

Consumer “Frequently Asked Questions” (FAQs) for the 2015 Tax Season

Frequently Asked Questions for Consumers:

1. Q: What is Form 1095-A?

A: Form 1095-A is a form you will need in order to fill out your taxes, just like your W-2. You should keep it with all your tax records so you can use it when you want to file.

Form 1095-A is produced by HealthSource RI for any individual or family who enrolled in health insurance for any period of time in 2014. It has information about the health insurance you and your family members received through HealthSource RI (more guidance about the information in the form is provided in several of questions below).

Please note that Form 1095-A does not apply if you received coverage through your employer in HealthSource RI or if you were enrolled in Medicaid; enrollees in these plans will receive Form 1095-B. For more information about Form 1095-B, please visit www.irs.gov/aca.

2. Q: How can I find my Form 1095-A?

A: HealthSource RI will mail Form 1095-A by January 31, 2016 to the home address (or mailing address) of any individual or family who enrolled in health insurance through HealthSource RI for any period of time in 2015. Once mailed, HealthSource RI will also post a PDF copy of Form 1095-A in your online account, where you can download and print it.

3. Q: Why do I need Form 1095-A?

A: Just like you use your W-2 to fill out your tax return, you will use the information on Form 1095-A, as well as information from the rest of your return (Form 1040), to complete your tax return. The information in your Form 1095-A will be used to fill out Form 8962.

If you enrolled in health insurance through HealthSource RI *and* chose to receive a tax credit in advance to help pay your monthly premiums, the IRS will use your Form 8962, along with other information in your tax filing (like information on your income and family size), to make sure you received the right amount of tax credit. If you received *more* in tax credits than is owed to you, the difference will be added to your final tax due or subtracted from your refund. If you received *less* than is owed to you, the difference will be subtracted from your final tax due or added to your refund.

If you enrolled in health insurance through HealthSource RI without a tax credit (meaning you paid the full monthly premium), you may use Form 8962 to determine if you are eligible for a tax credit when you submit your tax filing.

4. Q: What should I do with my Form 1095-A?

You should keep your Form 1095-A with all your tax records so you can use it as a reference tool when you want to file – just like you do with your W-2. When you’re ready to file your taxes, you or your tax preparer should use the information on the Form 1095-A to complete Form 8962. Form 8962 is used to calculate how much tax credit you are eligible to receive based on your final, year-end information, including income and family size.

5. What information is provided on Form 1095-A?

A: Form 1095-A has three parts. Part I provides basic information about you and your family, and your health insurance start and end dates. Part II provides information about each member of your “coverage household” – those members of your family also covered under the same policy. Part III provides information for every month of the year for three items:

- (1) the monthly premium amount of the health plan you selected,
- (2) the premium amount of the Second Lowest Cost Silver Plan (SLCSP) available on the exchange, and
- (3) the advance payment of the premium tax credit paid on your behalf to the issuer of your policy.

Please note that a very small difference between the monthly premium shown in column A from Form 1095-A and your actual monthly bill should be expected. This is because we are required to report only the “essential health benefits” portion of the premium on Form 1095-A. If the difference exceeds \$ 2.00 per month, please call us at 1-855-408-1344.

The premium amount of the SLCSP is provided because the law requires that we use this plan’s premium amount to calculate your premium tax credit.

6. Q: The information on my 1095-A doesn’t look correct. How can I get it fixed?

A: If you think there is a mistake on your Form 1095-A, you should contact HealthSource RI at 1-855-408-1344. It will be most helpful if you first complete Form 8962 so that HealthSource RI can also use this information to assist you more quickly. You should know that many questions about the 1095-A form may require research that our Contact Center cannot complete while you are on the phone with us. We will work as quickly as possible to complete any research needed and call you when we have a response.

7. Q: Why did I receive more than one Form 1095-A?

A: If you or a member of your tax household enrolled in more than one health plan, you will receive a Form 1095-A for each plan. You should use all of the 1095-A forms you receive where you are listed as a “Covered Individual” (in Part II) to fill out Form 8962.

8. Q: One of my Form 1095-As has an X in the “Corrected” box, should I use it?

A: Yes, this means that your form has updated information on it and you should use the “Corrected” Form 1095-A form instead of the older version of that Form 1095-A.

9. Q: I never received my Form 1095-A in the mail and I don’t have an online account. How do I get another copy of my Form 1095-A?

A: All HealthSource RI customers have an online account. Please contact us at 1-855-408-1344 and we will help you access your account.

10. Q: HealthSource RI sent the Form 1095-A to my ex-spouse, can I get a copy?

A: Form 1095-A will be sent to the person identified as the tax filer - it doesn’t matter who actually made the health plan premium payments in the previous year. If your ex-spouse is identified as the tax filer, he or she will receive the 1095-A, and you will need to work with that person to obtain a copy of the form so that you can properly complete Form 8962. In situations

where there is a non-cooperative atmosphere between ex-spouses, individuals may contact the IRS for the information needed to complete Form 8962.

11. Q: I forgot to report a change in my income or my family size (like, getting married or having a baby) that happened in 2015. What should I do?

A: After December 31, 2015, HealthSource RI cannot make changes to your 2015 information. Any change that you forgot to make in 2015 will likely be addressed on Form 8962 and you will need to talk with the IRS or your tax preparer with any questions you have. If this change is still applicable in 2016, we want to take that information into account now for your 2016 enrollment application, so make sure you update your account information either online or by calling the Contact Center.

12. Q: My Form 1095-A says I received a tax credit during a month when I didn't pay my monthly premium. Why does this say I received a tax credit for a month that I did not pay for?

A: If you are receiving a tax credit, the law requires your insurer to keep you covered in your health insurance for a certain period of time even if you aren't paying premiums. This is called a grace period. If you don't start paying your premiums again at the end of the grace period (after 90 days), your coverage is terminated. Even if your coverage is terminated, your insurer counts you as covered during the first month you stopped paying. If your coverage is terminated because you did not pay your monthly bills, the IRS will hold you responsible when you file your taxes for the tax credit you received during the first month you stopped paying.

13. Q: Can my tax preparer call HealthSource RI with questions about the Form 1095-A on my behalf?

A: No, we cannot accept calls from a tax preparer for you to protect your privacy. If your tax preparer has general questions about the 1095-A document process at HealthSource RI, he should visit the section "Help during Tax Season" on our website. Tax preparers are also encouraged to take advantage of the extensive information prepared by the IRS to support tax preparers and their understanding of the Affordable Care Act (ACA). Tax preparers should visit IRS.gov/for-Tax-Pros.

Finally, in late-January, HealthSource RI will post an email address on our website just for tax preparers to use when they have general questions. Inquiries received at this email address will be used to create a list of "Frequent Asked Questions from Tax Preparers."

14. Q: I was approved for an exemption from coverage last year. Do I need a Form 1095-A?

A: If you received an exemption from coverage for every month in 2015, you do not need a Form 1095-A. To learn more about qualifying for an exemption, visit www.irs.com/aca.

15. Q: I was uninsured for some of 2015. Do I owe anything for the months I was uninsured?

A: During 2015, everyone was required to have health insurance during every month of the year. If you did not have health insurance for any month, you may have to pay a fee. You may not have to pay the fee if you qualify for an exemption. To find out more about exemptions and how to apply for one, visit www.irs.gov/aca.

16. Q: Does Form 1095-A have any impact on my state taxes?

A: No, the premium tax credit is a federal credit and only impacts your federal taxes.

17. Q: Can my tax preparer help me estimate my income or tax family size for my 2016 enrollment?

A: Yes, you should seek out whatever help you need to provide the most accurate income and tax family size when you enroll in 2016.

18. Q: My income changes throughout the year and I don't want to get too much in tax credits. Can I take less tax credits in advance and still get anything more owed to me when I file my 2015 taxes?

A: Yes, you can take all or part of your estimated tax credit during the year and receive any remaining tax credit when you file. You also have the choice of not taking any tax credit during the year and filing for all of it when you do your 2015 taxes.

19. Q: Can HealthSource RI help me complete my income tax return?

A: No, HealthSource RI cannot help you complete your tax return. If you need assistance completing your tax return, you are encouraged to consult a qualified tax preparer. Some tax preparers charge a fee for their services, and there are also several sources of free tax prep assistance to moderate and lower income tax filers. For more information about the free tax assistance organized by the Internal Revenue Service (IRS), please visit <https://www.irs.gov/Individuals/Free-Tax-Return-Preparation-for-You-by-Volunteers>. For a list of Volunteer Income Tax Assistance (VITA) sites in Rhode Island, you may also call 1-800-906-9887 after January 25.

20. Q: How do I use Form 1095-A to fill out my Form 8962?

A: Form 8962 is a tax form and HealthSource RI cannot assist enrollees with the tax filing process. We recommend that you seek assistance from the IRS or a qualified tax preparer.

21. Q: Where can I find Form 8962?

A: Your tax preparer or the IRS can provide you with this form, or you can likely find it anywhere where federal tax forms are available to the public (for example, your local post office or library). HealthSource RI does not stock copies of these forms and we cannot mail these forms to you.

22. Q: I received a corrected Form 1095-A after I filed my taxes, do I need to amend my income tax return?

A: Generally, yes, if you received a corrected Form 1095-A *after* you submitted your tax filing, you may need to amend your tax return. To answer the question based on your specific circumstances, we recommend that you seek assistance from the IRS or your tax preparer.

23. Q: What will happen if I received an advance tax credit and I do not complete Form 8962 with my federal income tax return?

A: If a taxpayer submits his or her return without Form 8962, IRS is expected to send it back to the taxpayer, resulting in a processing delay of any applicable refund. For this reason it is important for taxpayers to wait until they have received all necessary tax forms before

beginning the tax preparation process. HealthSource RI will notify enrollees in early January to “Watch the Mail” for their Form 1095-A. Please contact the IRS or your tax preparer for information on other consequences from not filing Form 8962 when required to do so.

24. Q: I’ve always filed using Form 1040EZ. Can I use 1040EZ if I received a premium tax credit?

A: No, the 1040EZ Form cannot be used with Form 8962. If you received a premium tax credit, it is very likely that you must file Form 1040 or Form 1040A. For more information, please contact the IRS or your tax preparer.

25. Q: My income is below the filing limit but I did receive a tax credit. Do I have to file?

A: Yes, you must file a federal tax return if you received a tax credit, regardless of your income. For more information, please contact the IRS or your tax preparer.

26. Q: My Form 1095-A shows I had coverage for 6 months and received a tax credit during each of those six months. But I didn’t have any coverage for the rest of the year. Do I have to pay back the tax credit for those six months?

A: Generally, if you were eligible for the tax credit during the six months you were covered, you would not have to pay back the tax credit. However, the IRS will review your year-end information (like your income and family size) to see whether you received the right amount of tax credit during those six months. If they calculate that you received more or less than is owed to you, the difference may be added or subtracted from your tax due or refund. You may also owe a fee for the six months you were not insured.

27. Q: What if I made a mistake and reported my income wrong and got too much in tax credits? Is there a limit to how much I have to pay back?

A: In most cases, but not all, the IRS limits how much you have to pay back if you received too much in tax credits. The repayment caps are tied to income levels and whether you are filing as an individual or family. For more information, see below:

Repayment Amounts under Current Federal Law by Income Level

Income(% Federal Poverty Level)	Maximum repayment amount for a single individual	Maximum repayment amount for couples and families
Less than 200% FPL	\$300	\$600
200% – less than 300% FPL	\$750	\$1,500
300% – less than 400% FPL	\$1,250	\$2,500
400% FPL or greater	Full Amount	Full Amount

Source: 2012-24 Internal Revenue Bulletin, § 1.36B-4.

To estimate how your income lines up with the Federal Poverty Level (FPL), you might find the chart below helpful:

Income % Federal Poverty Level	Income Range in Dollars for the 2015 benefit year	
	Single Individual	Family of Four
Under 100%	Less than \$11,670	Less than \$23,850
100% – 133%	\$11,670 – \$15,521	\$23,850 – \$31,721
133% – 150%	\$15,521 – \$17,505	\$31,721 – \$35,775
150% – 200%	\$17,505 – \$23,340	\$35,775 – \$47,700
200% – 250%	\$23,340 – \$29,175	\$47,700 – \$59,625
250% – 300%	\$29,175 – \$35,010	\$59,625 – \$71,550
300% – 400%	\$35,010 – \$46,680	\$71,550 – \$95,400
Over 400%	More than \$46,680	More than \$95,400

Source: Kaiser Family Foundation

28. Q: I am married and I got a tax credit, but I file separately from my spouse. Can I still file separately?

A: Generally speaking, you must file jointly to obtain a tax credit. There are two exemptions recognized by the IRS. If you are a victim of domestic violence or spousal abandonment, you may be eligible to file separately. To answer the question based on your specific circumstances, we must refer you to the IRS or your tax preparer.

29. Q: I can't pay what I owe on my taxes by April 15. What should I do?

A: HealthSource RI cannot help you with this question. Please call or visit the IRS for guidance needed (call 1-800-829-1040 or visit IRS.gov/aca). Assistance is available in both English and Spanish. The IRS has also prepared a number of YouTube videos in English and Spanish to help people understand health care related changes in the tax laws. You might also wish to contact a qualified tax preparer or tax attorney for help.

30. Q: I might have gotten some information wrong on my application for coverage. What's the worst that can happen on my taxes?

A: HealthSource RI cannot help you with this question. Please call or visit the IRS for guidance needed (call 1-800-829-1040 or visit IRS.gov/aca). Assistance is available in both English and

***As of 1/15/16
Check back frequently for updates!***

Spanish. The IRS has also prepared a number of YouTube videos in English and Spanish to help people understand health care related changes in the tax laws. You might also wish to contact a qualified tax preparer or tax attorney for help.