

Understanding Your 1095-C Employer-Provided Health Insurance Offer and Coverage Form

IRS Offer of Coverage Codes

The IRS has developed codes to describe the type of health coverage employers offered to employees, their spouses, and their dependents in 2015. This applies to your employers' obligation to provide coverage to you.

Code	Description
1A	Qualified Offer* made to full-time employee, spouse, and dependents
1B	Qualified Offer made to employee only
1C	Qualified Offer made to employee and dependent(s) but not spouse
1D	Qualified Offer made to employee and at least minimum essential value to spouse (but not dependent(s))
1E	Qualified Offer made to employee and at least minimum value to spouse and dependents
1F	Coverage offered did not provide minimum value to employee, spouse and/or dependents
1G	Offer of coverage made to an employee who was not full-time for any month and who enrolled in self-insured coverage for one or more months
1H	No offer of coverage
1I	Qualified Offer Transition Relief 2015: Employee/spouse/dependents received no offer of coverage, or received an offer of coverage that is not a Qualified Offer, or received a Qualifying Offer for less than all 12 Months

**The IRS has determined that a "Qualified Offer of Coverage is one that provides "Minimum Essential Coverage" providing "Minimum Value" to a full-time employee, their spouse and dependent(s); with an employee contribution for self-only coverage which is equal to or less than 9.5% of the mainland USA federal poverty line for a single person. (See IRS form 1095-C instructions for full details).*

Section 4980H Safe Harbor Codes

The IRS has developed codes to describe whether an employee accepted coverage, and if not, what employer relief is applicable. These codes are used to provide information to the IRS about the employers' obligation.

Code	Description
2A	Employee not employed during the month
2B	Employee not a full-time employee
2C	Employee enrolled in coverage offered
2D	Employee in an initial measurement period
2E	Multiemployer interim rule relief
2F	Affordability Form W-2 safe harbor
2G	Affordability federal poverty line safe harbor
2H	Affordability rate of pay safe harbor
2I	Non-calendar year transition relief applies to this employee