

## Helping Health Connector members file taxes and reconcile their premium tax credits

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**If a member had free or low cost insurance through the Health Connector, they must file a federal tax return every year to remain eligible for help with the costs of health insurance**

### **What members need to do if they did not file a 2016 or 2017 federal tax return**

They should file their tax return using Form 1040 or Form 1040A and Form 8962 as soon as possible even if they don't usually have to file.

Each year, members receive a Form 1095-A from the Health Insurance Connector. This form provides the information they will need to complete Form 8962.

For a list of documents an individual may need in order to file their federal tax return and Form 8962, see <https://www.irs.gov/individuals/checklist-for-free-tax-return-preparation>

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IMPORTANT! Advanced Premium Tax Credits cannot be reconciled by filing a short form tax return (1040EZ). For more information on filing a tax return with Form 8962 visit <https://www.irs.gov/affordable-care-act>

### **If a member needs a copy of their Form 1095-A:**

Health Connector members can request a duplicate 1095-A form by signing into their account or calling the Health Connector Customer Service. To sign into their account, members should:

1. [Go to the account homepage at https://mahealthconnector.optum.com/individual/](https://mahealthconnector.optum.com/individual/) and [sign in](#)
2. Then, go to “My Enrollments” and
3. Click the “Make a Payment” button to open the Payment center.
4. Go to the “My Tax Documents” page and find your tax forms there available for download.

*Tip: Make sure the browser's pop-up blocker is disabled or allows pop-ups from MAhealthconnector.org.*

Other related tax forms:

- All correction and duplicate requests for Form 1099-HC for Health Connector members should be referred to the member's health plan
- All correction and duplicate requests for MassHealth members should be referred to the MassHealth call center

### **Filing electronically is the easiest way to file a complete and accurate tax return.**

The software guides users through the process. Electronic filing options include: free volunteer assistance, IRS Free File, commercial software, and assistance from a paid tax preparer. For more information about Free File and e-file, please visit IRS.gov and search for free file or e-file. If, after reviewing the IRS website, the individual still needs further information, they should call IRS telephone assistance for individuals at 1-800-829-0922.

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**For more information about taxes and how they relate to Health Connector health insurance go to: [mahealthconnector.org/taxes](https://mahealthconnector.org/taxes)**

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### Free Tax Preparation Software

The IRS provides a list of free tax filing software available through Free File at IRS.gov. Taxpayers must have an adjusted gross income of \$66,000 or less to qualify for Free File services. Additional eligibility requirements, such as age ranges, are noted below. For more information, see <https://apps.irs.gov/app/freeFile/jsp/index.jsp>.

### Free in-person help is still available

#### Low Income Tax Clinics

Low income taxpayer clinics (LITC) offer free help with tax problems for people with income under 250% of the federal poverty level. If a member received a letter from the IRS, one of the LITC's may be able to help.

#### Greater Boston Legal Services Low Income Tax Clinic

Address: 197 Friend Street, Boston, MA 02114

Phone: (800)323-3205; (617)371-1234

Website: <https://www.gbls.org/our-work/employment/employment-direct-client-services>

#### Legal Services Center of Harvard Law School LITC

Address: 122 Boylston Street, Jamaica Plain, MA 02130

Phone: (866)738-8081; (617)522-3003

Website: <http://www.legalservicescenter.org/about-the-legal-services-center/our-clinics/>

#### Springfield Partners LITC

Address: 721 State Street, Springfield, MA 01109

Phone: (413)263-6500

Website: <http://www.springfieldpartnersinc.com/whatwedo/litc/>

#### Bentley University Low Income Taxpayer Clinic

Address: 175 Forest Street, MOR 133, Waltham, MA 02452

Phone: (800)273, 9494; (781)891-2083 (intake phone number)

### IRS Volunteer Income Tax Assistance (VITA) Programs and IRS Tax Counseling for the Elderly (TCE) Programs

The IRS VITA program offers free tax help for persons who make \$55,000 per year or less, persons with disabilities, and limited-English taxpayers, TCE programs offer assistance to those age 60 or older. Most programs are only listed on the IRS website during the tax filing season (mid to late January-April 15).

The following VITA Sites are open after April 2018

#### Brighton Branch – Boston Public Library

40 Academy Hill Road

Brighton, MA 02135

Mondays and Thursdays: 5:00p.m. to 8:00 PM

No appointment needed

Information Telephone/Fax: (855) 687-7345

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### **Brookline Family Learning Center**

22 High Street

Brookline, MA 02445 (entrance at the back of the bldg.)

The first Tuesday of each month from 4:30 p.m. to 6:30 p.m. No appt. needed

Phone: (855)687-7345

### **Trustman Family Learning Center**

341R Saint Paul Street

Brookline, MA 02446

The third Tuesday of each month from 4:30 p.m. to 6:30 p.m

Phone : (855) 687-7345

### **Copley Square Center Boston Public Library**

700 Boylston Street

Boston, MA 02116

Saturday, November 10

By appt. only calling: 855-687-7345

Sunday, October 14 and December 9 by appt. only calling 617-687-7345

Assisters can also check with their local VITA program to see if that location has any ability to help late filers off-season. Some VITA programs are no longer listed as active on IRS website, but may still be able to help with late returns. VITA sites can be found through a zip code search at <http://irs.treasury.gov/freetaxprep/>

### **IRS Taxpayer Assistance Centers**

IRS Taxpayer Assistance Centers (TAC) offer face-to face assistance to answer your tax questions. They do not provide actual tax preparation assistance. Call (844) 545-5640 for an appointment at offices in Boston, Brockton, Fitchburg, Hyannis, Springfield, Stoneham and Worcester. For more information on TACs, see

<https://www.irs.gov/uac/contact-your-local-irs-office-1>

### **Paid Tax Preparers**

In addition to free tax assistance, there are many paid tax preparers. The IRS has advice on how to choose a paid tax preparer, <https://www.irs.gov/uac/newsroom/irs-offers-advice-on-how-to-choose-a-tax-preparer>

### **After a member has filed and reconciled their tax credits**

If a member appears to have lost eligibility for subsidies because of failing to file and reconcile their tax credits, they may be able to regain their subsidies while the IRS is processing their late return. Once a member has filed and reconciled their tax credits, they can log into their online application (on their own or with help from an Assister) to indicate that this has been completed. The related question and check box is in the Family & Household section after dependent information. It is not necessary for a member to check this box if they have filed their tax return on time.

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When a member checks the box they are attesting to the statement:

“I filed a federal income tax return with the Internal Revenue Service (IRS) for every year that I received an Advance Premium Tax Credit (APTC). When I filed, I included IRS Form 8962, which had information about the tax credit I received, so the IRS could reconcile my APTC.”

Once the box has been checked, the warning message reads:

“Warning, Check this box only if you have filed all required tax returns.

If you checked this box but haven't filed a tax return that reconciled all Advance Premium Tax Credits (APTC), you could lose all help you get to pay for health insurance, including tax credits. If you know you need to file a tax return but have not filed yet, please uncheck the box before you click “Save & Continue”

**Past Tax Credits (Optional)**  
[Learn more about tax credits and IRS reconciliation.](#)

\* When you see a star (\*), you must complete the field  
 When you see an , roll over it to get definitions and learn more.

To skip this page, click “Save and Continue” without checking a box below. You can skip this page if:

- You've never received an Advance Premium Tax Credit (APTC)
- You've never had a ConnectorCare plan from the Massachusetts Health Connector

To complete this page, read the statement. Then check the box next to each household listed below the statement if:

- You have received an APTC or ConnectorCare in the past, and
- The statement is true for all people listed in the household

**Statement**

I filed a federal income tax return with the Internal Revenue Service (IRS) for every year that I received an Advance Premium Tax Credit (APTC). When I filed, I included IRS Form 8962, which had information about the tax credit I received, so the IRS could reconcile my APTC.

household 1 (Erin Rashid)

**WARNING**

Check this box only if you have filed all required tax returns.

If you checked this box but haven't filed a tax return that reconciled all Advance Premium Tax Credits (APTC), you could lose all help you get to pay for health insurance, including tax credits.

If you know you need to file a tax return but have not filed yet, please uncheck the box before you click Save & Continue.

**B** Save and Continue

**IMPORTANT:** Once a member checks this box they will be allowed to continue receiving APTCs for 90 days. After 90 days, if the member did not properly file all required tax returns and reconcile all APTCs received, the member might lose their access to APTCs including ConnectorCare.

- The member will need to reconcile with the IRS before they are eligible for APTCs again
- They will NOT be able to check the box again in the meantime

**If a member still has questions, they can:**

- Call the IRS Helpline at (800) 829-1040 to follow up with any tax related questions
- Contact a Navigator for in-person assistance

Note: Members can stay enrolled in their unsubsidized Health Connector health plan if they pay the full premium each month. They may be able to get their APTCs when they file their 2017 tax return next year as a refund or to offset any payment(s) they owe to the IRS.

- If they are within 60 days of losing their subsidies, they are eligible for a Special Enrollment Period (SEP) and can shop for a different plan. For example, the member could change from a Silver plan to a Bronze plan.

If a member's unsubsidized eligibility determination is within 30 days, they have the right to appeal to the Health Connector. Urge the member to submit the appeal form received with the notice, or assist the member in completing the online appeal form. The Appeals Unit will notify the member if they are eligible for aid pending appeal. In the meantime, the member should go to the IRS website and print out a transcript of their filed taxes: <https://www.irs.gov/individuals/get-transcript>

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