

Health Connector and MassHealth End of Year Tax Filing Process Conference Calls 1/15/19 and 1/17/19

Q1: Can a permanent resident (under 5 years) file taxes to get APTCs if they have zero income?

A: Yes, it is possible that someone can file a tax return if they have zero income or very minimal income that would typically not require them to file taxes.

In addition to the return they would file the Form 8962, which is where they are reconciling their advance premium tax credit. The filing of the Form 8962 makes the return viable.

If a person had zero income and no advance premium tax credit, and did not file the Form 8962 then the electronic filing systems would give an error message saying there is no reason to file a return.

Once the Form 8962 is added, then a return can be filed (and it can be filed electronically).

Q2: How are taxes filed for a family where the husband has a Health Connector plan with Advance Premium Tax Credits (APTC), the children have MassHealth, and the wife only has HSN?

A: If anyone in the family has a Health Connector plan and receives an APTC the family needs to file and reconcile. If someone (in this example the wife) does not have a social security number to file taxes jointly they can apply for an ITIN which is an Individual Taxpayer Identification Number and use that to file their taxes.

Most VITA sites should be able to inform them about the ITIN process and help them find a site to apply for the ITIN number.

Q3: Is an individual who works and pays taxes but only has an ITIN eligible for a Connector Plan?

A: Having an ITIN is not tied to a person's immigration status. To be able to definitively determine eligibility for a Health Connector plan, the Health Connector would need to assess the applicants' immigration status.

Usually if a person has an ITIN they do not have an immigration status that is going to make them eligible for an APTC. Technically ITINs are designed for spouses and children of people that are filing taxes that are legally able to work.

We do see that people file taxes using an ITIN number instead of a social security number but having an ITIN does not give someone authorization to work. You can identify an ITIN because it begins with a "9."