

Frequently Asked Questions Why UC Is Asking for Social Security Numbers

Starting in 2014, the Affordable Care Act (ACA) calls for each individual to have qualifying health care coverage known as minimum essential coverage, qualify for a health coverage exemption, or pay a penalty when filing his or her federal income tax return. This is called the ACA “individual mandate.” The Internal Revenue Service (IRS) requires health care plans to report member information in order to verify that individuals are complying with the law. If an individual is part of a self-insured plan, the employer, in addition to the health care plan, must also report member information to the IRS.

WHAT INFORMATION IS REPORTABLE TO THE IRS?

Health plans—which include UC’s self-funded UC Care and Core plans—are required to report name, address, Social Security number and coverage dates for each plan member, including covered dependents. As a sponsor of self-funded health plans, the University of California must also report this information to the IRS to verify the months in which UC Care and Core members were covered during the 2015 calendar year.

HOW WILL THE UNIVERSITY OF CALIFORNIA USE SOCIAL SECURITY NUMBERS FOR ACA REPORTING?

We will use your Social Security number to:

- Report to the IRS that you have health coverage with the University of California as a member enrolled in UC Care or Core
- Send you a Health Coverage Statement which you will need for reporting your (and your dependents’, if applicable) health coverage information when you file your 2015 federal income tax return.

HOW WILL MY INFORMATION BE REPORTED TO THE IRS FOR 2015?

The University of California has engaged UnifyHR to file the required forms with the IRS on its behalf. UnifyHR is a nationally recognized ACA compliance company focused on assisting employers that are required to comply with the new employer mandates as defined by the ACA. Their headquarters are based in Irving, Texas, with a field office in Sacramento. UnifyHR stores and processes all data in the U.S.

IS THIS INFORMATION SECURE?

Yes, your personal information will be stored in a fully secure data center.

DO I HAVE TO PROVIDE MY SOCIAL SECURITY NUMBER?

The ACA requires most individuals, including eligible dependents, to have qualified health insurance throughout the year. A new IRS regulation requires that health plans request covered members’ Social Security Numbers in order to report that these individuals have health insurance that satisfies the requirements of the ACA throughout the year. The information reported to the IRS will be used to verify information on your individual income tax return. If the information you provide on your tax return cannot be verified because you or your dependents are missing SSNs, you may receive an inquiry from the IRS. You also may receive a notice from the IRS indicating that you are liable for a tax penalty. This new federally required reporting begins with the 2015 calendar year.

WHAT IF I DO NOT REPORT MY SOCIAL SECURITY NUMBER, OR THOSE OF MY DEPENDENTS TO THE UNIVERSITY?

If you do not respond, we are required by law to contact you again to request this information. The Internal Revenue Code (IRC) requires health plans to request the Social Security number in writing three times when this information is missing on enrollment records. The IRS may contact individuals to request their Social Security number if it is not included on the filing. Also, you may be subject to an IRS penalty for failing to provide tax reporting information.

ARE CHILDREN SUBJECT TO THE INDIVIDUAL MANDATE?

Yes. Each child must have minimum essential coverage or qualify for a coverage exemption. Otherwise, the adult or married couple who can claim the child as a dependent for federal income tax purposes will generally pay a penalty for the child who does not have health insurance.

ARE THERE ANY EXCEPTIONS TO THE REQUIREMENT TO HAVE HEALTH INSURANCE?

Yes. Certain individuals are exempt from the requirement. To see a list of exemptions, go to Q/A 6 of the *IRS Questions and Answers on the Individual Shared Responsibility Provision* at www.irs.gov/Affordable-Care-Act/Individuals-and-Families/Questions-and-Answers-on-the-Individual-Shared-Responsibility-Provision

WHAT IF I DO NOT HAVE A SOCIAL SECURITY NUMBER FOR MYSELF OR MY DEPENDENT(S)?

If you do not have a Social Security number and do not pay federal taxes, then you may be excluded from the individual mandate and the related reporting requirements. Contact your tax advisor if you have questions. For assistance with enrolling yourself or your dependents in benefits without a Social Security number, please contact your local Benefits Office or the Retirement Administration Service Center. A list of local Benefits Office and Retirement Administration Service Center contacts are available on UCnet at: <http://ucnet.universityofcalifornia.edu/contacts/campus-contacts.html> and <http://ucnet.universityofcalifornia.edu/contacts/rasc.html>.

IF I PROVIDE MY SOCIAL SECURITY NUMBER TO YOU, WILL I RECEIVE FOLLOW-UP MAILINGS?

No. You can avoid future requests for your Social Security number by providing it now.

CAN I GIVE YOU MY SOCIAL SECURITY NUMBER OVER THE PHONE OR THROUGH AT YOUR SERVICE ONLINE (AYSO)?

No. We need your signature on file to verify that your and your family members' Social Security numbers are correct. The only way for you to be certain that your Social Security number is correct is to complete and sign the *Health Coverage Information Request Form* that we send you in the U.S. mail and return it to the address listed on the corresponding letter.

The University of California does not call members asking them to provide personal information. The only Social Security number request that the University of California is sending this year is by U.S. mail. **You should never provide your Social Security number or any other personal information to an unsolicited caller.**

WHERE DO I SUBMIT MY HEALTH COVERAGE INFORMATION REQUEST FORM?

You should submit your *Health Coverage Information Request Form* to the address on the letter mailed to you.

I LOST MY REQUEST FORM. CAN I GET A NEW ONE?

You may obtain a blank *Health Coverage Information Request Form* from UCnet at: <http://ucal.us/coverageform>. You may also contact your local Benefits Office or the Retirement Administration Service Center.

THE FORM I RECEIVED HAS SOME INCORRECT INFORMATION (SUCH AS NAME OR ADDRESS). WHAT SHOULD I DO?

Contact your local Benefits Office or the Retirement Administration Service Center to update any incorrect information.

WHERE CAN I LEARN MORE ABOUT THE AFFORDABLE CARE ACT'S PROOF OF COVERAGE AND INDIVIDUAL SHARED RESPONSIBILITY REQUIREMENTS?

You may find the following websites helpful if you have additional questions:

- Information about reporting SSNs to your health insurance company (IRS): www.irs.gov/Affordable-Care-Act/Questions-and-Answers-about-Reporting-Social-Security-Numbers-to-Your-Health-Insurance-Company
- Individual Shared Responsibility Provision (IRS): www.irs.gov/Affordable-Care-Act/Individuals-and-Families/Individual-Shared-Responsibility-Provision
- Affordable Care Act tax provisions (IRS): www.irs.gov/Affordable-Care-Act