



Form 1095-A and Taxes Q&A Session



*Center for Consumer
Information and
Insurance Oversight*

February 27, 2015

Form 1095-A Q&A

Q. What is the purpose of Form 1095-A?

A. Consumers receive Form 1095-A because they or their family member(s) enrolled in health insurance coverage through the Health Insurance Marketplaces (Marketplaces). Form 1095-A provides information that consumers need to complete IRS Form 8962, Premium Tax Credit (PTC) when filing their taxes. The Marketplaces have also reported this information to the IRS.

Form 1095-A Q&A

Q. What do consumers do with Form 1095-A?

A. Consumers use the information included on Form 1095-A to complete Form 8962, Premium Tax Credit (PTC) when filing their taxes. Consumers file Form 8962 with their tax returns if they want to claim the premium tax credit or if they received premium assistance through advance payment of the premium tax credit (APTC) whether or not they otherwise are required to file a tax return.

Form 1095-A Q&A

Q. What information is on Form 1095-A?

A. Form 1095-A includes:

- Information about anyone in the consumers' households who enrolled in a health plan through the Health Insurance Marketplaces for 2014.
- Information about the monthly premiums for the Marketplace plan or plans consumers enrolled in.
- The amount of any APTC that were paid to consumers' health plan issuers on their behalf in 2014. These are the payments that lowered what consumers paid for their monthly premiums.
- The premium for a "benchmark" plan (the second lowest cost silver plan) used to calculate the amount of their premium tax credit.

Form 1095-A Q&A

Q. Will consumers get a separate Form 1095-A for each policy they enrolled in?

A. If consumers or their family members are enrolled in more than one QHP policy through the Marketplaces, they will receive a Form 1095-A for each policy. A separate Form 1095-A will be generated for each policy in which the tax household is enrolled.

If consumers were enrolled in a health plan, reported a life change, they may receive a Form 1095-A for the period of enrollment prior to reporting the life change and a separate Form 1095-A for the period of enrollment after reporting the life change (regardless of whether they change QHPs or stay enrolled in the same QHP).

The Marketplaces will not provide a Form 1095-A to consumers who were enrolled in only catastrophic coverage or only a stand-alone dental plan (SADP) because those enrolled in these types of policies do not qualify for the premium tax credit. If consumers or their family members were enrolled in both a QHP and a SADP, the Marketplaces will adjust the Monthly Premium Amounts and Monthly APTC amounts, if applicable, on their Form 1095-A accordingly.

Form 1095-A Q&A

Q. Will Form 1095-A be available in languages other than English?

A. Currently Form 1095-A will only be available in English; however, the envelope and the cover letter accompanying Form 1095-A will be available in English and Spanish. Each Form 1095-A will contain a notice tagline addendum that provides instructions in 15 additional languages for consumers to call 1-800-318-2596 if they need assistance interpreting or understanding Form 1095-A.

Form 1095-A Q&A

Q. What if a consumer needs help understanding Form 1095-A?

A. For more information about how Marketplace coverage will affect their taxes, consumer should visit [HealthCare.gov/taxes/](https://www.healthcare.gov/taxes/) or call the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325). Consumers can get free assistance filling out their tax forms. This may include free access to tax software programs, or free in-person assistance. For more information, visit [IRS.gov/freefile](https://www.irs.gov/freefile) or [IRS.gov/VITA](https://www.irs.gov/VITA). If consumers have additional questions about their taxes, need Form 8962, or want to learn more about the fee for not having health coverage, they should visit www.irs.gov/aca.

Form 1095-A Q&A

Q. What if a consumer did not receive Form 1095-A from the Marketplace?

A. Form 1095-A will not be generated for consumers who:

- Enrolled only in a catastrophic plan, (since they are not eligible to receive APTC, nor can they claim the PTC on their tax return);
- Received a health care coverage exemption and were not enrolled in a QHP at any point during the year; or
- Enrolled in a plan outside of the Marketplaces.

Consumers will not get a Form 1095-A for health coverage from another source, like a job, a plan they bought outside the Marketplaces, Medicaid, Medicare, or the Children's Health Insurance Program (CHIP). If a consumer enrolled in 2014 coverage through a state Marketplace instead of HealthCare.gov, the Form 1095-A will come from that state Marketplace.

If consumers were enrolled in a QHP through the Marketplaces and do not receive a Form 1095-A, hard copy or electronically in their online account, then they should contact the Marketplace Call Center. Consumers may not receive Form 1095-A if their mailing addresses changed, and they did not report the updated address to the Marketplace. Additionally, some Forms 1095-A may not be printed and mailed if the mailing address the Marketplace has on file for the tax household is identified as invalid based on an address validation the Marketplace performs. This could become a problem if the consumer, for one reason or another, is unable to access the electronic PDF of their Form 1095-A, or they do not have an online account. Most consumers should be able to access their Forms 1095-A from their online accounts. Consumers should obtain Form 1095-A from their online account if possible. If consumers do not have access to their Form 1095-A in their online account, consumers should contact the Marketplace Call Center.

Form 1095-A Q&A

Q. If Form 1095-A is incorrect, will consumers receive a corrected Form 1095-A?

A. For enrollment related information that consumers believe may be incorrect on Form 1095-A, consumers should contact the Marketplace Call Center for research and resolution. The Marketplace will research the consumer reported inquiry, update incorrect information when appropriate, and mail and upload to a consumer's online account a corrected Form 1095-A starting in early March 2015.

Form 1095-A Q&A

Q. Will consumers receive Form 1095-A if they enrolled in health coverage through a state Marketplace instead of HealthCare.gov?

A. Yes. Consumers who enrolled in 2014 coverage through their state Marketplace instead of HealthCare.gov will receive a Form 1095-A directly from their state Marketplace. Consumers in these states should contact their state Marketplace directly for information and questions relating to their Form 1095-A.

HealthCare.gov Tax Tool Q&A

Q. Who should use the Second Lowest Cost Silver Plan and Lowest Cost Bronze Plan tools available on HealthCare.gov?

A. The Second Lowest Cost Silver Plan (SLCSP) tool is for:

- Consumers enrolled in a qualified health plan (QHP) who did not apply for advance payments of the premium tax credit (APTC), or did not originally qualify for APTC, and now want to claim the premium tax credit (PTC) when filing his or her tax return.
- Consumers who did not report changes to coverage family information to the FFMs during the coverage year.

The Lowest Cost Bronze Plan (LCBP) Tool is used during tax filing to request an affordability exemption for someone who did not enroll in a QHP and wants to claim an exemption.

Additional information for the SLCSP and LCBP tools can be found at: <https://www.healthcare.gov/taxes/tools/>

Exemption Tax Filing Q&A

Q. What if a consumer files his or her taxes on April 15 but has not yet received an Exemption Certification Number (ECN)? Do they have to go back and amend their taxes?

A. Consumers can put the code “Pending” on their tax return if they submitted a Marketplace exemption application but have not received an ECN by the time they want to file their tax return. Consumers will only need to amend the income tax return if their exemption application is denied and they need to report an individual shared responsibility payment.