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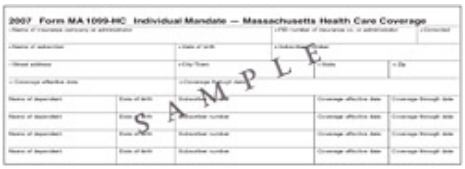
Human Resources: What You Need to Know About the 1099-HC Form

Important Tax Information



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Under the Massachusetts Healthcare Reform, all Massachusetts (MA) residents are now required to have health insurance. Those who do not will be assessed a penalty on their state income taxes. In order to avoid paying this penalty, MA residents will need to provide evidence of having health insurance. The 1099-HC form is a Massachusetts document which serves as proof of health insurance coverage for MA adult residents. Every MA resident who has insurance will receive an annual 1099-HC form which is completed and provided by your insurance carrier. You should receive a 1099-HC form in the mail by January 31st each year. If you don't receive it by this date, please contact your insurance carrier.

* Please make sure you save the 1099-HC form once you receive it in the mail *

1099-HC Form Questions & Answers

1. Do I attach the 1099-HC to my MA State Income Tax forms?
No. The form is informational and should be used to complete a new Schedule HC form with your MA residential tax form. Schedule HC is now a required tax return attachment for all MA residents.

2. If I lose the original or I did not receive one, can I get another?
Yes. Reprints can be requested after the original 1099-HC form has been printed, by calling the Member Services department of your insurance carrier. Requests can only be made by the subscriber and specific questions will be asked to confirm that the caller is in fact the subscriber. This is to protect your privacy.

3. Should I keep the 1099-HC form after I file my taxes?
Yes. Should you get audited, the 1099-HC form is proof of health insurance.

4. If my spouse and I file taxes separately, do I need more than one 1099-HC forms?
No. You will receive one form per family. You can always make a copy of the original, keeping in mind the 1099-HC is only required if you get audited.

5. When and where can I get a copy of the new Schedule HC tax form?
The Massachusetts Department of Revenue (DOR) website will have a copy of this schedule. You may visit the DOR website at www.state.ma.us/dor. Alternatively, you can consult with your tax professional.

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