs.ca.gov/COL">http://dhcs.ca.gov/COL</a></li> </ul> </li> </ul> <p>Beneficiaries receiving Supplemental Security Income/State Supplementary Payment (SSI/SSP) benefits are to contact the Social Security Administration (SSA) in order to update their contact information.</p> <p>SCRs can refer the beneficiary to the following SSA contact resources:</p> <ul style="list-style-type: none"> <li>○ SSA toll-free contact number: 1-800-772-1213.</li> <li>○ SSA local county office locator website - <a href="https://secure.ssa.gov/ICON/main.jsp">https://secure.ssa.gov/ICON/main.jsp</a></li> </ul> <p><b>Note:</b> The SSI Program is a federally funded program which provides income support for beneficiaries aged 65 or older, blind or disabled. SSI benefits are also available to qualified blind or disabled children.</p> <ul style="list-style-type: none"> <li>• <b>What changes do I need to report to make sure my information is up-to-date?</b> Changes to residential or mailing address, contact information, income, household size, and other health insurance coverage must be reported to the county human services agency within 10 days.</li> <li>• <b>How do I locate my county human services agency?</b> Beneficiaries may locate their county human services agency by utilizing the DHCS county listing web page. Agencies are listed by county and may include street addresses, telephone numbers, and web page URLs.</li> </ul> <p><b>County Offices::</b></p> <ul style="list-style-type: none"> <li>• <a href="http://dhcs.ca.gov/COL">http://dhcs.ca.gov/COL</a></li> </ul>
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<b>Coverage</b>	<ul style="list-style-type: none"><li>• <b>How do I know if the coverage I am receiving or did receive this year counts as MEC?</b> Full-scope Medi-Cal coverage is considered MEC. Nearly all beneficiaries enrolled in Medi-Cal qualify for the full coverage. The list below are examples of Medi-Cal or state funded programs that are not considered to be MEC:<ul style="list-style-type: none"><li>• Special Treatment Programs such as treatment for Tuberculosis, Dialysis, and Parenteral Hyperalimentation</li><li>• Restricted scope, covering emergency only services</li><li>• Family Planning, Access, Care, and Treatment (FPACT)</li></ul></li><li>• If a beneficiary would like to confirm their coverage, they should contact their CEWs at the county human services agency.</li></ul>
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