

**Background**

- Affordable Care Act (ACA) regulations require that large employers report information on employer-provided health insurance offers and coverage. The document distributed to employees by employers is **Form 1095-C**.
- The Form 1095-C provides information about your health coverage during the prior year.
- This form is *not* required for filing with your tax return; it should be kept for your records with your other tax documents.
- Employees are encouraged to read the information on the back/mailing address side of the form while reviewing the form. All of the information necessary for understanding the content of the form is included in the **Instructions for Recipient** section.

**Detail**

- Cook County is providing a 2020 Form 1095-C to employees that worked, or were hired to work, at least 1,560 hours (130 hours per month) prior to 2020 Open Enrollment. This includes employees who may have terminated employment during 2020.
- The County-provided Form 1095-C contains information in Part II—Employee Offer and Coverage—that is not included in the Form 1095-B available from Blue Cross Blue Shield to employees covered by an HMO plan:
  - Line 14: This line includes codes to describe the coverage that was offered to the employee
  - Line 15: This line reports the employee share of the lowest-cost **monthly** premium for employee-only minimum essential coverage. This is not the same rate deducted for a specific employee each pay period
  - Line 16: For applicable health plans, this line includes a code to provide the IRS information to administer the employer shared responsibility provisions. For more information about the employer shared responsibility provisions, see <https://www.irs.gov>
- Only employees who had PPO coverage for any month during 2020 will have any information listed in Form 1095-C Part III—Covered Individuals.
- Effective 1/1/2021, Blue Cross Blue Shield of Illinois is no longer mailing 1095-B forms. To obtain a copy of your BCBSIL 1095-B form, members can choose one of the following options:
  - 1. Phone**  
Call the number on the back of your BCBSIL member ID card to ask for your Form 1095-B. If you can't find this number, you can also call 1-855-710-6984.
  - 2. Mail (Please allow up to 30 days)**  
Print and fill out the 1095-B Request Form PDF Document (attached), then mail it to:  
  
Blue Cross and Blue Shield of Illinois  
c/o 1095-B Form Request  
PO Box 660044  
Dallas, TX 75266-0044
  - 3. Email**  
Fill out a 1095-B Request Form PDF Document, then attach the completed form to an email message. The form can be accessed at [www.TaxInfoLL.com](http://www.TaxInfoLL.com). Please send your email to [Form1095B@bcbsil.com](mailto:Form1095B@bcbsil.com).
  - 4. Blue Access for Members (BAM)**  
Sign up or log in to BAM, then visit the Contact Us page to send a secure message.

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

#### Questions

- Employees are encouraged to read the information on the back/ mailing address side of the form while reviewing the form. All of the information necessary for understanding the content of the form is included in the **Instructions for Recipient** section.
- Any employee that believes their form contains incorrect information, or did not receive a form when they should have, must submit a written request to the Department of Risk Management via email to [risk.mgmt@cookcountyil.gov](mailto:risk.mgmt@cookcountyil.gov) or via fax to 866-729-3040 to request a new form. If the form is believed to contain an error, the specific error should be documented as well as the correct information. The written request should include the employee number, a daytime phone number and an email address.
- Risk Management will return messages if additional clarification is necessary beyond the information in the **Instructions for Recipient** section of the form. Questions about the tax implications of the information contained on Form 1095-C should be directed to a tax professional.