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Photo Courtesy: The Good Brigade/DigitalVision/Getty Images Hepatitis is a condition that causes inflammation of the liver. Currently, there are an estimated six million people living with hepatitis in the United States, and more than 50,000 people are diagnosed with the disease every year. There are three primary types of hepatitis, and although their symptoms may be similar, they vary greatly in the way they are transmitted. Knowing more about each type of hepatitis can help you better understand the condition as a whole. Hepatitis A is the most easily transmitted of the three viruses. It affects about 2,500 people every year in the United States. It usually spreads through food contaminated with feces or water and is found in the feces of people who have the virus. Hepatitis B is a short-term acute disease from which most people recover without treatment. However, it can cause serious illness in some people. This virus is most common in places with underdeveloped sewage systems. While doctors can treat hepatitis B with medications, people who receive this virus can manage its symptoms with fluids, rest and good nutrition. According to the Centers for Disease Control and Prevention, up to two million people in the United States have hepatitis B. Hepatitis B can be transmitted through sexual activity and exposure to infected blood. It can also be passed from parent to newborn child during birth. Hepatitis B usually causes short-term discomfort that many people recover completely after about four or eight weeks. However, it can turn a chronic condition that lasts for years; This is more likely in older adults. Doctors can cure severe hepatitis B with antiviral drugs. However, in most cases, treatments focus on the proper hydration and nutrition. There is a safe vaccine also available to protect you from hepatitis B. About 4 million people in the United States are affected by hepatitis C. This form of hepatitis causes a chronic disease in more than 50% of people who contract this type of virus. It is the least transmissible of the three viruses and can spread through contact with infected blood. Hepatitis C most commonly occurs in people taking drugs intravenously. If you received a blood transfusion before 1992, you must also undergo the hepatitis C test if you have never done so before. Hepatitis C can spread through unprotected sexual intercourse, but this is a less common way of transmitting it. Although there are no vaccines for chronic hepatitis C, the treatments available today offer a 95% healing rate. Chronic hepatitis C can significantly affect the functioning of the liver. It can cause cirrhosis, which means that normal liver tissue is replaced with scar tissue. It can also cause liver cancer. However, there are medications that can help keep this disease under control. Changing the lifestyle, such as reducing or eliminating alcohol from the diet, can also reduce the chances of having complications. In serious cases, hepatitis C may require a liver transplant. The various forms of viral hepatitis affect millions of people in the United States. Chronic hepatitis often has few symptoms in its early stages, so recognize associated dangers and undergo tests if you have been exposed can save your life. Although there are five types of viral hepatitis, only A, B and C are the most common forms in the United States. Resource reports: «Hepatitis A, B and C: Learn Differences», for immunization «What is the difference between hepatitis A, B and C?» UNC Health Talk «The ABC of hepatitis A, B and C» «Centers for Disease Control and Prevention of Diseases» «What is the difference: Hepatitis B vs. Hepatitis C?» Foundation Epatite B MORE FROM SYMPTOMFIND.COM Photo Courtesy: Hill Street Studios/Getty Images Health insurance is one of the most essential forms of insurance any of us can buy. And even though you probably already know its importance when it comes to covering the costs of medical care, did you know that it can also have an impact on your taxes, particularly on the way you present documents? Whether you get a policy through Affordable Care Act's Marketplace or your employer provides it for you, there are several ways in which health insurance affects your tax return. Every time a new year turns around, different entities start sending tax forms on health insurance that you will need when you prepare to submit your application for the previous calendar year. One of these is called Module 1095-B, and there are some key situations that determine whether or not this document is received. If you receive a 1095-B form, you will need some of the information about it to present your taxes and the IRS can use the form to determine whether you should receive a health insurance tax credit. This is what you need to know if you are holding a 1095-B form when tax time approaches. Photo Courtesy: eclipse of images/Getty Images Form 1095-B is a federal income tax document involving health insurance cover. A health insurance provider, such as Blue Cross Blue Shield or United Healthcare, issues this form to members of its health plans. You don't have to worry about filling it. In most cases, the institution responsible for the form/your sickness insurance company completes the form on your behalf and sends it to the IRS. The only responsibility is that of The module and use information about it at the time of tax depot, if necessary. If you work for a company with less than 50 employees, your employer will send you a copy of this form. module, determines if you and your spouse and any employee you will be included on your tax return have a minimum essential coverage. (This is the lowest level of health insurance benefits your policy must provide to you according to the limits set out in the law on affordable care.) One of the main reasons you may need the information on this form is because, sometimes, health insurance data can affect your eligibility to receive the Premium Tax Credit. This credit is intended to cover some of the costs of the health insurance premium. Who receives Form 1095-B? Photo courtesy: Dann Tardif/Getty Images A variety of taxpayers receive Form 1095-B. This form applies to almost everyone who receives minimum essential coverage through their health insurance plan. According to the IRS, this form is sent to "individuals who have had health coverage for themselves or their family members that is not reported on Form 1095-A or Form 1095-C." If you applied for insurance directly from the Marketplace, you will receive Form 1095-A. If the company you work for has more than 50 employees and you receive health insurance benefits through work, you will receive Form 1095-C. Often, workplaces with fewer than 50 employees provide insurance through the Marketplace, even if the employees do not apply for insurance directly through the Marketplace itself. If this describes your work situation, you will receive a 1095-B form. What is the minimum essential coverage? Photo courtesy: Rgstudio/Getty Images The IRS defines minimum essential coverage as "government-sponsored programs, employer-sponsored programs, individual market plans, and other coverage the Department of Health and Human Services designates as minimum essential coverage." Essentially, this is health plan that meets the coverage standards set out in the Affordable Care Act. This definition includes most health insurance options. Any plan that meets the essential minimum standards of coverage is called a qualified plan, and that designation is determined by the health insurance market. Qualified plans offer adequate health insurance coverage and meet market standards for costs to the individual. Examples of eligible plans include COBRA, student health plans, Medicaid, Medicare, CHIP, insurances purchased by individuals and insurances available through employers. Neither employee compensation and medical discount plans are eligible. Some jobs offer low-cost coverage that only covers specific diagnoses. Some doctors who prefer not to use insurance offer enrolment programs where patients pay their doctor a monthly fee to receive discounted medical services throughout the year. How to use the 1095-B form when filing taxes Photo Courtesy: Rgstudio/Getty Images The way people use the 1095-B form to store files has evolved as health insurance laws have changed. When the Affordable Care Act was first enacted, all taxpayers were required to obtain a minimum essential health insurance coverage. Anyone who did not get minimum health coverage for all or for some months of the tax year had to pay a penalty at tax time. This penalty was defined as payment of an individual liability. The tax was a percentage of the individual's income or the average cost of a bronze insurance plan through the Marketplace, whichever was the lower. In other words, taxpayers could choose to purchase affordable health insurance or pay a tax-time penalty that would help ensure that other citizens receive affordable insurance. The rules on the amount of the shared responsibility payment have been set so that the amount varies from one year to another. Starting in 2019, the amount of the payment has been changed to \$0. However, the 1095-B form remains in use to help people determine if they are for the credit premium taxes. Eligible taxpayers may receive a tax credit to help them support health insurance through the sickness insurance market. You can choose to receive this payment throughout the year as a grant paid automatically to your insurance company. Or, you can get your total credit as a lump sum at tax time. In any case, the credit reduces the cost of health insurance for people with lower income levels. Module 1095-B provides the IRS with information to reconcile the amount of Premium Tax Credit 160; Yours 128; Already received you. This form, together with your income, is compared with the information you originally provided to the Marketplace when you applied for health insurance. If there are discrepancies, the IRS could give you an extra credit, or you might have to give some credit back to the IRS. Differences between Module 1095-B and Module 1095-C-160; Photo Courtesy: Kate Setto2004/Getty Images Form 1095-C is exclusively for health insurance that large employers provide directly to workers. This form also documents the coverage a person has received and helps determine whether the year is already twenty-226; You will receive a premium tax credit for the year. Some taxpayers receive both 1095-B and 1095-C forms for a calendar year. If you or your employees receive coverage from both your big employer and Marketplace, you can receive both forms. For example, a single parent can deposit taxes as a family head. They can receive health care, so they get a 1095-B for themselves. However, children could be covered by the head of the house: 226; 1287 Insurance by a large employer. Therefore, the taxpayer will also receive a 1095-C form for his employees. If you receive one or both You can be sure the IRS already has a copy of the form. You simply have to use the information about it to store your fees. If you want to claim the Premium tax credit, youâx12A use the information from Form 1095 to fill out the program 3, line 8 8 Your tax return. More than one question. ASKMONEY.COM This mail is to appreciate FHPL Services, I have sent a claim reimbursement on 11th November 2016 of my son for an amount of Rs.1,25,147.00, called up your helpline my case was taken up and rigorously followed up and finally I got my claim amount Nov 29, 2021 · A claim form should be submitted along with the relevant documents as per the plan's term and conditions. After investigation of the documents and claim form details, the letter of approval is sent to the policyholder by the claim management team of Religare to confirm the approval. Post this, within 15 days the amount is reimbursed.

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