

# Confused about Your Taxes and Health Insurance?



Don't worry

This graphic will guide you in the right direction.

Most people will just need to check a box when they are preparing their taxes to report that they had health insurance. For others, the process may be a little more complicated. See the steps you need to take.

## Did you have health insurance in 2015?



Yes

No

What type of insurance did you have?

Do you qualify for an exemption?

### Medicaid or CHIP

- When filing your taxes, **check the box** indicating you had health insurance.

You should receive FORM 1095-B

### Medicare

- When filing your taxes, **check the box** indicating you had health insurance.

You should receive FORM 1095-B

### Employer Coverage

- When filing your taxes, **check the box** indicating you had health insurance.

You should receive FORM 1095-C

or FORM 1095-B

### HealthSource RI Coverage

- When filing your taxes, **check the box** indicating you had health insurance.

You should receive FORM 1095-A

If you received **premium tax credits**, use information from Form 1095-A to fill out and submit Form 8962 with your tax return.

Submit with your taxes FORM 8962

You might qualify for an exemption if:



- You have experienced a "hardship" that affects your ability to buy health insurance.
- You had a gap in coverage of less than 3 months
- Coverage is considered unaffordable
- For a full list of exemptions, go to **HealthSourceRI.com**

Yes

No

You need to **complete Form 8965** with your taxes. (While most exemptions can be done when you file your taxes, you can also request some exemptions through HealthSource RI.)

Submit with your taxes FORM 8965

When filing your taxes, you will need to **pay the fine** for not having insurance. The amount you pay will depend on how many months you went without coverage and your household income.

Did you sign up for health insurance this year? You may still be able to enroll depending on your life circumstances.



To see if you can enroll now: **HealthSourceRI.com/sep**

Visit



Go to

Still need help?

HealthSourceRI.com or call 1-855-840-4774 to find free help with your health insurance.