



# HCTT-2015-53: Your Health Insurance Company May Ask for Your Social Security Number

Internal Revenue Service (IRS) sent this bulletin at 08/27/2015 03:54 PM EDT

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August 27, 2015

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**Issue Number: HCTT-2015-53**

## Inside This Issue

### Your Health Insurance Company May Ask for Your Social Security Number

Your health insurance company may request that you provide them with the social security numbers for you, your spouse and your children covered by your policy. This is because the Affordable Care Act requires every provider of [minimum essential coverage](#) to report that coverage by filing an information return with the IRS and furnishing a statement to covered individuals. The information is used by the IRS to administer – and individuals to show compliance with – the health care law.

Health coverage providers will file an information return, [Form 1095-B, Health Coverage](#), with the IRS and will furnish statements to you in 2016, to report coverage information from calendar year 2015.

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The law requires coverage providers to list social security numbers on this form. If you don't provide your SSN and the SSNs of all covered individuals to the sponsor of the coverage, the IRS may not be able to match the Form 1095-B with the individuals to determine that they have complied with the individual shared responsibility provision.

Your health insurance company may send a letter that discusses these new rules and requests social security numbers for all family members covered under your policy. The IRS has not designated a specific form for your health insurance company to request this information. The Form 1095-B will provide information for your income tax return that shows you, your spouse, and individuals you claim as dependents had qualifying health coverage for some or all months during the year. You do not have to attach Form 1095-B to your tax return. Keep it with your other important tax documents.

Anyone on your return who does not have minimum essential coverage, and who does not qualify for an exemption, may be liable for the individual shared responsibility payment.

The information received by the IRS will be used to verify information on your individual income tax return. If you refuse to provide this information to your health insurance company, the IRS cannot verify the information you provide on your tax return and you may receive an inquiry from the IRS. You also may receive a notice from the IRS indicating that you are liable for a shared responsibility payment.

For more information, see our Questions and Answers about Reporting Social Security Numbers to Your Health Insurance Company on [IRS.gov/aca](https://www.irs.gov/aca).

[Back to Top](#)

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