FAQs: New Annual Federal Reporting Requirement
Social Security Number (SSN) or Taxpayer Identification Number (TIN)
Affordable Care Act (ACA) Internal Revenue Code, Sections 6055 and 6056

1. What is the ACA requirement?

Starting in 2014, the individual shared responsibility provision of the Affordable Care Act (ACA) calls for each individual to have qualifying health care coverage (known as minimum essential coverage) for each month of the year, qualify for an exemption, or make a payment when filing his or her federal income tax return. This is called the ACA “individual mandate.”

2. How does the federal government verify health care coverage of individual citizens?

Under the federal reporting requirement, health care plans and insurance companies must report member information to the IRS that can be linked to a health plan that is Certified Minimum Essential Coverage (MEC) under ACA requirements.

3. When is the IRS filing required?

2015 is the first year for which documentation of health care coverage must be provided to the IRS to verify the each individual’s ACA-compliant health coverage. The new reporting requirement is reflected in the Internal Revenue Code, Sections 6055 and 6056. It is important because individuals may incur tax penalties if verification of their health coverage is not provided.

The filing deadline is March 31st for the prior calendar year. So the first filing is due to the IRS by March 31, 2016 to reflect covered members for each month of 2015. Each member will receive a form 1095-B, documenting that their information was reported to the IRS according to the new requirement. Information from this form can be used to answer questions about your health care on your tax return.

4. Are University of California students subject to this new federal requirement?

Yes. Most college and university students are subject to the new reporting requirement. If you are on your parent’s plan or your own private health plan, the Plan or insurance company providing the coverage must comply with this new reporting requirement. If you are covered under a fully insured student health plan through your campus, your insurance carrier is responsible to report covered members to the IRS. (At UCSB, Aetna is the insurance carrier for our student health insurance plan called GAUCHO HEALTH INSURANCE or GHI.)

5. What information must be reported to the IRS?

The name, address, and Social Security Number (SSN) or Taxpayer Identification Number (TIN) of plan members, including covered students and dependents.

6. How will Aetna obtain my SSN or TIN for this mandatory reporting?

Any UCSB GHI member that has a SSN or TIN on file with the Registrar will have that number confidentially reported to Aetna so that it can comply with federal regulations. For students without a
SSN or TIN on file with the Registrar, Aetna will make three attempts to contact you in writing to obtain your number so that it can be reported.

7. What if I do not report an SSN or TIN to the University?

The Internal Revenue Code requires health plans to request the SSN or TIN in writing when this information is missing on enrollment records. Health Plans are required to request the SSN or TIN three times for each calendar year. The insurance company or health plan may substitute the Date of Birth for an SSN or TIN, if the SSN or TIN is not available by the filing deadline. The IRS may contact individuals to request their SSN or TIN if it is not included on the filing.

8. Where will Aetna send the letters requesting my SSN or TIN?

The Aetna letter will be sent to the local address you have on file in the UCSB Registrar’s Office. Please be sure to keep this updated in GOLD so that you can receive correspondence from Aetna about your GHI coverage. If you do not receive a request from Aetna, and have not already given your SSN or TIN to the UCSB Registrar, you can call the Aetna customer service number on the back of your GHI I.D. card for more information: (855) 821-9712.

9. Why is this reporting important?

The Affordable Care Act (ACA) requires health insurance plans to provide annual verification to the Internal Revenue Service (IRS), that you were covered under a qualified plan during the year. This is because individuals (including students) who are covered under qualified plans for the year will not be subject to tax penalties for failure to have health coverage as required under the ACA.

10. Are there any exemptions from the reporting?

Certain individuals are exempt from this requirement. You will still receive a statement of coverage but you do not need to provide a SSN or TIN. To see a list of exemptions, go to Q/A 6 of the IRS Questions and Answers on the Individual Shared Responsibility Provision at http://www.irs.gov/Affordable-Care-Act/Individuals-and-Families/Questions-and-Answers-on-the-Individual-Shared-Responsibility-Provision. The remaining questions and answers at this site provide a good overview of the individual shared responsibility rules under the ACA.

11. Are there campus resources for undocumented students?


At UCSB, the Undocumented Student Services Program and Dream Scholars Resource Team can be contacted by email: UCSBUndocStudentServices@sa.ucsb.edu or phone: (805) 893-5609.

The Undocumented Student Legal Services Center is based at UC Davis and has attorneys to provide legal aid to undocumented students and their families at six other campuses (those that don’t have their own law schools: Merced, San Diego, San Francisco Santa Barbara, Santa Cruz, and Riverside). This program is located at the UC Davis Immigration Law Clinic.
Immigration Law Clinic at UC Davis School of Law  
103 TB 30 Davis, CA 95616 (530) 752 4308

Additional information:  
http://www.universityofcalifornia.edu/press-room/legal-services-program-undocumented-students  

12. Where can I find out more about the ACA and the individual shared responsibility requirement?

For more information please visit:  

13. Where can I get more information about GHI and Aetna?

For any questions about Aetna’s collection of these numbers, please call the Aetna customer service number on the back of your GHI I.D. card: (855) 821-9712. You can print out your GHI I.D. card here:  

Questions about UCSB student health insurance and GHI can be directed to the Student Health Insurance Office by email: SHSInsurance@sa.ucsb.edu or phone: (805) 893-2592.