

Form 1095-A Frequently Asked Questions (FAQs)

GENERAL FAQs

Question Number	Question	Response
1.	What is Form 1095-A?	<ul style="list-style-type: none"> • Form 1095-A is a tax form that will be sent to consumers that have been enrolled in health insurance through the Marketplace in the past year. Just like you get a W-2 from your employer, you'll be getting a form from the Marketplace – form 1095-A – you'll need it for your taxes. Keep it alongside your W-2 and other tax records. Similar to how households receive multiple W-2s if individuals have multiple jobs, some households will get multiple Form 1095-As if they were covered under different plans or changed plans during the year. • If anyone in your household enrolled in a health plan through the Health Insurance Marketplace in 2014, you'll get a Form 1095-A — Health Insurance Marketplace Statement. You'll get it in the mail by early February. Use it to file your 2014 federal income tax return.
2.	What is the purpose of Form 1095-A?	<ul style="list-style-type: none"> • Consumers receive Form 1095-A because they or their family member(s) enrolled in health insurance coverage through the Health Insurance Marketplace (Marketplace). • Form 1095-A provides information that consumers need to complete Form 8962, Premium Tax Credit (PTC). • The Marketplace has also reported this information to the IRS.
3.	What do I do with Form 1095-A?	<ul style="list-style-type: none"> • Consumers use the information included on Form 1095-A to complete Form 8962, Premium Tax Credit (PTC). Consumers file Form 8962 with their tax returns if they want to claim the premium tax credit or if they received premium assistance through advance credit payments made to their insurance provider (whether or not they otherwise are required to file a tax return) (APTC)
4.	What information is on Form 1095-A?	<ul style="list-style-type: none"> • Form 1095-A includes: <ul style="list-style-type: none"> ○ Information about anyone in consumers' households who enrolled in a health plan through the Health Insurance Marketplace for 2014 ○ Information about the monthly premiums consumers paid to their health plans ○ The amount of any advance payments of the premium tax credit that were paid to consumers' health plans in 2014. These are the payments that lowered what consumers paid for their monthly premiums. ○ The cost of a "benchmark" premium used to determine the amount of consumers' premium tax credit.

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5.	Who will receive Form 1095-A?	<ul style="list-style-type: none"> • The FFM will mail Form 1095-A to the policyholder’s last known address provided to the Marketplace and upload Form 1095-A to consumers’ online account • All households who were enrolled in a Marketplace QHP, regardless of whether members of the household received financial assistance, will receive Form 1095-A. Each member of a tax household, who is on the same policy, will be listed together on one Form 1095-A. • The Marketplace will not provide Form 1095-As to consumers who were enrolled in only a catastrophic coverage or a stand-alone dental plan because they do not qualify for the Premium Tax Credit.
6.	Who is included on Form 1095-A?	<ul style="list-style-type: none"> • Form 1095-A includes all members of a tax household who enrolled in a qualified health plan (QHP) • Members of the household will be included on the form regardless of whether they received financial assistance (i.e., APTC). • A separate Form 1095-A is generated for each policy in which the household enrolled. • The Marketplace will not provide Form 1095-A to consumers who were enrolled in only a catastrophic coverage or a stand-alone dental plan because they do not qualify for the Premium Tax Credit..
7.	When will the FFM Form 1095-A be available?	<ul style="list-style-type: none"> • All Forms 1095-A will be postmarked by February 2, 2015. • The FFM will print and mail Form 1095-As for coverage year 2014 to recipients and upload forms to their online HealthCare.gov accounts (if the consumer has one). • Consumers’ Forms 1095-A will be sent to the address they provided the Marketplace and posted to their online accounts.

FAQS ABOUT RECEIPT OF FORM 1095-A

Question Number	Question	Content for Marketplace Call Center to Draft Answer
8.	Will Form 1095-A be available in languages other than English?	<ul style="list-style-type: none"> • Currently Form 1095-A will only be available in English; however, the envelope and the cover letter accompanying Form 1095-A will be available in English and Spanish • Each Form 1095-A will contain a notice tagline addendum that provides instructions in 15 additional languages for consumers to call 1-800-318-2596 if they need assistance interpreting or understanding Form 1095-A

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9.	What if I need help understanding Form 1095-A?	<ul style="list-style-type: none"> • For more information about how your Marketplace coverage will affect your taxes, visit HealthCare.gov/taxes/ or call the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325) • Consumers can get free assistance with filling out their taxes. This may include free access to tax software programs, or free in-person assistance. For more information, visit IRS.gov/freefile or IRS.gov/VITA. • If you have additional questions about your taxes, need Form 8962, or want to learn more about the fee for not having health coverage, visit www.IRS.gov/aca.
10.	Will I get a separate Form 1095-A for each policy I enrolled in?	<ul style="list-style-type: none"> • If consumers or their family members are enrolled in more than one QHP policy through the Marketplace, they will receive a Form 1095-A for each policy. • A separate Form 1095-A will be generated for each policy in which the household is enrolled • If consumers were enrolled in a health plan, reported a life change, and then were granted a special enrollment period (SEP), they will receive a Form 1095-A for the period of enrollment prior to reporting the life change and a separate Form 1095-A for the period of enrollment after reporting the life change (regardless of whether they change QHPs or stay enrolled in the same QHP). • The Marketplace will not provide Form 1095-A to consumers who were enrolled in only a catastrophic coverage or a stand-alone dental plan (SADP) because those enrolled in these types of policies do not qualify for the Premium Tax Credit. If consumers or their family members were enrolled in both a QHP and a SADP the Marketplace will adjust the Monthly Premium Amounts and Monthly APTC amounts, if applicable, on their Form 1095-A accordingly (see questions below about how these values are calculated).
11.	Why did I receive multiple Forms 1095-A?	<ul style="list-style-type: none"> • Just as some households receive multiple W-2s if individuals have multiple jobs, some households will get multiple Form 1095-As if they were covered under different plans or made changes to their household during the year.
12.	How do I print Form 1095-A?	<ul style="list-style-type: none"> • To print Form 1095-A, consumers should: <ul style="list-style-type: none"> ○ Log into their online accounts and navigate to the application-landing page by clicking on the appropriate application for the 2014 plan year. ○ Click on the tax form tab on the left navigation panel. Consumers can view and print their Form1095-A from the “Tax Form” section. Form 1095-As will be posted to consumers’ online accounts beginning January 9, 2015, but no later than February 2, 2015. All Form 1095-As mailed to consumers will be postmarked by February 2, 2015. The Marketplace will not

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		<p>begin generating corrected Forms 1095-A until the end of February 2015.</p> <ul style="list-style-type: none"> • Consumers with existing online accounts can also view the Form 1095-A in their online account from the “Message” section on the global landing page, which is the same location where other notices are posted. • If consumers do not have online accounts, they can create an online account to view and to print their Form 1095-A. When a new online account is created after Form 1095-A has been generated, the form will be available only in the “Tax Form” section, and will not be posted to the “Message” section. Consumers will have to pass identity proofing to view their Form 1095-A electronically.
13.	What if I did not receive Form 1095-A from the FFM?	<ul style="list-style-type: none"> • Form 1095-A will not be generated for consumers: <ul style="list-style-type: none"> ○ Enrolled only in a catastrophic plan, (since they are not eligible to receive APTC, nor can they claim the PTC on their tax return) ○ Who receive an exemption and were not enrolled in a QHP throughout the year at any point ○ Enrolled in a plan outside of the Marketplace • You will not get a Form 1095-A if you have health coverage from another source, like a job, a plan you bought outside the Marketplace, Medicaid, Medicare, or the Children’s Health Insurance Program (CHIP). • If you enrolled in 2014 coverage through your state Marketplace instead of HealthCare.gov, your Form 1095-A will come from your state Marketplace. • If consumers were enrolled in a QHP through the Marketplace and do not receive a Form 1095-A, hard copy or electronically in their online account, then they should contact the Marketplace Call Center. • In the process of mailing initial Form 1095-As to consumers, there may be situations when consumers’ mailing addresses change, and they did not report the updated address to the FFM. Additionally, some Form 1095-As may not be printed and mailed if the mailing address the FFM has on file for the household is identified as invalid based on an address validation the FFM performs. This could become a problem if the consumer, for one reason or another, is unable to access the electronic PDF of their 1095-A, or they do not have an online account. • Most consumers should be able to access their Forms 1095-A from their online accounts. Consumers should obtain Form 1095-A from their online account if possible. If consumers do not have access to their Form 1095-A form in their online account, it can be re-printed and mailed to consumers.
14.	If I lose my Form 1095-A, how do I get another copy?	<ul style="list-style-type: none"> • Consumers should access their Forms 1095-A from their online accounts in the tax form section.

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		<ul style="list-style-type: none"> • If consumers do not have online accounts, they can create one to view their Form 1095-A. • If consumers experience issues when creating their online accounts or their Form 1095-A is not posted in their online accounts, they should contact the Marketplace Call Center.
15.	How do I get my Form 1095-A mailed to me at my new address if I recently moved?	<ul style="list-style-type: none"> • If consumers have online accounts, they should log into them and navigate to the application-landing page by clicking on the appropriate application for the 2014 coverage year. Consumers should then click on the “Tax Forms” tab on the left navigation panel. Consumers can view and print their Form 1095-A from the “Tax Forms” section. Note: If the account is created after the 1095-A was initially generated, then they will only be able to view their form in the “Tax Forms” tab and not in the “Messages” section of their account. • If consumers do not have online accounts, inform them that they can create one to view and print their Form 1095-A. Consumers will have to pass identity proofing to view their Form 1095-A electronically. Consumers will then have to link their 2014 application to their account using the “find my application” functionality. Note: If the account is created after the 1095-A was initially generated, then they will only be able to view their form in the “Tax Forms” tab and not in the “Messages” section of their account. • If consumers do not have online accounts, do not want to create account, or have account creation issues, they should contact the Marketplace Call Center. If the consumer requests for a Form 1095-A to be mailed to a separate address from the one the FFM has on record then a corrected Form 1095-A will be generated, and mailed to the updated address. The Form 1095-A PDF will have the “corrected” check box marked, and a corrected record will also be sent to the IRS. This will occur even though no data elements on the Form 1095-A (PDF and IRS submission) will have changed (Form 1095-A contains only a permanent address , not a mailing address)

FAQS ABOUT FORM 1095-A CORRECTIONS

Question Number	Question	Content for Marketplace Call Center to Draft Answer
16.	What if the information on my Form 1095-A is incorrect because I didn't pay all of my premiums and my issuer terminated my enrollment?	<ul style="list-style-type: none"> • If the consumer received a grace period from their issuer and then was terminated due to nonpayment of premiums, the consumer may not have an accurate termination date on their Form 1095-A. It is expected that the issuer will provide CMS with the accurate termination date and CMS will send the consumer a corrected Form 1095-A in this scenario. • The consumer's monthly premium amounts for the months they were enrolled will show as the full monthly premium amount, even though the consumer may not have paid the issuer that full amount.
17.	If Form 1095-A is incorrect, will I receive a corrected	<ul style="list-style-type: none"> • Demographic information that is incorrect on Form 1095-A can be updated directly by consumers when they file their federal income tax returns.

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	Form 1095-A?	<ul style="list-style-type: none"> • For enrollment related information that consumers believe may be incorrect on Form 1095-A, consumers should contact the Marketplace Call Center for research and resolution <ul style="list-style-type: none"> ○ The FFM will: <ul style="list-style-type: none"> ▪ Research the consumer reported inquiry ▪ Update incorrect information when appropriate ▪ Mail and upload to a consumer’s online account a corrected Form 1095-A
18.	What is a corrected Form 1095-A?	<ul style="list-style-type: none"> • Corrected versions of Form 1095-A will be generated if certain data elements are updated by the FFM. Updates and regeneration may occur as a result of a consumer request or a data clean up. Consumers will also receive a “corrected” Form if they request that their Form be mailed to an updated mailing address, although only the mailing address on the cover page will be updated since there is no mailing address included in the actual Form 1095-A. This will occur even though no data elements on the Form 1095-A (PDF and IRS submission) will have changed (Form 1095-A contains only a permanent address , not a mailing address) • When data elements on Form 1095-A are corrected or consumers’ mailing addresses are updated, the FFM will mail consumers a corrected Form 1095-A and post the corrected form to consumers’ online accounts. The corrected Form 1095-A PDF will have the “corrected” check box marked and an updated record will also be sent to the IRS. The corrected Form 1095-A will not indicate which data element was corrected. • When a corrected Form 1095-A is generated, consumers will also receive an electronic notification (depending on communication preferences) that the corrected Form 1095-A (including the cover page, Form 1095-A instructions, and language taglines) has been posted to their online accounts.
19.	How long does it take to get a reprinted or corrected Form 1095-A?	<ul style="list-style-type: none"> • Beginning in early March 2015, corrected Forms 1095-A from the FFM will be mailed and uploaded to consumers’ HealthCare.gov accounts. • The updated Form 1095-A will have the “corrected” check box marked. • CMS will also report corrected information to the IRS.
20.	Will I receive Form 1095-A if I enrolled in health coverage through my state Marketplace instead of Healthcare.gov?	<ul style="list-style-type: none"> • Yes, consumers who enrolled in 2014 coverage through their state Marketplace instead of HealthCare.gov will receive a Form 1095-A directly from their state Marketplace. Consumers in these states should contact their state Marketplace directly for information and questions relating to their Form 1095-A.