

2015 Tax Season Kickoff

Webinar: 12/18/2015

Updated as of: 12/15/2015



Form 1095-A

- Form 1095-A is a prepopulated tax form that the Marketplace will send to consumers (like a W-2)
- Form 1095-A provides consumers with information about their health coverage so they can:
 - File their taxes
 - Reconcile advance payments of the premium tax credit (APTC)
 - Claim the premium tax credit (PTC)
- Consumers need the information on Form 1095-A to complete Form 8962
 - Consumers must complete Form 8962 and file it with their tax return if they want to claim the PTC or if they received premium assistance through APTC (whether or not consumers otherwise are required to file a tax return)

FFM Dissemination of Form 1095-A

- By January 31, 2016, the FFM will:
 - Mail a paper copy of Form 1095-A to the last known address of each tax filer or other responsible adult; and
 - Upload Form 1095-A to consumers' online website account
- IRS will also receive the information included on Form 1095-A from the Marketplace via the Hub

A tax filer is someone who:

- Enrolled in a qualified health plan (QHP) on behalf of one or more individuals, and **received APTC**

Other responsible adult is someone who:

- Enrolled in a QHP on behalf of one or more individuals, but **did not receive APTC**

Receipt of and Inclusion on Form 1095-A

Who receives the form	Who is included on the form
Tax filers or other responsible adults	All members of a tax household who enrolled in a qualified health plan (QHP) <ul style="list-style-type: none">• Members of the household will be included on the form regardless of whether they received financial assistance (i.e., APTC)

Note: Form 1095-A will **not** be generated for Marketplace consumers who were enrolled in **catastrophic plans** or received an **exemption** and did not enroll in QHP coverage

What Should A Consumer Do if They Did Not Receive Form 1095-A or Need Another Copy from the FFM

- Consumers should access their Form 1095-A from their online account in the tax form section
- If consumers do not have online accounts, they can create one to view their Form 1095-A
- If consumers experience issues when creating their online accounts or their Form 1095-A is not posted in their online account, they should contact the Marketplace Call Center

Corrected Form 1095-As

- Beginning in February 2016, corrected Form 1095-As from the FFM will be mailed and uploaded to consumers' HealthCare.gov accounts
- The updated Form 1095-A will have the "corrected" check box marked
- CMS will also report corrected information to the IRS

The Role of Assisters During Tax Season

- Assisters may:
 - Help consumers understand what Form 1095-A is and what it means for the consumer as they prepare their taxes
 - Help consumers understand the timing for receiving Form 1095-A, what to look for in the mail, and that it is an important tax document
 - Show consumers how to access Form 1095-A in their online account
 - Help consumers understand how Form 1095-A relates to the Form 8962
 - Explain how to review Form 1095-A for accuracy
 - Ensure consumers are aware of the potential implications of not providing the information on their taxes
 - Help consumers understand how to reconcile their APTC and PTC
- Assisters may not provide assistance with filing taxes

Consumer Questions that Should be Directed to the Marketplace

- Why did I receive this Form 1095-A?
- I never received a Form 1095-A. How can I get the form or the information I need?
- Where can I find Form 1095-A in my online account?
- How do I get another copy of my Form 1095-A?
- What do I need to do with this Form 1095-A?
- What does this information on the Form 1095-A mean?
- I heard there was a form I should have received, where do I get mine?
- I think my Form 1095-A may have gone to the wrong address. What should I do?
- Why did I get more than one Form 1095-A?
- This information does not look correct. How can I change it?
- I added a dependent, but they are not on my Form 1095-A. What should I do?

Free Tax Preparation

Volunteer Income Tax Assistance (VITA)

<http://www.irs.gov/Individuals/Find-a-Location-for-Free-Tax-Prep>

AARP – Tax Aide

<http://www.aarp.org/applications/VMISLocator/searchTaxAideLocations.action>

Resources

Resource	Link
Form 1095-A <i>Instructions:</i>	http://www.irs.gov/pub/irs-pdf/f1095a.pdf http://www.irs.gov/pub/irs-pdf/i1095a.pdf
Form 8962 <i>Instructions:</i>	http://www.irs.gov/pub/irs-prior/f8962--2014.pdf http://www.irs.gov/pub/irs-pdf/i8962.pdf
Affordable Care Act (ACA) Tax Provisions	https://www.irs.gov/Affordable-Care-Act
Tax Facts about the Affordable Care Act for Individuals and Families	http://www.irs.gov/uac/Newsroom/Tax-Facts-about-the-Affordable-Care-Act-for-Individuals-and-Families
Individual Shared Responsibility Provision – Exemptions: Claiming or Reporting	https://www.irs.gov/Affordable-Care-Act/Individuals-and-Families/ACA-Individual-Shared-Responsibility-Provision-Exemptions