



Don't file your taxes until you have all of your 2016 health insurance tax forms!

We will send you a **Form 1095-A** by the **end of January**. Wait until you get your *Form 1095-A* to file your federal income tax return.

If you had a 2016 ConnectorCare plan or got a monthly tax credit to lower your monthly premium in 2016, **you must file a federal income tax return**.

You must file even if you normally don't file a federal tax return because you have no income or your income is low.

When can I file my taxes?

You can file your federal taxes after you get your *Form 1095-A*. We will send the form by the end of January. If you got monthly tax credits in 2016 and file without your *Form 1095-A* information, you may have to file an amended federal tax return with the IRS later.

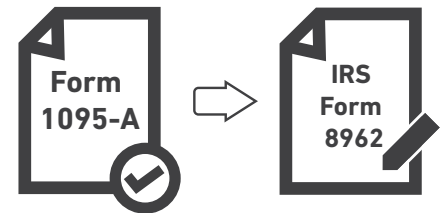
What is Form 1095-A?

Your *Form 1095-A* has information about:

- The months you were covered by the Health Connector
- Any tax credit you got in 2016 to lower your monthly health insurance premiums

Bring your *Form 1095-A* with you when you go to your tax preparer. Or have it ready when you prepare your own return. You'll need the form if you didn't get a tax credit in 2016 but want to claim a premium tax credit when you file. If you didn't get a tax credit in 2016, you'll need the form if you want to claim a premium tax credit when you file.

If you file by paper, you'll use the *Form 1095-A* information to fill out *IRS Form 8962*. You will send *Form 8962* with your tax return. If you're filing with online tax software, you'll use the information from your *Form 1095-A* to answer questions for *Form 8962*. *Form 8962* tells the IRS if you got the right amount of tax credit in 2016.



What happens to my health insurance if I don't file taxes?

If you had a ConnectorCare plan or got a monthly tax credit in 2016 and don't file a federal income tax return, you will **not** be able to get help paying for your health insurance next year. Even if you didn't have to file in the past because you have low or no income, you'll need to file a federal income tax return this year.

What health insurance tax forms will I get?

You should expect to get:

Form	1095-A	1099-HC
Sent by...	Health Connector	Your insurance company
Use it for your...	Federal income tax return	State income tax return

You may get more forms if you also had health insurance through another source in 2016, such as a job.

For more information, go to www.MAhealthconnector.org/taxes



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Open right away!

Important information about filing taxes

Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística.
Llame al 1-877-623-6765 (TTY: 1-877-623-7773).

Se fala português, encontram-se disponíveis serviços linguísticos, grátis.
Ligue para 1-877-623-6765 (TTY: 1-877-623-7773).

The Massachusetts Health Connector complies with applicable federal and state civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.