

Here's What You Need to Do with Your Form 1095-A

This year, you may receive one or more forms that provide information about your 2015 health coverage. These forms are 1095-A, 1095-B and 1095-C. This tip is part of a series that answers your questions about these forms.

Form 1095-A, Health Insurance Marketplace Statement, provides you with information about your health care coverage if you or someone in your family enrolled in coverage through the Health Insurance Marketplace.

Here are the answers to questions you're asking about Form 1095-A:

Will I get a Form 1095-A?

- The Marketplace will send you a Form 1095-A if you, your spouse or a dependent enrolled in coverage for 2015. Most individuals did not enroll in Marketplace coverage and will not receive this form.
- The Marketplace may send you more than one Form 1095-A if any of these apply:
 - o Members of your household were not all enrolled in the same health plan
 - o You updated your family information during the year
 - o You switched plans during the year
 - o You had family members enrolled in different states
- The Form 1095-A is not new, but some people may receive it for the first time this year.

How do I use the information on my Form 1095-A?

- This form provides information about your Marketplace coverage, including the names of covered individuals and which months they were covered last year.
- Use the information from Form 1095-A to complete Form 8962, Premium Tax Credit, and reconcile advance payments of the premium tax credit or – if you are eligible – to claim the premium tax credit on your tax return.
- If you received advance payments, which are shown on lines 21-33 of Form 1095-A, you must file a tax return, and include Form 8962, even if you are not otherwise required to file a return. Filing your return without reconciling your advance payments will delay your refund and may affect future advance credit payments.
- If Form 1095-A, Part II shows coverage for you and everyone in your family for the entire year, you can simply check the full-year coverage box on your tax return to satisfy the individual shared responsibility provision.

- If there were months that you did not have coverage, you should determine if you qualify for an exemption from the requirement to have coverage. If not, you must make an individual shared responsibility payment.
- Do not attach Form 1095-A to your tax return - keep it with your tax records.

What if I don't get my Form 1095-A?

- If you are expecting to receive a Form 1095-A, you should wait to file your 2015 income tax return until you receive this form. Filing before you receive this form may delay your refund.
- The IRS does not issue and cannot provide you with your Form 1095-A. If you are expecting a form and do not get one, you should contact your Marketplace. Visit your Marketplace's website to find out the steps you need to follow to get a copy of your Form 1095-A online.
- You can find more information about your Form 1095-A from the Health Insurance Marketplace.

Depending upon your circumstances, you might also receive Forms 1095-B and 1095-C. For information on these forms, see our Questions and Answers about Health Care Information Forms for Individuals.

REMEMBER WE ARE HERE TO HELP—CALL US