



# Resources for Health Insurance and Your 2015 Federal Taxes

## In-Person Help

You may be eligible to get help through the Volunteer Income Tax Assistance (VITA) program. Check for a site near you online at [IRS.Treasury.Gov/freetaxprep](http://IRS.Treasury.Gov/freetaxprep)

For in person assistance to enroll in health coverage visit: [ConnectForHealthCO.com](http://ConnectForHealthCO.com)

## Phone Help

You can get telephone assistance from the IRS by calling **1-800-829-1040**.

If you bought a plan on the Marketplace but did not receive a Form 1095-A, you can call the Marketplace at **1-855-752-6749**.

## Online Resources

Health coverage and your federal income taxes: [Healthcare.gov/taxes](http://Healthcare.gov/taxes)

Affordable Care Act Tax Provisions: [IRS.gov/ACA](http://IRS.gov/ACA)

Individual Shared Responsibility Payment Exemptions from the IRS: [bit.ly/ISRP-IRS](http://bit.ly/ISRP-IRS)

Minimum Essential Coverage information from the IRS: [bit.ly/MEC-IRS](http://bit.ly/MEC-IRS)

Immigrants and the ACA FAQ from National Immigration Law Center: [www.nilc.org/ACAfacts.html](http://www.nilc.org/ACAfacts.html)

## Important Forms

Form 1040 U.S. Individual Income Tax Return 2015. This is the main tax return form for individuals. It includes sections for Filing Status, Exemptions, and other tax-related information.

### FORM 1040

This is how you file your federal taxes. Note that if you received financial assistance to pay for your premium on the Marketplace, you cannot use the short form 1040EZ.

Form 1095-A Health Insurance Marketplace Statement. This form provides information about the health insurance coverage you purchased through the Marketplace, including the issuer's name, policy number, and start/termination dates.

### FORM 1095-A

If you bought insurance on a state or federal Marketplace, you'll receive this form in the mail. It details the premiums you paid and any financial assistance you received. If you did not receive a form or think it's incorrect, call the Marketplace.

Form 1095-B Health Coverage. This form reports the health coverage you had during the year, including the issuer's name, address, and the type of coverage (individual, employer-sponsored, or other).

### FORM 1095-B

You may receive this form from your health insurer detailing who was covered and for how long in 2015.

Form 1095-C Employer-Provided Health Insurance Offer and Coverage. This form details the health insurance offer and coverage provided by your employer, including the plan name, start month, and the number of months you were covered.

### FORM 1095-C

You may receive this form from your employer detailing who was covered and for how long in 2015.

Form 8965 Health Coverage Exemptions. This form is used to claim an exemption from the individual shared responsibility payment (penalty) for not having health coverage in 2015.

### FORM 8965

You'll use this form if you want to claim an exemption for the fee for each month you did not have health coverage. You'll use the instructions for this form for figuring out your penalty, if you have one.

Form 8962 Premium Tax Credit (PTC). This form is used to claim the premium tax credit, which helps lower the cost of your health insurance premium.

### FORM 8962

If you purchased coverage through the Marketplace, use this form to calculate your final 2015 tax credit. If you received financial help to pay for your insurance up front or would like to receive a tax credit now, you will need to file this form along with your Form 1040.

## Terms to Know:

**Minimum Essential Coverage:** For health insurance plans to count toward someone's requirement to have coverage, they have to meet certain criteria. All of the plans offered through the Marketplace meet these criteria but some others may not.

**Individual Shared Responsibility Payment:** This is the penalty you'll pay for each month you did not have health coverage, unless you are eligible for an exemption.

**Special Enrollment Period (SEP):** Adults can only enroll in Marketplace plans outside of the open enrollment period (which ended in January 2016) if they qualify for a Special Enrollment Period. You can see if you qualify (for example by losing your health insurance coverage or having a life event like getting married or having a child) by answering a few questions at [healthcare.gov/screener](http://healthcare.gov/screener).

**Premium Tax Credit:** This is the amount of money that helps lower the cost of your health insurance when you buy it from the Marketplace. Your eligibility is based on your income and family size. Because the financial help you get is a tax credit, the final amount you receive is calculated based on your actual 2015 income. In some circumstances, you may be owed a refund if your actual income was lower than expected when you applied for coverage, or you may have to pay back some of the tax credit if your actual income was higher than you expected when you applied for coverage. The final tax credit amount is calculated on Form 8962.