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State of California—Health and Human Services Agency  
Department of Health Care Services



GAVIN NEWSOM  
GOVERNOR

DATE

Dear Medi-Cal Recipient:

**Important Tax Information: Keep this Form 1095-B for your records.**

**Why am I getting a Form 1095-B?**

The Department of Health Care Services (DHCS) is sending this Internal Revenue Services (IRS) Tax Form 1095-B (Form 1095-B) to people who had Medi-Cal health coverage during the last calendar year.

The Affordable Care Act (ACA) requires most people to have health care coverage that meets certain standards, also called minimum essential coverage (MEC). California Senate Bill 78, chaptered into law in 2019, also requires most California residents to have MEC or pay a penalty to the state. These laws requiring health care coverage are also referred to as the “Individual Mandate” or “Health Care Mandate”.

Most Medi-Cal coverage is considered MEC. Your Form 1095-B shows your Medi-Cal coverage and can be used to verify that you had MEC during the previous calendar year. You can use this information to complete your state and/or federal income tax returns. We have also sent this information to the IRS and the Franchise Tax Board (FTB).

**Keep this Form 1095-B for your records**

Keep this Form 1095-B, and other 1095 forms you may receive, with your other tax information. DHCS has removed the first five digits of your Social Security number and your date of birth from your Form 1095-B to protect your identity. Although we have removed this information on your form, DHCS will still send your full information to the IRS and FTB. Submission of the Form 1095-B is not required to file your taxes and you do not need to return it to DHCS. Please do not send your tax information to DHCS.

**Does this affect my taxes?**

As a result of California Senate Bill 78, chaptered in 2019, your state income taxes may be impacted. If you did not have Medi-Cal or other qualifying health care for all twelve months of the previous calendar year, and you do not qualify for an exemption from the requirement to have coverage, you may be penalized by the FTB when you file your state income taxes. DHCS does not provide tax advice. You should talk to a tax expert if you have questions regarding your taxes. Refer to the Frequently Asked Questions below for suggested tax resources that may be available to you.

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Addressee  
Page 2  
Date

### **More than one Form 1095-B?**

You may get more than one Form 1095-B because:

1. A Form 1095-B is sent to each person enrolled in a Medi-Cal program that meets the health coverage requirement for MEC. This means you could get more than one form if other people in your household also have Medi-Cal.
2. You or your family member had a change in health coverage during the reported tax year after the original Form 1095-B was sent. A new Form 1095-B reporting the correct coverage will be sent to you.
3. Medicare and some insurers may also send a Form 1095-B.

### **Questions?**

Below are a list of frequently asked questions regarding this notice and Form 1095-B. However, additional information can be found on DHCS' Form 1095-B website: <http://dhcs.ca.gov/1095> or by calling the Medi-Cal 1095-B Helpline at 1-844-253-0883 or TTY: 1-844-357-5709.

#### Frequently Asked Questions

#### **Q: Where can I get additional information about the Individual Mandates and the potential penalty under California's law?**

**A:** Additional information about the ACA, California's Mandate, and state and federal tax filings can be found on the following webpages:

- Covered California information regarding California's Health Mandate and exemptions: <https://www.coveredca.com/individuals-and-families/getting-covered/penalty-and-exemptions/>
- FTB information regarding California's Health Mandate: <https://www.ftb.ca.gov/about-ftb/newsroom/health-care-mandate/index.html>
- DHCS' Form 1095-B: <http://dhcs.ca.gov/1095>
- Federal Mandate and ACA information: <https://www.healthcare.gov/taxes/>
- IRS information regarding federal mandate and ACA: [www.irs.gov/aca](http://www.irs.gov/aca)

#### **Q: The federal tax penalty was eliminated from the ACA, how does that affect me?**

**A:** In 2019, the federal tax penalty associated with the ACA was reduced to zero. However, beginning in 2020, if you did not have Medi-Cal or other qualifying health care for all twelve months of the previous calendar year, and you do not qualify for an exemption from the requirement to have coverage, you may be penalized by the FTB when you file your state income taxes. Although there is no federal penalty, the ACA still requires most people to report to the IRS if they had MEC health coverage for the tax year.

Addressee  
Page 3  
Date

**Q: What do I do if my personal information is incorrect or some of the months that I had Medi-Cal are not on the form?**

**A:** In both of these instances, you will need to contact your county human services agency to speak with a County Eligibility Worker (CEW) to verify or update your eligibility status or personal information. In some cases, your CEW may require additional personal information for identity verification.

To find contact information for your county human services agency, please visit DHCS' County Offices webpage at: <http://dhcs.ca.gov/COL>.

SSI/SSP recipients:

If your Medi-Cal is provided through Supplemental Security Income (SSI) or State Supplementary Payment (SSP), you or the member of your household who gets SSI/SSP must contact the Social Security Administration (SSA) to verify or update your eligibility status or personal information used by Medi-Cal.

To find contact information for your local SSA office, please visit SSA's Office Locator webpage: <https://secure.ssa.gov/ICON/main.jsp>. You can also contact SSA by phone: 1-800-772-1213.

**Q: Why did I received another form that looks like Form 1095-B?**

**A:** The IRS has different 1095 tax forms, similar to Form 1095-B, used for reporting health coverage:

- IRS Form 1095-A – Individuals who enroll in health insurance through Covered California or the Federal Marketplace will get this form.
- IRS Form 1095-B – Individuals who enroll in health insurance through Medi-Cal, Medicare, and other insurance companies or coverage providers will receive this form.
- IRS Form 1095-C – Individuals who enroll in health insurance through their employers will receive this form.

If you got any of the forms identified above, do not throw these forms away. These 1095 forms serve as proof of qualifying health coverage during the tax year reported.

**Q: Is there someone who can help me file my federal taxes?**

**A:** DHCS does not provide tax advice, but here are some resources to help you file your taxes:

- You can get help from your local Taxpayer Assistance Center Office. To find an office near you visit: <http://apps.irs.gov/app/officeLocator/index.jsp> or call 1-800-829-1040.

Addressee  
Page 4  
Date

- You can get free tax assistance from your local Volunteer Income Tax Assistance office or Tax Counseling for the Elderly Program. This service is for people who generally make \$56,000 or less per year, persons with disabilities, the elderly, and limited English speaking taxpayers. To find the nearest center, visit their locator website at: <http://irs.treasury.gov/freetaxprep/>.

**Q: Can I have my Form 1095-B sent to my tax preparer?**

**A:** Yes! Simply contact your county human service agency and they will be able to help you. SSI/SSP recipients can also request their Form 1095-B sent to their named tax preparer through your local county human service agency.

To find contact information for your county human services agency, please visit DHCS' County Offices webpage at: <http://dhcs.ca.gov/COL>.