



# Marketplace Coverage and Taxes



Getting Ready for Tax Season

**January 2016**

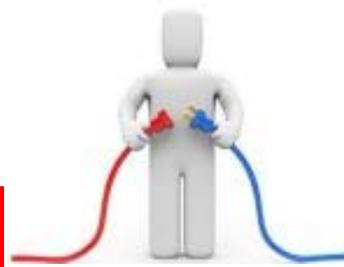
# Health Insurance Coverage Affects Consumer Taxes

- Health coverage impacts a consumer's taxes
- CMS is coordinating with the Internal Revenue Service (IRS), tax preparers, tax software developers, State-based Marketplaces, and other stakeholders to help consumers understand the connection between taxes and healthcare, and what they need to do when filing taxes for 2015
- This presentation focuses on the Federally-facilitated Health Insurance Marketplace and State-Partnership Marketplaces
  - State-based Marketplaces (SBMs) may have different rules and processes
  - Contact the SBM for information

# Consumers Must File Their Taxes When Claiming a Premium Tax Credit (PTC)

Consumers need help making the connection between

**Premium Tax Credits**



**Filing Their Taxes**

**and**

Many consumers are unaware that:

1. They must reconcile their advance payments of the premium tax credit or claim the premium tax credit for the first time,
2. They may have to pay a fee if they didn't maintain minimum essential coverage, or
3. They may qualify for an exemption from the fee

# Overview

- Premium tax credit (PTC) and ways to use them
- Reconciliation
- Shared responsibility payment (fees)
  - Exemptions
- Form 1095-A, B and C
- Information for Assistors
- Resources

# Consumer Audiences

- **Consumers who had health coverage in 2015**
  - Receive their Form 1095-A or other Forms 1095
    - If that coverage was a health plan through the Marketplace
    - If they had non-Marketplace coverage (such as employer sponsored insurance, Medicare, or Medicaid)
  - File their tax return and reconcile tax credits
- **Consumers who were uninsured for part or all of 2015**
  - Apply for an exemption
    - If they don't have an exemption, pay the shared responsibility payment (fee)
    - If they have an approved exemption, they don't have to pay the fee

# Non-Marketplace Coverage

- Most people just need to check a box on their tax form
- If the consumer had non-Marketplace minimum essential health coverage for every month of 2015 for themselves, their spouse (if filing jointly), and anyone they could or did claim as a dependent, they'll just check a box on their tax return

The image shows a portion of the IRS Form 104151-1, specifically the 'Other Taxes' section. The form is titled 'Other Taxes' and contains the following lines:

56	Subtract line 55 from line 47. If line 55 is more than line 47, enter -0-	
57	Self-employment tax. Attach Schedule SE	
58	Unreported social security and Medicare tax from Form: a <input type="checkbox"/> 4137 b <input type="checkbox"/> 89	
59	Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required	
60a	Household employment taxes from Schedule H	
b	First-time homebuyer credit repayment. Attach Form 5405 if required	
61	Health care: individual responsibility (see instructions) Full-year coverage <input checked="" type="checkbox"/>	
62	Taxes from: a <input type="checkbox"/> Form 8959 b <input type="checkbox"/> Form 8960 c <input type="checkbox"/> Instructions; enter code(s)	
63	Add lines 56 through 62. This is your total tax	
Payments	64 Federal income tax withheld from Forms W-2 and 1099	64

A red circle is drawn around line 61, highlighting the 'Full-year coverage' checkbox, which is checked.

# Form 1095-A

## For Marketplace Consumers

- If the consumer had coverage through a Marketplace qualified health plan in 2015
  - They'll get a new Form 1095-A in the mail – it will help them fill out Form 8962 to file their federal income taxes with the Internal Revenue Service (IRS) (only the Form 8962 is submitted)
  - Wait for the form to file (postmarked by January 31, 2016)

Form <b>1095-A</b>	<b>Health Insurance Marketplace Statement</b>	<input type="checkbox"/> VOID	OMB No. 1545-2232
Department of the Treasury Internal Revenue Service	► Information about Form 1095-A and its separate instructions is at <a href="http://www.irs.gov/form1095a">www.irs.gov/form1095a</a> .	<input type="checkbox"/> CORRECTED	<b>2015</b>
<b>Part I</b> Recipient Information			
1 Marketplace identifier	2 Marketplace-assigned policy number	3 Policy issuer's name	
4 Recipient's name	5 Recipient's SSN	6 Recipient's date of birth	
7 Recipient's spouse's name	8 Recipient's spouse's SSN	9 Recipient's spouse's date of birth	

# Form 1095-B and 1095-C

- Consumers may also get Form 1095-B or Form 1095-C
  - If they or members of their household had coverage in 2015 through other programs or plans outside of the Marketplace
    - Form 1095-B (Health Coverage), or
    - Form 1095-C (Employer-Provided Health Insurance Offer and Coverage)
- It's important to follow the instructions on these forms, to ensure that they fill out their federal income tax return correctly

# General Consumer Outreach

- CMS will provide general outreach to consumers regarding the timeline for receipt of Form 1095-A, and make them aware of the upcoming tax season process
- Consumers should log onto HealthCare.gov or contact their issuer to confirm that their information is correct, if over the past year a consumer received APTC and they
  - Dropped their coverage before 12/31/2015;
  - Changed their coverage to a different QHP;
  - Changed the amount of assistance they were getting; or
  - Added or dropped members in their plan.

# Outreach to Consumers with Prior Coverage Year Corrections

- The Marketplace will identify consumers who needed Form 1095-A corrections during the previous coverage year, and send them a targeted communication to reduce corrections volume for the current coverage year
  - “Last year you needed a correction to your Form 1095-A. Here are some things you can check in advance so you’ll receive a more timely Form 1095-A this year...”

# Why Form 1095-A May Need Corrections

- Consumers should log onto HealthCare.gov or contact their issuer to confirm their information is correct
- Form data issues may arise if a consumer has
  - Failed to report a change in circumstance to the Marketplace
  - Retroactive application of eligibility appeals decision
  - Partial months enrollment
  - Grace period and subsequent termination
  - Dropped coverage before 12/31/2015
  - Changed coverage to a different qualified health plan (QHP)
  - Added or dropped members in their plan
  - Failed to update demographic or enrollment information

# Identifying Form 1095-A Data Issues

- Form 1095-A data issues may be identified by
  - Consumers
  - Issuers
  - Internal Revenue Service (IRS)
  - Marketplace
- The Marketplace must report corrected 1095-A information to the IRS and the consumer, as soon as possible
- Corrections to Form 1095-A data won't transfer to the next coverage year
  - Consumers will need to update their next coverage year application with correct information

## What CMS will do if Consumers Think Form 1095-A Data Elements are Wrong

- Consumers may identify data issues with Form 1095-A from the Marketplace
- CMS will
  - Determine if a correction is necessary
  - Update the Marketplace to correct and regenerate their Form 1095-A, if necessary

# How to Report Form 1095-A Data Issues

- Incorrect **demographic information** (for example, name, date of birth, or Social Security Number), can be updated directly by the consumer when they file their federal income tax return without the need to generate a corrected Form 1095-A
- Incorrect **enrollment-related information** (for example, policy issuer's name, policy start or end date), should be reported by consumers to the Marketplace Call Center for research and resolution
  - The Marketplace will
    - ❑ Research the consumer's inquiry
    - ❑ Update incorrect information when appropriate
    - ❑ Mail and upload a corrected Form 1095-A to a consumer's online account
    - ❑ Send Internal Revenue Service (IRS) the corrected Form 1095-A

## Corrected Form 1095-As

- Beginning in February 2016, corrected Form 1095-As from the Marketplace 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 Internal Revenue Service (IRS)

# Form 1095-A Reprints or Copies

- If a consumer didn't receive Form 1095-A or needs another copy from the Marketplace
  - Consumers should access their Form 1095-A from their online account in the tax form section
  - If consumers don't have an online account, they can create one to view their Form 1095-A
  - If consumers experience issues when creating their online account or their Form 1095-A isn't posted in their online account, they should contact the Marketplace Call Center

# Understanding the Monthly Premium Amount on Form 1095-A

- Consumers may not recognize the monthly premium amount listed on Form 1095-A
  - Because the monthly premium amount is reduced for premiums allocated to benefits exceeding essential health benefits (EHBs)
  - If consumers were also enrolled in a stand alone dental plan (SADP), the monthly premium amount also includes the pediatric EHB portion of SADP monthly premium amounts
  - If issuers prorated the monthly premium for enrollees in cases such as mid-month additions (i.e., birth/adoption), or mid-month terminations (i.e., death, voluntary termination)

## Monthly Advanced Payment of the Premium Tax Credit (APTC) on Form 1095-A

- The monthly APTC amount (included in Part III Column C), is the monthly amount of payments that were made to the insurance company
  - Used to pay for **all** or **part** of the premiums for the tax filer's coverage
- The Marketplace will enter "0" in this column if no APTC payments were made

# How Stand Alone Dental Plan (SADP) Premiums are Reported on Form 1095-A

- Consumers aren't entitled to receive the premium tax credit (PTC) for enrollment in a SADP **only**
- To receive the PTC, consumers must be enrolled in a medical qualified health plan (QHP)
- The Marketplace won't report the amount of SADP premium allocable to pediatric dental benefits for months in which a consumer was only enrolled in a SADP, (e.g., because terminating their medical qualified health plan (QHP) and keeping their SADP)

# Stand Alone Dental Plans (SADPs) are Included on Form 1095-A

- The Essential Health Benefits (EHB) portion of the premium for the SADP allocable to pediatric dental will be included in the Monthly Enrollment Premiums Amount regardless of
  - Whether advance payment of the premium tax credit (APTC) is paid to the issuer on behalf of the individual
  - Whether or not a child is enrolled in the SADP, even though the FFM doesn't allow consumers to apply APTC towards a SADP unless a child is enrolled in the policy
    - The Marketplace doesn't differentiate between premiums for qualified health plan (QHP) benefits consumers use and premiums for QHP benefits that consumers don't use
- However, the SADP name, start date, and end date, won't be included on Form 1095-A

# What is the Premium Tax Credit (PTC)?

- The PTC helps eligible consumers afford health coverage purchased through the Marketplace
- Eligibility is based on household income (100% - 400% FPL) and family size
- Consumers can choose how much APTC to apply to their premiums each month, up to a maximum amount
- APTC must be reconciled at the end of the year
- Consumers who receive APTC must file federal taxes
  - Jointly if married, though there are some exceptions
- PTC can be claimed even if consumers didn't apply for financial assistance when they submitted their Marketplace application

# Ways to Use a Premium Tax Credit

## Choose to Get It Now:

### Advance Payments of the Premium Tax Credit (APTC)

- All or some of the APTC is paid directly to the consumer's plan on a monthly basis
- The consumer pays the difference between the monthly premium and APTC
- The consumer reconciles the APTC when you file a tax return for the coverage year

## Choose to Get It Later

- Don't request any advance payments
- The consumer pays the entire monthly plan premium
- The consumer claims the full amount on the tax return filed for the coverage year

# Report All Changes

- Consumers should report all changes in the information they provided on their application
  - To avoid owing money, if they got more PTC than they were eligible for, after reconciliation on their tax return, or
  - They could get money back or credited against any tax they may owe if they didn't get all the PTC for which you were eligible.

# What's the Difference Between APTC and PTC?

Differences	APTC	PTC
When it's determined	With submission of the Marketplace application	With submission of a federal income tax return
Who makes the determination	The Marketplace	The Internal Revenue Service
How it's calculated	Based on <u>estimated</u> household income and family size reported on the Marketplace application	Based on <u>actual</u> household income and family size as reported on the tax return
Who receives it	The issuer (insurance company on the consumer's behalf)	The consumer
When it's paid	"In advance" on a monthly basis throughout a coverage year	When the consumer files their taxes

# How Consumers Get the Premium Tax Credit (PTC)?

- The PTC can be claimed even if the consumer didn't apply for financial assistance when they submitted their Marketplace application
  - The consumer must
    - Have been enrolled in an effectuated Marketplace qualified health plan (QHP) (which means those individuals paid their premiums and had an active policy) during Plan Year 2015
    - Complete Form 8962 (Premium Tax Credit) and submit to Internal Revenue Service (IRS) with tax returns
    - Meet eligibility criteria for financial assistance, as determined by the IRS

# What's Advance Payment of the Premium Tax Credit (APTC) Reconciliation?

- The total APTC received during the year will be reconciled with the amount of premium tax credit (PTC) that the consumer may qualify for when they file their annual tax return
  - If the consumer's APTC
    - **Was less** than the PTC amount on their Form 8962, their refund will increase by the difference or the amount of taxes they owe will be lowered
    - **Was greater** than the PTC amount on their Form 8962, the difference will increase the amount they owe and their refund will either be smaller, or they may have a balance due

# Advance Payment of the Premium Tax Credit (APTC) Reconciliation

- Consumers who receive APTC are required to file an income tax return
  - Including the IRS Form 8962
- To compare the amount of tax credit paid in advance based on estimated income with the final premium tax credit (PTC) the consumer is eligible for based on actual income, for the year during which they receive APTC

Form **8962** Premium Tax Credit (PTC) OMB No. 1545-0074  
 Department of the Treasury Internal Revenue Service **2015** Attach to Form 1040, 1040A, or 1040NR. Information about Form 8962 and its separate instructions is at www.irs.gov/form8962. Sequence No. 73  
 Name shown on your return Your social security number

You cannot claim the PTC if your filing status is married filing separately unless you are eligible for an exception (see instructions). If you qualify, check the box.

**Part I Annual and Monthly Contribution Amount**

1 Tax family size. Enter the number of exemptions from Form 1040 or Form 1040A, line 6d, or Form 1040NR, line 7d **1** \_\_\_\_\_

2a Modified AGI. Enter your modified AGI (see instructions) **2a** \_\_\_\_\_ **b** Enter the total of your dependents' modified AGI (see instructions) **2b** \_\_\_\_\_

3 Household income. Add the amounts on lines 2a and 2b **3** \_\_\_\_\_

4 Federal poverty line. Enter the federal poverty line amount from Table 1-1, 1-2, or 1-3 (see instructions). Check the appropriate box for the federal poverty table used.  Alaska  Hawaii  Other 48 states and DC **4** \_\_\_\_\_

5 Household income as a percentage of federal poverty line (see instructions) **5** \_\_\_\_\_ %

6 Did you enter 40% on the 5? (See instructions if you entered less than 100%.)  
 No. Continue to line 7.  
 Yes. You are not eligible to receive PTC. If advance payment of the PTC was made, see the instructions for how to report your excess advance PTC repayment amount.

7 Applicable figure. Using your line 5 percentage, locate your "applicable figure" on the table in the instructions **7** \_\_\_\_\_

8a Annual contribution amount. Multiply line 3 by line 7 **8a** \_\_\_\_\_ **b** Monthly contribution amount. Divide line 8a by 12. Round to whole dollar amount **8b** \_\_\_\_\_

**Part II Premium Tax Credit Claim and Reconciliation of Advance Payment of Premium Tax Credit**

9 Are you allocating policy amounts with another taxpayer or do you want to use the alternative calculation for year of marriage (see instructions)?  
 Yes. Skip to Part IV, Shared Policy Allocation, or Part V, Alternative Calculation for Year of Marriage.  No. Continue to line 10.

10 See the instructions to determine if you can use the 11 or must complete lines 12 through 23.  
 Yes. Continue to line 11. Compute your annual PTC. Then skip lines 12-23  No. Continue to lines 12-23. Compute your monthly PTC and continue to line 24.

Annual Calculation	(a) Annual enrollment premium (Form(s) 1095-A, line 33A)	(b) Annual applicable S/CSP premium (Form(s) 1095-A, line 33B)	(c) Annual contribution amount (line 8a)	(d) Annual maximum premium assistance (subtract (c) from (b), if zero or less, enter -0-)	(e) Annual premium tax credit allowed (smaller of (d) or (c))	(f) Annual advance payment of PTC (Form (s) 1095-A, line 33C)
11 Annual Total						
Monthly Calculation	(a) Monthly enrollment premium (Form(s) 1095-A, lines 21-32, column A)	(b) Monthly applicable S/CSP premium (Form (s) 1095-A, lines 21-32, column B)	(c) Monthly contribution amount (amount from line 8b or alternative marriage monthly contribution)	(d) Monthly maximum premium assistance (subtract (c) from (b), if zero or less, enter -0-)	(e) Monthly premium tax credit allowed (smaller of (d) or (c))	(f) Monthly advance payment of PTC (Form(s) 1095-A, lines 21-32, column C)
12 January						
13 February						
14 March						
15 April						
16 May						
17 June						
18 July						
19 August						
20 September						
21 October						
22 November						
23 December						
24 Total premium tax credit. Enter the amount from line 11(e) or add lines 12(e) through 23(e) and enter the total here						<b>24</b> _____
25 Advance payment of PTC. Enter the amount from the 11(f) or add lines 12(f) through 23(f) and enter the total here						<b>25</b> _____
26 Net premium tax credit. If the 24 is greater than the 25, subtract the 25 from the 24. Enter the difference here and on Form 1040, the 5d; Form 1040A, line 45; or Form 1040NR, line 45. If you elected the alternative calculation for marriage, enter zero. If the 24 equals the 25, enter zero. Stop here. If the 25 is greater than the 24, leave this line blank and continue to line 27						<b>26</b> _____
<b>Part III Repayment of Excess Advance Payment of the Premium Tax Credit</b>						
27 Excess advance payment of PTC. If the 25 is greater than the 24, subtract the 24 from the 25. Enter the difference here						<b>27</b> _____
28 Repayment limitation (see instructions)						<b>28</b> _____
29 Excess advance premium tax credit repayment. Enter the smaller of line 27 or line 28 here and on Form 1040, line 46; Form 1040A, line 29; or Form 1040NR, line 44						<b>29</b> _____

For Paperwork Reduction Act Notice, see your tax return instructions. Cat. No. 37794Z Form **8962** (2015)

# Excess Advance Premium Tax Credit Repayment Limitation

If a consumer receives excess advance payments of the premium tax credit (APTC), the amount of repayment is capped (or limited) based on actual annual household income

Household Income as a Percent of the Federal Poverty Level (FPL)	Limitation of Excess APTC Repayment for 2014 Single filing status	Limitation of Excess APTC Repayment for 2014 Any other filing status
Less than 200%	\$300	\$600
201% - 299%	\$750	\$1,500
300% - 399%	\$1,250	\$2,500
400% or more	No repayment limitation	No repayment limitation

# IRS and Tax Filing Information

- The Marketplace relies on the Internal Revenue Service (IRS) for information on whether a tax filer has filed and reconciled advance payment of the premium tax credit (APTC) for 2014
  - The IRS may send the Marketplace this information for a tax filer in any of the following situations
    - When new applications are submitted for 2016
    - When applications are updated for 2016
    - When applicants are auto re-enrolled for 2016

# IRS and Tax Filing Information Continued

- When the Marketplace requests updated income information from the IRS for 2016 coverage, the Marketplace will receive a notification if a tax filer who received advance payment of the premium tax credit (APTC) failed to file a tax return for 2014
- IRS data will take time to update after a tax filer files and reconciles APTC
- It takes the IRS 3 – 10 weeks to process a tax return, depending on how it's filed (i.e., paper vs. electronic)
- The IRS database updates on a monthly basis and includes tax returns processed by the end of the previous month

# New for 2016 – Failure to File and Reconcile (FTR)

- Beginning with Open Enrollment 2016, the Marketplace will discontinue advance payment of the premium tax credit (APTC)/cost sharing reduction (CSR) for 2016 coverage
  - For consumers who received APTC in 2014, but didn't file an income tax return and reconcile APTC for 2014
    - Or if the tax filer didn't reconcile on the enrollee's behalf

# Individual Shared Responsibility Payment (Fee)

- If consumers don't maintain minimum essential coverage (MEC) or obtain an exemption, they may need to pay a fee with their federal income tax return
- The fee is based on a consumer's household income, and how many months they didn't have health insurance
- Generally, the higher their household income and the more months they were without health insurance, the higher the fee

# Fee Amount if the Consumer Didn't Have Any Health Insurance

- If a consumer didn't have health insurance for any month of **2015**, or qualify for an exemption, they'll pay the higher of
  - 2% of their annual household income, or
    - Only the amount of income above the tax filing threshold for an individual is used to calculate the penalty
    - The maximum penalty is the national average premium for a Bronze plan
  - \$325 per person for the year (\$162.50 per child under 18)
    - The maximum penalty per family using this method is \$975
- The fee increases every year
  - For non-coverage in **2016**, consumers will pay the higher of \$695 per person or 2.5% of income over the tax filing threshold
  - After that, it will be adjusted for inflation

# Fee Amount if the Consumer Had Health Insurance for Part of 2015

- If a consumer had health insurance for part of 2015, they'll owe 1/12th of the annual payment for each month they or their dependent(s) didn't have coverage, or an exemption
- Consumers are considered to have minimum essential coverage (MEC) for the entire month as long as they're enrolled in and entitled to receive benefits under a plan or program that qualifies as MEC for at least 1 day during that month

# Exemption Approval Notice

- If the Marketplace approves a consumer's exemption application, they should keep the approval notice they get in the mail with other important tax documents, like their W-2
  - It includes a unique Exemption Certificate Number (ECN) that they'll notate on their federal income tax return
  - If they mailed an exemption application to the Marketplace and are still waiting for a decision when they file their tax return, they should follow the instructions with their tax return to enter "Pending" in the appropriate places
- If they apply for the exemption directly from the Internal Revenue Service (IRS) using Form 8965, they won't need an ECN

# Exemptions Resources

- Consumers can find exemptions that may apply to them at [HealthCare.gov/exemptions-tool/#/](https://www.healthcare.gov/exemptions-tool/#/)
- Additional information about exemptions is also available from the Internal Revenue Service (IRS) at [irs.gov/Affordable-Care-Act/Individuals-and-Families/ACA-Individual-Shared-Responsibility-Provision-Exemptions](https://www.irs.gov/Affordable-Care-Act/Individuals-and-Families/ACA-Individual-Shared-Responsibility-Provision-Exemptions)

# 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's an important tax document
  - Show consumers how to access Form 1095-A in their "My Account" online
  - 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

# Resources for Assisters and Partners

- Ongoing training and tips delivered to Assisters through webinars and newsletters, with deep-dive sessions addressing specific topics
- Outreach to partner organizations including tax preparer community
- Printed and downloadable consumer-facing materials (i.e., fact sheets, graphics, drop-in articles) available on [Marketplace.cms.gov](http://Marketplace.cms.gov)

# Resources

- Links to more information about Marketplace and taxes
- Free Tax Preparation
- Where to find fact sheets and instructions for tax forms
- Publications and the Tax Tool
- List of Marketplace models by state

# Tax Tool

- The tax tool helps certain consumers claim the affordability exemption and calculate their premium tax credit (PTC)
- The tax tool provides
  - A step in filing taxes for certain consumers to find essential information that might not appear on Form 1095-A
  - A report with monthly break down of the second lowest cost Silver plan (SLCSP) or lowest cost Bronze plan (LCBP) using 2014 and/or 2015 plan data
- The tax tool doesn't
  - Provide advance premium tax credit (APTC), PTC, or eligibility
  - Require an account or login (i.e., anonymous)

# Tax Tool Information

Available Information	Use
<b>Second Lowest Cost Silver Plan (SLCSP)</b>	If a consumer didn't take/qualify for APTC and want to see if they can qualify for PTC
<b>Lowest Cost Bronze Plan (LCBP)</b>	To see if a consumer can qualify for an exemption

# Tax Resources

- For more information about how your Marketplace coverage will affect your taxes
  - Visit [HealthCare.gov/taxes/](https://www.healthcare.gov/taxes/) or
  - Call the Marketplace Call Center at 1-800-318-2596. TTY users should call 1-855-889-4325.
- If you have questions about your taxes, need Form 8962 or 8965, or want to learn more about the fee for not having health coverage, visit [IRS.gov](https://www.irs.gov). A toll-free line is also available for routine customer service at (800) 829-1040. Consumers who call this toll-free line may receive live or automated assistance (recorded answers)

# Free Tax Preparation

- Many people who signed up for Marketplace coverage can get free assistance with filling out their taxes
  - Volunteer Income Tax Assistance (VITA)  
[irs.gov/Individuals/Find-a-Location-for-Free-Tax-Prep](https://irs.gov/Individuals/Find-a-Location-for-Free-Tax-Prep)
  - AARP – Tax Aide  
[aarp.org/applications/VMISLocator/searchTaxAideLocations.action](https://aarp.org/applications/VMISLocator/searchTaxAideLocations.action)

# Fact Sheets and Tax Instructions

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

# Publications and Tax Tool

Resource	Link
Find health coverage exemptions that apply to you	<a href="https://HealthCare.gov/exemptions-tool/#/">HealthCare.gov/exemptions-tool/#/</a>
IRS Publication 974 which covers important topics that are not covered in the Form 8962 Instructions and that taxpayers may need to complete Form 8962.	<a href="https://irs.gov/pub/irs-pdf/p974.pdf">irs.gov/pub/irs-pdf/p974.pdf</a>