

Information about the distribution of tax forms



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In the coming days, AmeriHealth New Jersey will begin mailing IRS [1095-B](#) tax forms to subscribers who purchased plans individually off-exchange and to subscribers of fully insured group employers. Additionally, AmeriHealth New Jersey will mail [1099-HC](#) tax certificates to group subscribers who reside in Massachusetts, as required under the Massachusetts health care reform law.

The purpose of these forms is for individuals to verify that they had minimum essential health care coverage during the previous calendar year, as required for tax purposes by the Affordable Care Act and the Commonwealth of Massachusetts. We are issuing both 1095-B and 1099-HC forms to subscribers only, unless we receive a request from a subscriber to issue a duplicate form to an enrolled spouse and/or dependent.

What you and your customers need to know about 1095 forms

It's important to understand that the issuance of the 1095 forms depends on whether health care coverage is purchased individually or if it is employer sponsored:

- The federal government will issue a **1095-A** to those who purchased an individual AmeriHealth New Jersey health plan on-exchange on HealthCare.gov.
- AmeriHealth New Jersey will issue a **1095-B** to subscribers who purchased plans off-exchange and to subscribers of fully insured customers.
- Self-funded employers whose plan is administered by AmeriHealth New Jersey will issue a **1095-C**.

The 1095 forms include the Social Security Numbers (SSNs) and names of covered individuals, the months of coverage for each individual listed, and the name of the issuer. We encourage your customers' employees to consult their tax advisor and refer to the [1095 Q&A on the IRS website](#) for more information about which 1095 form they will receive and how to use it.

What you and your customers need to know about 1099-HC forms

As part of our annual outreach, AmeriHealth New Jersey communicated to customers with employees who reside in Massachusetts to remind them about minimum creditable coverage (MCC) requirements under Massachusetts health care reform law. The Commonwealth of Massachusetts requires residents who are 18 or older to have health insurance. They must maintain a minimum level of coverage regardless of whether coverage is provided by a fully insured or self-insured customer group. Any Massachusetts resident who does not satisfy MCC requirements will be subject to personal income tax penalties.

For those customers that submitted a completed attestation form to AmeriHealth New Jersey, we are now issuing medical 1099-HC certificates to their eligible subscribers. The 1099-HC forms include the names of covered individuals, the months of coverage for each individual listed, and the name of the issuer.

We ask that your customers' employees consult their tax advisor and refer to the [1099-HC FAQ](#) and [1099-HC Questions](#) on the Commonwealth of Massachusetts website to learn more about 1099-HC and MCC requirements.

How subscribers can provide AmeriHealth New Jersey with corrected or missing SSNs

If subscribers receive a 1095-B form with an incorrect or missing SSN, there are instructions available on amerihealthnj.com/1095 that show how to correct or provide a missing SSN, with a correction form that subscribers can download for self-service.

There is also a dedicated toll-free phone number at **1-888-445-4302**, which will be printed on the 1095-B forms, to assist individuals who may need to correct or provide a missing SSN. Customer service representatives can mail a hard copy of the correction form to anyone who may be unable to download it from our website.

Please note that we are only accepting information for incorrect or missing SSNs via this process. Any customer who needs to update demographic information for an employee or an enrolled spouse/dependent should follow our normal business process for enrollment updates.

Our customer service representatives can provide assistance for corrections to 1095-B forms only. Individuals who have questions or need assistance with 1095-A or 1095-C forms must contact the issuer of the form. Individuals who have questions or need assistance with corrections to the 1099-HC certificates must contact the customer service number on the back of their member ID card.

If you have any questions about distribution of the 1095-B forms, please refer to the [FAQ](#).

For more information about the collection of SSN information, please refer to our previous [AmeriHealth New Jersey Broker Alert](#) on IRS reporting, or contact your AmeriHealth New Jersey broker representative.