



HEALTH INSURANCE RELATED TAX FORMS

(2025 Tax Year)

This document provides important information about the tax forms related to your health insurance coverage. Please review the details below to understand **which forms you may receive, what they are used for, and how to access them.**

Form 1099-HC (Massachusetts)

What is Form 1099-HC?

- Proof of health insurance coverage for Massachusetts residents age 18 and older
- **Required** for filing your Massachusetts state income tax return (Schedule HC)
- Confirms that your coverage met **Minimum Creditable Coverage (MCC)** standards

When will I receive it?

- Mailed by **January 31, 2026** by your **health insurance carrier** (not the City of Boston)

What if I had more than one insurance carrier in 2025?

If you had multiple carriers during the year (for example, you changed plans mid-year), you will receive **separate 1099-HC forms from each carrier.**

Example:

- BCBSMA coverage: 1/1/25 – 6/30/25 → 1099-HC from BCBSMA
- MGBHP coverage: 7/1/25 – 12/31/25 → 1099-HC from MGBHP

What if I don't receive my 1099-HC?

You can access or request a copy directly from your health plan:

Health Plan	Member Portal	Member Services
Blue Cross Blue Shield of Massachusetts	BCBSMA Member Portal	(888) 714-0189
Mass General Brigham Health Plan	MGBHP Member Portal	(866) 567-9175

! Important


The City of Boston Health Benefits & Insurance Office does **not** have access to 1099-HC forms and cannot request a copy on your behalf. Please contact your health plan directly.

Form 1095-C or Form 1095-B (Federal)**What are these forms for?**

- Forms 1095-C and 1095-B are **informational documents only**
- They show that you were offered or enrolled in employer-sponsored health insurance
- They are **not required** to file your federal income tax return

Who receives which form?

Form	Who Receives It	Purpose	Required to File Federal Taxes?
1095-C	Most benefit-eligible employees	Proof of employer-sponsored coverage	✗ No

1095-B	Certain employees working less than 20 hours/week and retirees under age 65 enrolled in a City health plan	Proof of coverage	 No
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Availability of Form 1095-C and Form 1095-B

(Important Update)

For Tax Year 2025, the City of Boston works with its ACA reporting vendor, **WEX**, to provide access to Forms 1095-C and 1095-B.

Under current IRS rules:

- Forms are **not automatically mailed** to all individuals
- Forms are available:
 - **Electronically**, if you have opted into electronic delivery, or
 - **Upon request**, either online or by mail
- Requested forms are provided within **30 days** of the request

Important


You do **not** need Form 1095-C or Form 1095-B to file your federal income tax return. You do not need to wait for these forms before filing.

Accessing Your Form 1095-C or 1095-B

Electronic Access (Preferred)

If you have opted into electronic delivery, you can access your form through the **WEX / UnifyHR portal**.

- Visit the UnifyHR portal and follow the account setup and login instructions
- Once logged in, navigate to **Mailings & Forms** to view or download your form

 For detailed, step-by-step instructions, see:

[WEX ACA Participant Portal Guide](#)

Requesting a Paper Copy

If you are unable to access your form electronically or prefer a mailed copy, you may request one:

- **Online:** Through the UnifyHR portal
- **By mail:** Complete the [1095 Form Request](#) and mail it to the address listed on the form

Forms will be mailed within **30 days** of receiving a request.

Questions or Need Help?

For general benefits questions (not form fulfillment):

City of Boston – Health Benefits & Insurance

☎ 617-635-4570

✉ hbi@boston.gov

For assistance accessing or requesting your Form 1095:

WEX ACA Support

✉ ACA1095Request@wexinc.com