

Background: The Health Insurance Marketplace will send Form 1095-A to each tax filer (as defined under 45 CFR 155.300), or responsible adult on a policy, on or before January 31st of each year. The following document represents a cover sheet that the Marketplace will include with the completed 1095-A that will be sent to each tax filer or responsible adult. Individuals will receive a completed Form 1095-A if they or a member of their household were enrolled in a qualified health plan (QHP) through the Marketplace for any months in the coverage year, with or without receiving advance payment of the premium tax credit (APTC). Form 1095-A lists the individuals who were enrolled in a QHP, the QHP premium, and any APTC that was paid on the enrollee's behalf to the issuer.

[Name of tax filer or responsible adult]
[address]

[date]

Application ID: [number]
Plan Name:

Dear [Insert FNLNS of Tax filer or Responsible Adult]:

The Health Insurance Marketplace is required to provide you with important tax information you'll need to correctly fill out your federal income tax return. We're sending you this completed Form 1095-A (Health Insurance Marketplace Statement) because it includes this information. A copy of this information has also been given to the IRS. **Please keep this form for your records.**

Why Form 1095-A is important

Form 1095-A includes:

- information about you and any other members of your household who were enrolled in a Marketplace plan during 2014
- information about your Marketplace plan premium and other information you may need to fill out your federal income tax return
- the amount of any advance payments of the premium tax credit that may have been paid to your health plan on your behalf in 2014

You must file a tax return

You must file a federal income tax return if you or another member of your household wants to claim the premium tax credit, or if advance payments of the premium tax credit were paid in 2014. When you file your tax return, you must complete and file Form 8962 (Premium Tax Credit). Use the information on Form 1095-A when you complete Form 8962. If you want more information about Form 1095-A, read the "Instructions for Recipient" section on the back of the enclosed form. If you need Form 8962, visit irs.gov.

Changes to your information

If you think information on your Form 1095-A is incorrect, visit HealthCare.gov/taxes/ to find out how to get a corrected Form 1095-A.

If the "CORRECTED" box on the top of your Form 1095-A is checked, this means we made a change to the information we originally provided. The corrected form is included with this letter. Be sure you use this corrected form when you complete Form 8962 and file your federal income tax return.

What to do if you already filed your tax return

You may need to file an amended federal income tax return if:

- You filed your tax return before you got a Form 1095-A.
- You got a corrected Form 1095-A but you used information from the previous Form 1095-A to file your tax return.

For more information, visit irs.gov and enter the keywords "amended return."

How to get help with your taxes

Many people can get free help to fill out their taxes. Visit irs.gov/Individuals/Free-Tax-Return-Preparation-for-You-by-Volunteers to learn more about getting help.

If you need more information, visit HealthCare.gov/taxes/or call the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325).

Sincerely,

Health Insurance Marketplace
Department of Health and Human Services
465 Industrial Boulevard
London, Kentucky 40750-00

You have the right to get the information in this notice in an alternate format. You also have the right to file a complaint if you feel you've been discriminated against. Visit <https://www.cms.gov/about-cms/agency-Information/aboutwebsite/cmsnondiscriminationnotice.html>, or call the Marketplace Call Center at 1-800-318-2596 for more information. TTY users should call 1-855-889-4325.

PAGES 3 AND 4 RESERVED FOR FORM 1095-A AND INSTRUCTIONS

PAGES 5 AND 6 RESERVED FOR LANGUAGE TAGLINES