

## Minimal Essential Coverage Reporting Frequently Asked Questions

Q. What does Minimum Essential Coverage (MEC) Reporting mean to me?

A. The Individual Shared Responsibility provision requires all U.S. citizens and legal residents to have qualifying health insurance coverage called minimum essential coverage (MEC) in 2014, qualify for a health coverage exemption, or pay a penalty to the IRS. In early 2016, health insurers and sponsors of self-insured plans are required to provide reports to the IRS on who had MEC under their health plans in 2015, as well as provide a statement to covered members to use when filing federal income tax returns. These reports and statements will be used by the IRS to identify who had MEC and satisfied the Individual Shared Responsibility provision. Individuals who do not have qualifying health insurance will be charged a penalty on their federal income tax returns.

Q. Why does Humana need a Social Security Number (SSN)/Taxpayer Identification Number (TIN) for me and/or my dependents?

A. Information required to be reported to the IRS regarding MEC includes:

The name, address, and Social Security Number/ Taxpayer Identification Number of the primary insured individual enrolled in coverage

The name and SSN/TIN of each individual who is covered under the policy

The months during the calendar year for which coverage was held by each individual

Q. What will happen if I do not provide Humana with a SSN/TIN for me or for one of my dependents?

A. Humana is required to make a minimum of three attempts to collect missing member SSNs/TINs. Two requests will take place in mid to late 2015, and the third attempt will occur in 2016. If a valid SSN/TIN is not provided, Humana will use the individual's date of birth for the report to the IRS and on Form 1095-B. Without supplying this needed information, there could be a delay in the time it takes for the IRS to confirm whether or not you and/or your dependents had MEC. You could be charged a penalty by the IRS if MEC cannot be confirmed for you or your family members.

Q. What tax document will I receive to show proof of coverage?

A. You will receive Form 1095 in February 2016. Form 1095 will provide proof of health coverage for you and any covered dependents held in 2015 for the applicable months/year. (\*Note: Members on

Individual Health Plans through the Health Insurance Marketplace were required to use this form when filing their 2014 tax returns)

Members on an Individual Health plan through the Health Insurance Marketplace will receive Form 1095-A from CMS.

Members on an Individual Health plan that is not part of the Federal Marketplace Exchange will receive Form 1095-B from Humana.

Members on a Fully Insured Commercial Health Plan will receive Form 1095-B from Humana.

Members on an ASO/Self-Insured Commercial Health Plan will receive Form 1095-C from their Employer.

For more information visit <https://www.irs.gov/Affordable-Care-Act/Questions-and-Answers-about-Health-Care-Information-Forms-for-Individuals>