

Health Insurance Marketplace Statements

Basic Information about Form 1095-A

- If you or anyone in your household enrolled in a health plan through the Health Insurance Marketplace in 2016, you'll get [Form 1095-A](#), *Health Insurance Marketplace Statement*. You will get this form from the [Marketplace](#), not the IRS.
- If Form 1095-A shows coverage for you and everyone in your family for the entire year, check the full-year coverage box on your tax return.
- You will use the information from the Form 1095-A to calculate the amount of your premium tax credit. You will also use this form to reconcile advance payments of the premium tax credit made on your behalf with the premium tax credit you are claiming on your tax return. To do this you will use [Form 8962](#), Premium Tax Credit, which you file with your tax return.
- The Form 1095-A will tell you the dates of coverage, total amount of the monthly premiums for your insurance plan, the second lowest cost silver plan premium that you may use to determine the amount of your premium tax credit, and amounts of advance payments of the premium tax credit.
- If you purchased coverage through the federally facilitated Marketplace and you set-up a HealthCare.gov account, you can get a copy of Form 1095-A, Health Insurance Marketplace Statement online from your account.
- If you purchased coverage through a state-based Marketplace, you may be able to get an electronic copy of [Form 1095-A](#) from your state-based Marketplace account. Visit your [Marketplace's website](#) to find out the steps you need to follow to get a copy of your 1095-A online.
- If you have not received your Form 1095-A or you received an incorrect 1095-A, you should [contact the Marketplace](#) from which you received coverage.
- If you receive a corrected or voided Form 1095-A, you may need to amend your return. For more information on what you need to do with a corrected or voided Form 1095-A, see [Corrected, Incorrect or Voided Forms 1095-A for Tax Years 2014, 2015 and 2016](#). This information can help you assess whether you should file an amended tax return.

In addition to receiving a Form 1095-A, you may receive one or more other health coverage information forms - [Form 1095-B](#) and [Form 1095-C](#) - that have important differences from Form 1095-A. For more information about the similarities and differences see our [Form 1095 questions and answers](#).

Specific Information found on the Form 1095-A

Below are graphics to show you the different sections on Form 1095-A, including descriptions about the information that is entered by your Marketplace. Additional information can be found in the [questions and answers](#) below.

Form 1095-A		Health Insurance Marketplace Statement		<input type="checkbox"/> VOID	OMB No. 1545-2232
Department of the Treasury Internal Revenue Service		▶ Do not attach to your tax return. Keep for your records. ▶ Information about Form 1095-A and its separate instructions is at www.irs.gov/form1095a .		<input type="checkbox"/> CORRECTED	2016
Part I Recipient Information					
1 Marketplace identifier		2 Marketplace-assigned policy number		3 Policy issuer's name	
4 Recipient's name			5 Recipient's SSN	6 Recipient's date of birth	
7 Recipient's spouse's name			8 Recipient's spouse's SSN	9 Recipient's spouse's date of birth	
10 Policy start date		11 Policy termination date		12 Street address (including apartment no.)	
13 City or town		14 State or province		15 Country and ZIP or foreign postal code	

Part I

Here you will find:

- The name and state of your Marketplace
- Your policy number
- The dates that your coverage under this policy started and ended

You will also see information about the recipient of the statement, who is identified at the time of enrollment as the taxpayer who would file a tax return and claim the premium tax credit. In boxes five and eight, you will find the social security numbers of the recipient of the statement and the recipient's spouse, if married and if advance credit payments were made for the coverage. While your Marketplace is allowed to enter an abbreviated version of your SSN, remember that you still enter the entire number on your tax return.

Part II Coverage Household				
A. Covered Individual Name	B. Covered Individual SSN	C. Covered Individual Date of Birth	D. Covered Individual Start Date	E. Covered Individual Termination Date
16				

Part II

There are five lines in Part II, where you will find the names of all the people covered under your policy. This may include you, your spouse, if married, and your dependents. If advance payments of the premium tax credit were paid, this section will list only the individuals for whom you are claiming a personal exemption. If there are more than five people covered under your policy, you will receive additional Forms 1095-A so every person covered is listed.

Part III Coverage Information			
Month	A. Monthly enrollment premiums	B. Monthly second lowest cost silver plan (SLCSP) premium	C. Monthly advance payment of premium tax credit
21 January			

Part III

You will see 12 lines in this section, one for each month of the year. You should find information for each month you had coverage under the Marketplace that issued the form.

In column A, you will find the total monthly premiums for the policy covering the individuals listed in Part II.

In column B, the number listed is the premium for the second lowest cost silver plan – also known as the SLCSP-- that applies to some or all members of your family enrolled in coverage through this Marketplace. The applicable SLCSP is a benchmark used to compute advance payments of the premium

tax credit and the actual premium tax credit you are claiming on your tax return. If you did not receive assistance in paying premiums through advance payments of the premium tax credit, you may find that column B is left blank.

In column C, you will find the amount of advance payments of the premium tax credit paid on your behalf.

Questions Related to Form 1095-A

Q: What should I do if I don't receive a Form 1095-A?

If you purchased coverage through the Marketplace and you have not received your Form 1095-A, you should [contact the Marketplace](#) from which you received coverage. You should wait to receive your Form 1095-A before filing your taxes. You can – and should - file as soon as you have all the necessary documentation. Individuals who did not purchase coverage through the Marketplace, including those with Medicaid or CHIP coverage, will not receive a Form 1095-A.

Q: What should I do if my Form 1095-A is incorrect and I have not received a corrected form?

If you believe your Form 1095-A is incorrect, you should contact the state or federal Marketplace from which you received coverage. The Marketplace may need to send you a corrected Form 1095-A.

Q. What should I do if I receive a corrected or voided Form 1095-A?

If you receive a corrected or voided Form 1095-A, you may need to amend your return. For more information on what you need to do with a corrected or voided Form 1095-A, see [Corrected, Incorrect or Voided Forms 1095-A for Tax Years 2014, 2015 and 2016](#).. This information can help you assess whether you should file an amended tax return.

Q. What is a second lowest cost silver plan shown on my 1095-A?

Also known as SLCSP, this is reported on Form 1095-A in Part III, column B. If you are eligible to claim the premium tax credit, the premium for a SLCSP that applies to some or all of your family members enrolled in coverage is a factor that determines the monthly amount of your premium tax credit.

If you had certain changes in your family or if you moved and did not notify the Marketplace of these changes, the premium for the applicable SLCSP reported on your Form 1095-A, Part III, column B, may not be accurate for one or more months. The applicable SLCSP premium on your Form 1095-A also may be incorrect if you did not request advance payments of the premium tax credit. If one of these situations applies to you, you must determine the correct premium for the applicable SLCSP for the months affected. See Pub. 974 , [Premium Tax Credit](#), for information on determining the correct premium for the applicable SLCSP or, if you enrolled through the federal Marketplace, visit <https://www.healthcare.gov/tax-tool/>.

Q: Why did I get more than one Form 1095-A?

You may receive more than one Form 1095-A if members of your household were not all enrolled in the same health plan, you updated your family information during the year, you switched plans during the year, or you had family members enrolled in different states.

Q: What do I do if I received multiple Forms 1095A? How do multiple forms affect my return?

If you received more than one Form 1095-A – from the same Marketplace – that reports coverage for different months, you will enter the information for the corresponding month on Form 8962, lines 12 through 23. You will find this information in Part III of the Form 1095-A. If you received more than one Form 1095-A that reports coverage for the same month, please see the [instructions](#) for Form 8962 for

more information.

Q. I filed my return claiming the premium tax credit. Why did I get a letter from the IRS asking for more information and a copy of my 1095-A?

You do not have to send your Form 1095-A to the IRS with your tax return when you file and claim the premium tax credit. However, using the information on your Form 1095-A you must complete and file Form 8962, Premium Tax Credit. The IRS verifies the information on your Form 8962 by comparing it to information received from the Marketplace and to other information you entered on your tax return.

In some situations, before we can send your refund, the IRS may send you a letter, called a 12C letter, asking you to clarify or verify information that you entered on your income tax return. The letter may ask for a copy of your Form 1095-A.

Some common examples of issues or questions that may arise are:

- It appears that you are required to reconcile but did not include Form 8962.
- You submitted Form 8962 but it is incomplete.
- Based on the income that you reported, it appears that you are not eligible for the credit.
- The income or other entries on your Form 8962 are inconsistent with information on your tax return.
- The premium that you entered on your Form 8962 appears to be an annual amount, rather than monthly.
- There are questions about entries on your Form 8962 that may be clarified by a review of your 1095-A.
- We need to review your Form 1095-A to verify your Marketplace coverage.

You should follow the instructions on the correspondence that you receive in order to help the IRS verify information that has been entered on the tax return and issue the appropriate refund. For more information about the 12c letter see [Understanding Your Letter 0012C](#). For more information about Forms 1095-A, visit our [Health Insurance Marketplace Statements](#) page.

Q. Will I receive any health care tax forms in 2017 to help me complete my tax return?

In early 2017, you may receive one or more forms providing information about the health care coverage that you had or were offered during the previous year. Much like Form W-2 and Form 1099, which include information about the income you received, these health care forms provide information that you may need when you file your individual income tax return. Also like Forms W-2 and 1099, these forms will be provided to the IRS by the entity that provides the form to you.

The forms are:

- [Form 1095-B](#), *Health Coverage*.
- [Form 1095-C](#), *Employer-Provided Health Insurance Offer and Coverage*.

The IRS has posted a set of [questions and answers](#) about the Forms 1095-B and 1095-C. The questions and answers explain who should expect to receive the forms, how they can be used, and how to file with or without the forms.

Q: Where can I find more help?

While the [Marketplace](#) can help you with certain issues related to the Form 1095-A, you may have additional questions, particularly about how the form affects your taxes. There are additional resources to help you at the following pages:

[Corrected, Incorrect or Voided Forms 1095-A for Tax Years 2014, 2015 and 2016](#)

[Instructions for Form 1095-A](#)

[Premium Tax Credit](#)

[Affordable Care Act - What to Expect when Filing Your Tax Return](#)

[Gathering Your Health Coverage Documentation](#)

You should also consider filing your return electronically. Using tax preparation software is the best and simplest way to file a complete and accurate tax return as it guides individuals and tax preparers through the process and does all the math. There are a variety of electronic [filing options](#), including [IRS Free File](#) for taxpayers who qualify, free [volunteer assistance](#), [commercial software](#), and [professional assistance](#).