Dear Employee,

The Affordable Care Act (ACA) requires most Americans to maintain minimum essential coverage. By January 31, you will receive information about [Company Name]’s health coverage on the following forms.

**Form 1095-C** includes information about the health coverage offered or not offered to you by [Company Name], even if you chose not to enroll. If you purchased health insurance coverage through the Health Insurance Marketplace and claimed or wish to claim the premium tax credit, this information will assist you in determining whether you are eligible.

If you enrolled in our company-sponsored plan in 2019, you should also receive **Form 1095-B** from [Insurer Name]. The 1095-B provides information to assist you in completing your income tax return by showing whether you and your family had minimum essential coverage during the year.

If you have any questions, please contact [Company Contact].