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From



Reporting Social Security Numbers to Your Health Insurance Company

Recently, your health insurance company may have requested your Social Security number, as well as the Social Security numbers of your spouse and your qualifying dependents. Due to a new reporting requirement, you will need to report qualifying health coverage (referred to as “minimum essential coverage”) on your yearly income tax return. This new reporting requirement will begin for the 2015 tax year, and your social security number is required by the Internal Revenue Service (IRS) for Form 1095-B. Here are some common questions you may have regarding this process.

Why has my health insurance company requested that I provide them with my Social Security number?

Your health insurance company is required to provide Form 1095-B to you and the IRS. This form will contain the social security numbers of you, your spouse and any

qualifying dependents. You will use this form to prepare your individual income tax return. Health insurance companies need time to program and test systems to ensure the new reporting requirement is done correctly and efficiently.

Will the IRS mail me the form so I can provide this information to my health insurance company?

No. Your health insurance company may mail you a written request which discusses these new rules.

How will I use Form 1095-B?

Form 1095-B provides the information you need in order to report on your income tax return that you, your spouse and your dependents had minimum essential coverage for some or all of the months during the year. Individuals who do not have minimum essential coverage and do not qualify for an exemption may be liable for the individual shared responsibility payment. You do not have to attach Form 1095-B to your tax return.

The information received by the IRS will be used to verify information on your individual income tax

What if I refuse to provide this information to my health insurance company?

The information received by the IRS will be used to verify information on your individual income tax return. If the information you provide on your tax return cannot be verified, you may receive an inquiry from the IRS. You may also receive a notice indicating that you are required to make a shared responsibility payment.

For more information on reporting your Social Security number to your health insurance company, contact your Cottingham & Butler representative.

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