UC SHIP & REGULATORY COMPLIANCE
Frequently Asked Questions

Does UC SHIP comply with the ACA?

Yes, UC SHIP is recognized by Health & Human Services as Minimum Essential Coverage (MEC) under the Affordable Care Act (ACA).

I'm in UC SHIP. Will I have a health care tax penalty?

No, UC SHIP members meet the ACA's Individual Mandate and are not subject to a tax penalty.

How can I prove I have an ACA-compliant health plan?

The **1095-B** is a tax form verifying your compliance with the ACA, and UC SHIP must furnish this to you each year, and then provide it to the IRS by March 31st for the prior tax year.

When will I get my 1095-B?

Health plans, including UC SHIP, must furnish it to plan members by February 1st of each year for the prior tax year.

What information about me is on the 1095-B?

Your (and any covered dependent's) name, address, date of birth, Social Security Number (SSN) or Tax ID Number, and months of the year you (and family members if enrolled) were covered under UC SHIP.

What if I didn't give my SSN/TIN to my campus Registrar's Office?

If university records don't show your SSN/TIN, UC SHIP must request this information from you in a letter, three (3) times for each calendar year if necessary, as required by the IRS.

Do I need to give my SSN to my health plan?

Yes, the **1095-B** asks for your SSN or TIN to verify that you are the person covered under the health plan. See the attached letter for instructions on how to report your SSN or TIN. You may receive this letter at your home if your Registrar has your current address.

If you do not provide your SSN or TIN, the IRS will use your date of birth to identify you. UC SHIP is still required to request your missing SSN/TIN each year.

What if I did not get a letter?

- First, update your address with your campus registrar, so you can receive important healthcare information.

- Next, call Wells Fargo Insurance Services to report your SSN/TIN or that of your dependents, at **(800) 853-5899**.

  UC SHIP has engaged Wells Fargo Insurance Services to administer collection of missing SSN/TIN information securely.

What if I do not have a SSN or a TIN?

Ask your tax attorney or accountant to help you determine if you are exempt from ACA requirements. Find out more at www.irs.gov/Affordable-Care-Act: select Question and Answers and then click on **Reporting Social Security Numbers to Your Health Insurance Company**.

Important Health Care Information Request

October 21, 2016

Dear UC SHIP Member,

We're writing to you because we need to get some information that's required by the Internal Revenue Service (IRS).

Under the federal health care reform law, also called the Affordable Care Act, most people in the U.S. must have basic health insurance coverage. If they don't, they'll have to pay a penalty. The IRS is using Social Security numbers (SSN) to determine which people have coverage and won't have to pay a penalty.

You are getting this letter because we do not have your or your dependent(s) **SSN**. Under the law, we must ask for that information and give it to the IRS.

What we need you to do:

UC SHIP has engaged Wells Fargo Insurance Services (WFIS) to collect missing Social Security Numbers or Individual Taxpayer Identification Numbers (ITIN) from our members.

- **Please call WFIS Customer Care, available Monday - Friday, 8 a.m. to 5 p.m. PST, at this number to report your or your dependent's SSN or ITIN: (800) 853-5899.**

Protecting your privacy

We take protection of privacy very seriously, and have strict policies in place to protect your privacy. Your private information will be kept secure for reporting to the IRS.

Go to the IRS website to find an explanation of why we are asking for this information. Just go to www.irs.gov/Affordable-Care-Act and choose **Questions and Answers** from the topics on the left side. Then, choose **Reporting Social Security Numbers to Your Health Insurance Company**.

Wishing you the best of health,

Your UC SHIP Team