

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 2020.

Q. I am not benefits eligible, but I received a 1095-C stating I was offered coverage for \$101. 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 2020, but Part III of the 1095-C doesn't have any check boxes.

A. If enrolled in the HMO or CIGNA, a Form 1095-B will be mailed to your home from the carrier with Part III complete. If in the 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, February 1, 2021. It can take up to 2-weeks from this date to receive your 1095-C. If it has been longer than two weeks, email benefits@northwestern.edu requesting a 2020 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 (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 2020 (including retirees) or anyone who retired in 2020 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 2020 (including retirees).

Qatar Medical Coverage

Q. I work in Qatar and had coverage in 2020, 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 2020, why didn't I get a 1095-C?

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