

Form 1095-C FAQ's

General Questions

Q. Why did I receive a 1095-C?

A. Northwestern is required to send a 1095-C to anyone who was eligible for health care coverage at any point during 2022.

Q. I am not benefits eligible, but I received a 1095-C stating I was offered coverage for \$103. Why?

A. Based on ACA regulations, certain groups of employees are offered the [ACA Value plan](#). If you were eligible for this plan, you received a 1095-C.

Q. Why is the dollar amount in Box 15 different than what I actually paid?

A. Box 15 reflects the lowest cost, employee-only plan offered to you. This is the [Value PPO plan](#).

Q. I had coverage during 2023, but Part III of the 1095-C doesn't have any check boxes.

A. If enrolled in the BCBSIL HMO, postdoc medical coverage, or CIGNA, a Form 1095-B will be mailed to your home from the carrier with Part III complete. If in the faculty and staff BCBSIL PPO, further research by Northwestern will need to be completed.

Q. I haven't received my Form 1095-C yet.

A. Form 1095-C are mailed the week of Monday, January 15, 2024. It can take up to 2-weeks from this date to receive your 1095-C. If it has been longer than two weeks, email askHR@northwestern.edu requesting a 2023 1095-C with your mailing address.

Q. I haven't received my Form 1095-B yet.

A. Form 1095-B is mailed by BCBSIL or CIGNA. You will need to call the telephone number on the back of your insurance card to request a reprint. This is only for fully insured plans (Postdoc plans, BCBSIL HMO, CIGNA).

Retiree Medical Coverage

Q. I'm a retiree on the Legacy Retiree PPO, why did I get a 1095-C?

A. Northwestern sends a 1095-C to anyone who was enrolled in our self-insured health care coverage at any point during 2023 (including retirees) or anyone who retired in 2023 and was eligible for coverage.

Q. I'm a retiree on the Legacy Retiree PPO, why are lines 15 and 16 blank 1095-C?

A. Part II of Form 1095-C is used to show an employer made an affordable medical offer to eligible employees. As a retiree, you are not considered an employee and therefore these sections are blank.

Q. I'm a retiree on the Retiree HMO, will I get a 1095-C?

A. No, only Northwestern's self-insured retiree plan is issued a 1095-C. BCBSIL will send a 1095-B to anyone who was enrolled in their fully-insured health care plan at any point during 2023 (including retirees).

Qatar Medical Coverage

Q. I work in Qatar and had coverage in 2023, why isn't it Part III on my 1095-C complete?

A. Form 1095-B is mailed by CIGNA. Call them. This is only for fully insured plans (HMO, CIGNA).

Q. I am a local hire in Qatar and had coverage in 2023, why didn't I get a 1095-C?

A. Local hires in Qatar do not receive Form 1095-C.