



What the heck is a 1095-C?

Why am I getting a 1095-C?

What do I need to do with my 1095-C?

Dear City of Newport Plan Subscriber:

The City of Newport, RI as your employer, has provided you with IRS Form 1095-C. Pursuant to the Affordable Care Act (“ACA”), this form is required to be distributed to certain individuals who meet the requirements set forth by ACA. This 2024 reporting period is the ninth reportable period.

The health plan offered by City of Newport is self-funded. Thus, if you are enrolled in a City of Newport-sponsored health plan, you will receive a Form 1095-C that will document that you (and any enrolled family members) had health coverage for one or more months of 2024. Accordingly, the information will be provided in Parts I, II and III of the Form 1095-C.

If applicable, the amounts reported on Line 15, Form 1095-C, are not necessarily the amounts of your costs paid for City healthcare. The IRS requires that the City report the amount an employee would pay for the lowest cost of an individual health plan which provides minimal essential health coverage.

If you were on Medicare for any month in 2024, you will receive documentation directly from the Federal government concerning those applicable months while on Medicare. These applicable months will not be reported on Form 1095-C issued by the City of Newport, RI.

If you “waived” a City of Newport-sponsored health plan, you will receive a Form 1095-C that will document that the City of Newport offered you (and your eligible dependents) health coverage in 2024, and that the coverage met certain standards as set forth in ACA. Specifically, the Form 1095-C will verify to the Federal government that the City of Newport offered you (and your eligible family members) health coverage that met the following requirements: (1) provides “Minimum Value;” and (2) is considered “Affordable.”



Individuals who do not have any health coverage may be required to pay a tax when they file their Federal income tax returns. The ACA requires individuals to maintain Minimum Essential Coverage for themselves and their dependents. Failure to comply could subject the individual to a penalty.

The City of Newport will transmit this reporting information directly to the IRS to verify that it met its obligations under the ACA.

Please note that you do **NOT** have to attach the Form 1095-C with your submitted Federal Income Tax return. Please keep this form in a safe place with all your income tax related documents in case the IRS should have a question regarding your coverage.