

Frequently Asked Questions (FAQs): *Form 1095-A*



Why did I get a *Form 1095-A*?

You received a *Form 1095-A* because you had health insurance through the Health Connector in 2016. You will need the information from your *1095-A* when you file your federal income tax return for 2016.

How do I get another copy of this form, or a new copy of this form with a correction?

If you think something on your form is wrong, call Customer Service right away. You can call us at 1-877-MA ENROLL (1-877-623-6765) or TTY: 1-877-623-7773, Monday through Friday, 8:00 a.m. to 6:00 p.m. It's important to ask for a corrected version or new copy as soon as possible. To avoid having problems filing your taxes on time, we recommend that you call us by **March 1**.

If you need another copy of your *1095-A*, without any changes to it, you can ask for a new copy online at: www.MAhealthconnector.org/taxes

Will I get a *Form 1095-A* for my dental coverage?

No. You will only get a *Form 1095-A* showing the months you had health insurance coverage through the Health Connector. You won't need information about your dental coverage when you file your taxes.

What do I do with my *Form 1095-A*?

You should keep a copy of your *Form 1095-A* in a safe place and take it with you to your tax preparer, or have it with you as you prepare your own tax return. If you had an Advance Premium Tax Credit to help you pay for your health insurance in 2016, you'll need the information in your *1095-A* to fill out *IRS Form 8962, Premium Tax Credit*. You will need to include *Form 8962* when you file. You will also need to fill out and include *Form 8962* if you didn't get a tax credit during the year but want to try and claim a premium tax credit when you file.

How do I know if I got an Advance Premium Tax Credit in 2016?

Look at Column C, "Monthly advance payment of premium tax credit," in Part 3 (III) on your *Form 1095-A*. If there are any numbers in the rows under Column C, this means you had a tax credit applied to your premium for those months in 2016. If you got an Advance Premium Tax Credit for any months in 2016, you must file a 2016 federal income tax return. You will use your *1095-A* to answer questions on *IRS Form 8962*.

How can I tell if my Advance Premium Tax Credit amount is right?

To see if the amount is correct, compare the amount in Column C "Monthly advance payment of premium tax credit" in Part 3 (III) on your *Form 1095-A* to your 2016 Advance Premium Tax Credit. You can find your 2016 Advance Premium Tax Credit on your online account, or by looking at your monthly bills from 2016. To view on your online account, log in at MAhealthconnector.org. Then go to **My Enrollments** and choose **2016**.

Do I have to file taxes even if I have low income?

Yes. Even if you've never had to file taxes in the past because your income is low, you will need to file a federal income tax return for 2016 if you received an Advance Premium Tax Credit. You cannot file your taxes with *1040-EZ*. You must file with *Form 1040A* or *1040*.

What happens if I don't file a federal income tax return for 2016?

If you got an Advance Premium Tax Credit in 2016 and you don't file a federal income tax return, you won't be able to get help paying for your health insurance through a tax credit or ConnectorCare again in the future.

How can I get help with filing my taxes?

Many people can get free tax help from programs such as Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE). Call the IRS hotline at 800-906-9887 to find a location near you. To learn more about how to get free help with your taxes, visit www.MAhealthconnector.org/taxes.

What do I need to do if I didn't have coverage for some months?

Everyone is required by state and federal law to have health insurance if they can afford it. If you didn't have health insurance for more than three months in 2016, you may have to pay a tax penalty. However, you may be able to qualify for an exemption so that you don't need to pay this tax penalty. If you didn't have coverage for some months in 2016, you should talk to a tax professional about your next steps. You can also find more information on our website at www.MAhealthconnector.org/taxes.

Why is the monthly premium on my form different from what I paid each month?

The amount in Column A, "Monthly enrollment premiums" will not match what you actually paid for your monthly premiums in 2016. Do not worry about this. The amount in this column is different from the cost of your monthly premium because the amount shown is only for the "Essential Health Benefits" portion (part) of your health plan. This is how the IRS needs to see your premium information. The amount shown under monthly enrollment premiums does not include any Advance Premium Tax Credit that may have lowered your monthly premium cost, or any state subsidies that lowered your premium if you were enrolled in a ConnectorCare plan.

Why doesn't my form show all of the months I was covered?

Each *Form 1095-A* will only show the months you were enrolled in a plan through the Health Connector. If you had more than one Health Connector plan during the year, you will get a form for each plan. If you had coverage from other sources in 2016, such as from a job or from MassHealth, you will get more forms in the mail from those sources, showing the other months that you were covered. If you had coverage for a month with the Health Connector, but you do not see that month shown on any *Form 1095-A*, then you should call Customer Service to ask for a corrected version of your form.

Why do I need to know the cost of the second-lowest-cost Silver plan?

The cost of the second-lowest-cost Silver plan that was available to you in 2016 is listed on your form to help the IRS determine if you received the right amount of tax credit in 2016. Some people may need to recalculate this amount when they file taxes using our online tool at: www.MAhealthconnector.org/tax-tool. For example, you may need to recalculate if your household had a change in 2016 that you did not tell us about. You should talk to a tax professional if you have questions about whether or not this applies to you.

Why did I get more than one form?

You will get one form for your state income tax return and one form for your federal income tax return, from each source of health insurance that you had during the year. This means you will get at least two forms. You may get more than two if you were enrolled through other sources of health insurance coverage (such as a job) or if you had more than one plan through the Health Connector in 2016. You should expect to get the following forms for each health insurance policy that you had in 2016 through the Health Connector:

Tax forms related to Health Connector coverage		
Form name	1095-A	1099-HC
Sent by...	Massachusetts Health Connector	Your insurance company
Use it when filing your...	Federal income tax return	State income tax return

If you or your household members were enrolled in MassHealth coverage for any months in 2016, you can also expect to receive the following forms:

Tax forms related to MassHealth coverage		
Form name	1095-B	1099-HC
Sent by...	MassHealth (Medicaid)	MassHealth (Medicaid)
Use it when filing your...	Federal income tax return	State income tax return