

1095-A

If you purchased health insurance in the Health Insurance Marketplace for 2014 coverage, you should have received your [Form 1095-A](#) in the mail, which includes details of your insurance premium and tax credits that should be reported on your taxes.

The Centers for Medicare and Medicaid Services (CMS) announced today, that a very small percentage of tax filers (less than 1%) who received health insurance through HealthCare.gov, and received tax credits to help them pay their premiums, may receive an [updated Form 1095-A](#). Some of the original forms listed an incorrect benchmark plan amount used to determine the premium tax credit.

Steps You Can Take if You Haven't Filed Your Taxes and You Have Form 1095-A

If you haven't filed your taxes and you have Form 1095-A you can:

- Log into your account at HealthCare.gov to see if your form was affected. The majority of tax filers with Marketplace coverage that received a 1095-A are not affected.
- [Look up the correct premium amount](#) for your 2014 second lowest cost Silver plan (SLCSP) or call the Marketplace Call Center.
- Wait to receive your corrected 1095-A form if you are affected. When your corrected form is ready there will be a message sent to your Marketplace account.

Steps You Can Take if You've Already Filed Your Taxes and You Have Form 1095-A

The majority of people with Marketplace coverage through HealthCare.gov received a correct Form 1095-A and do not need an updated form.

The IRS is providing relief to you if you received an incorrect Form 1095-A and have already filed your 2014 taxes by giving you the option to file an amended tax return.

You are likely to benefit from amending your tax return if the 2015 monthly premium for your second lowest cost Silver plan indicated on your original Form 1095-A is less than the 2014 premium on your corrected form. For example, if your original form lists a premium of \$100 for your plan and your updated form lists a premium of \$200, you may want to amend your tax return.

1095-B 1095-C

2016 marks the second year that Americans are required to report their health insurance status on their taxes under the Affordable Care Act (ACA). If you have health insurance through your employer, Medicaid, Medicare, VA, or other qualifying coverage, all you will need to do is just check a box indicating you have coverage and you are done!

During the tax season, taxpayers who have non-Marketplace health insurance (their plan wasn't purchased on healthcare.gov or a state Marketplace) may receive the new Forms 1095-B or 1095-C — these are receipts from private insurers or employers, confirming you had or were offered coverage. Check them for accuracy if you receive them and keep them for your records. You will not need them to file your 2015 tax return.

If you purchased health insurance on healthcare.gov or your state Health Insurance Marketplace, you will still report your health insurance information from Form 1095-A on your tax returns.