

Form 1095-C Lines 14–16 Codes*

Line 14 – Offer of Coverage

Line 14 specifies the type of coverage, if any, offered to an employee, spouse and dependents. The code must indicate the coverage the employee was *offered*; however, it may not match the coverage in which the employee is actually enrolled. For example, if an employee is offered family coverage but enrolls in employee-only coverage, Line 14 must indicate that the employee was offered family coverage. A code must be entered for each calendar month even if the employee was not a full-time employee for one or more months. Alternatively, the “All 12 Months” box may be completed if the same offer applies to all 12 months.

Line 15 – Employee Required Contribution

Enter the amount of the employee share of the lowest cost monthly premium for self-only minimum essential coverage (MEC) providing minimum value (MV) *offered* to the employee. This amount may not equal the amount the employee is actually paying for coverage. For example, an employee enrolls in family coverage with a monthly premium of \$200.00. The monthly premium for employee-only coverage is \$100.00 which is the amount that should be entered on Line 15. For additional rules on determining the amount of the Employee Required Contribution, including cases in which an Applicable Large Employer (ALE) makes available certain HRA contributions, cafeteria plan contributions, wellness program incentives, and opt-out payments, see [Notice 2015-87](#).

Line 14 Code Descriptions	Line 15 Entry
1A Qualifying offer: Minimum Essential Coverage (MEC) providing Minimum Value (MV) offered to full-time employee , and at least MEC offered to spouse and dependents . Employee Required Contribution is \$96.08 or less (for 2018 calendar year plans).	Leave blank
1B MEC providing MV offered to employee only	Required
1C MEC providing MV offered to employee and at least MEC offered to dependents (no spouse)	Required
1D MEC providing MV offered to employee and at least MEC offered to spouse (no dependents) . Do not use Code 1D if coverage for the spouse was offered conditionally. Instead, use Code 1J.	Required
1E MEC providing MV offered to employee and at least MEC offered to dependents and spouse . If Employee Required Contribution is more than \$96.08 for 2018 calendar year plans, use Code 1E. Do not use Code 1E if coverage for the spouse was offered conditionally. Instead, use Code 1K.	Required
1F Offer of MEC NOT providing MV was made to employee, or employee and spouse or dependents, or employee, spouse and dependents	Leave blank
1G Offer of coverage to individual who was not a full-time employee for any month and who enrolled in self-insured coverage for one or more months	Leave blank
1H No offer of coverage to the employee , or the offer was not MEC	Leave blank
1I Not applicable	
1J MEC providing MV offered to employee and at least MEC conditionally offered to spouse ; MEC not offered to dependents.	Required
1K MEC providing MV offered to employee ; at least MEC offered to dependents ; and at least MEC conditionally offered to spouse .	Required

Line 16 – Section 4980H Safe Harbor and Other Relief

Line 16 provides an opportunity for an employer to indicate an exception to a penalty. Completing this line is optional, however it is in the employer’s best interest to provide the information if it is applicable.

2A Employee not employed during the month	2E Multiemployer interim rule relief
2B Employee not a full-time employee	2F Section 4980H affordability Form W-2 safe harbor
2C Employee enrolled in coverage offered	2G Section 4980H affordability federal poverty line safe harbor
2D Employee in a limited non-assessment period	2H Section 4980H affordability rate of pay safe harbor

If more than one code applies to Line 16, use the following guidelines:

- If 2E and any other Code series 2 applies, enter 2E
- If 2C and any other Code series 2 applies other than Code 2E, enter 2C. (Exception: Do not enter code 2C when a terminated employee is enrolled in COBRA or other post-employment coverage; enter 2A.)
- If 2B and 2D apply, enter 2D

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