

# FAQs for 2021 Tax Season (for filing 2020 tax return)

## Help During Tax Season

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## Frequently Asked Questions

### Q: What is Form 1095-A?

A: Form 1095-A is a form you may need in order to fill out your federal and state income taxes. You should keep it with all your tax records so you can use it when you are ready 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 last year. It has information about the health insurance you and your family members received through HealthSource RI (there is more information about form 1095-A in several of the questions below).

You will not get a Form 1095-A if you received coverage through your employer in HealthSource RI or if you were enrolled in Medicaid.

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

A: HealthSource RI mails out Form 1095-A at the end of January each year to the mailing address of any individual or family who enrolled in health insurance through HealthSource RI for any period of time in the prior year. Once mailed, HealthSource RI also posts a copy of Form 1095-A in your online account, where you can download/print it.

### Q: Why do I need Form 1095-A?

A: You may need the information on Form 1095-A to complete Form 8962: Premium Tax Credit for your federal tax return.

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 Internal Revenue Service will use your Form 8962, along with other information in your tax filing (such as information about your income and family size), to make sure you received the right amount of tax credit.

If you received too little tax credit over the course of the year, you may get money back when you file your taxes. If you received too much tax credit, you may need to pay back the difference, either in the form of a reduced refund or an amount due when you file your taxes. When you complete Form 8962, you will learn if you need to pay back some of the tax credit you received or if you will receive more money when you get 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 file your taxes.

For tax years 2020 and later, you may need Form 1095-A to complete your state income tax return. The Rhode Island state tax return will ask if you and members of your tax household had health insurance coverage during the year. Form 1095-A can be used to remind you of who in your tax household had coverage by month.

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

A: You should keep your Form 1095-A with all your tax records until 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 the amount of tax credit you should receive based on your final, year-end information, including income and family size.

### Q: What information is provided on Form 1095-A?

A: Form 1095-A has three parts-

1. Part I provides basic information about you and your family, and your health insurance start and end dates.
2. Part II provides information about each member of your "coverage household" – those members of your family who are also covered under the same policy.
3. Part III provides information for every month of the year for three items:
  - a. The monthly cost of the health plan you selected
  - b. The monthly cost of the Second Lowest Cost Silver Plan (SLCSP) available on HealthSource RI
  - c. The tax credit you received to pay for your monthly health insurance bill.

Please note that there will always be a very small difference between the monthly premium shown in column A from Form 1095-A and your actual monthly bill. 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 \$8.00 per month, please call us at 1-855-408-1344.

**Please note: If your health insurance provider issued a premium refund in 2020, the monthly cost of your coverage will be reduced by these amounts on Form 1095-A.**

The premium amount of the Second Lowest Cost Silver Plan (SLCSP) is included because the law requires that we use the cost of this plan to calculate your premium tax credit.

**Q: The information on my 1095-A isn't correct. How can I get it fixed?**

A: Visit [HealthSourceRI.com/get-help-tax-season/](https://HealthSourceRI.com/get-help-tax-season/) or call us at 1-855-408-1344. It is important to understand that your Form 1095-A cannot be corrected over the telephone. You will need to tell us why you think the form is incorrect. Reviewing your Form 1095-A may require us to conduct research on your account history and this may take up to 30 days to complete. Only HealthSource RI can review and change your Form 1095-A.

**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" to fill out Form 8962.

**Q: Will I receive Form 1095-B for my Medicaid coverage for 2020?**

**A. Yes. The State will send out Form 1095-B for Medicaid enrollees in 2020 because there is a state mandate to have individual healthcare coverage in tax years 2020 and later.** (If a family member has Medicaid coverage, you received an "anchor card" in addition to a health plan card from Neighborhood Health Plan, Tufts Health Plan or UnitedHealthcare). If you don't receive Form 1095-B by late February, you may email [OHHS.1095B@ohhs.ri.gov](mailto:OHHS.1095B@ohhs.ri.gov). Once mailed, Form 1095-B will also be in your online account.

Form 1095-B is useful for reminding you of who in your tax household had coverage by month.

**Q: What if I didn't receive advance tax credits?**

A. If you enrolled in coverage through HealthSource RI last year but did not receive advance premium tax credits, you may complete Form 8962 to determine if you are eligible to receive a premium tax credit. The

law allows you to take the tax credit in advance or when you file your federal taxes—it's your choice. You can also choose to take part of the credit in advance and receive any balance when you file your taxes.

**Q: One of my Form 1095-As has an X in the "Corrected" box. What does this mean?**

A: This means that your form has updated information on it, and you should use the "Corrected" Form 1095-A form instead of the earlier version that we sent you.

**Q: I never received my Form 1095-A in the mail. How do I get another copy of my Form 1095-A?**

A: Please contact us at 1-855-408-1344 and we will help you access your online account.

The most likely reason you did not receive the form in the mail is because we do not have your current address on file. Please make sure HealthSource RI has your correct address at all times so that you don't miss important information about your account.

**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 paid for your health insurance. 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 fill out your Form 8962. In situations where an ex-spouse will not cooperate, you may contact the Internal Revenue Service for the information you need to complete your taxes.

**Q: I forgot to report a change in my income or my family size (such as, getting married or having a baby) that happened last year. What should I do?**

A: After December 31, HealthSource RI cannot make changes to your information for the previous 12-month period. Any change that you forgot to make will likely be addressed on Form 8962 and you will need to talk with the Internal Revenue Service or your tax preparer with any questions you have.

If this change is still applicable for this year, please contact HealthSource RI so we have the correct information for your new health insurance. You can report a change in your online account or by calling the Contact Center at 1-855-840-4774.

**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 insurance company 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 before the end of the grace period (after 90 days), your coverage is canceled retroactively.

Even if your coverage is canceled, your insurance company 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 Internal Revenue Service may hold you responsible for the tax credit you received during the first month you stopped paying. You may have to pay those tax credits back when you file your taxes.

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

A: No. To protect your privacy, we cannot accept calls from a tax preparer. If your tax preparer has general questions about the 1095-A process, 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 Internal Revenue Service to support tax preparers and their understanding of the Affordable Care Act. Tax preparers should visit [IRS.gov/for-Tax-Pros](https://www.irs.gov/for-Tax-Pros) for more information.

**Q: I was uninsured for some of 2020. Do I owe anything for the months I was uninsured?**

In 2020, most Rhode Island residents are required to have health insurance or pay a tax penalty. See R.I. Gen. Laws § 44-30-101. For more information on the state mandate, exemptions to the requirement and tax penalty, please visit: [HealthSourceRI.com/Mandate](https://HealthSourceRI.com/Mandate).

**Q: If I am assessed a penalty, can I enroll in coverage through HealthSource RI?**

If you are assessed a penalty, you will be eligible for a special enrollment period (SEP) under R.I. Gen. Laws § 42-157-12.

If you are issued a penalty during the current tax season, please contact HealthSource RI at 1-855-840-

4774. We can help you enroll in coverage to avoid a tax penalty for the following tax season.

You will have sixty (60) days from the date you are assessed a penalty to complete enrollment in a health plan through HealthSource RI for the current year. Visit [HealthSourceRI.com/mandate](https://HealthSourceRI.com/mandate) to learn more or call 1855-840-4774 to see if you are eligible to enroll with HealthSource RI for low- or no- cost coverage to avoid a tax penalty for the next tax season.

**Q: Does Form 1095-A have any impact on my state income taxes?**

A: For tax year 2020 and later, the penalty for not having health insurance will be assessed on the state income tax form. See R.I. Gen. Laws § 44-30-101. Form 1095-A will provide you with documentation on which months you had coverage in 2020.

**Q: Can my tax preparer help me estimate my income or tax family size for my current year enrollment?**

A: Yes. You should seek out whatever help you need to provide the most accurate information about your income and tax family size.

**Q: My income changes throughout the year and I don't want to get too much in tax credit. Can I take less tax credit in advance and still get however much is owed to me when I file my 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 file your taxes.

**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, please consult a qualified tax preparer. Some tax preparers charge a fee for their services, and there are also several sources of free tax preparation assistance available to moderate and lower-income tax filers.

For more information about the free tax assistance organized by the Internal Revenue Service, please visit: [www.irs.gov/Individuals/Free-Tax-Return-Preparation-for-You-by-Volunteers](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 211.

**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. Please ask for help from the Internal Revenue Service or a qualified tax preparer.

**Q: Where can I find Form 8962?**

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

**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 Internal Revenue Service or your tax preparer.

**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: HSRI reports all tax credits to the Internal Revenue Service. Failure to file is a serious matter, and, may impact your eligibility to receive tax credits in the following year.

For more information on failure to file Form 8962 when you have received a premium tax credit, please contact the Internal Revenue Service or a qualified tax preparer.

**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 Internal Revenue Service or a qualified tax preparer.

**Q: My income is less than 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, no matter the amount of your income. For

more information, please contact the Internal Revenue Service or your tax preparer.

**Q: My Form 1095-A shows I had coverage for six 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 Internal Revenue Service will review your year-end information (such as your income and family size) and Form 8962 to determine whether you received the right amount of tax credit during those six months.

If you received more or less than is owed to you, the difference may be added or subtracted from the amount of your tax refund due to you. You may also owe a penalty for the months when you were not insured.

**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 the Internal Revenue Service at 1-800-829-1040 or visit [IRS.gov/aca](https://www.irs.gov/aca). Assistance is available in both English and Spanish. You might also wish to talk to a qualified tax preparer or tax attorney for help.

**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 Internal Revenue Service (IRS) for guidance needed (call 1-800-829-1040 or visit [IRS.gov/aca](https://www.irs.gov/aca)). Assistance is available in both English and Spanish. You might also wish to contact a qualified tax preparer or tax attorney for help.

**Q: What if I made a mistake in reporting my income and got too much in tax credit? Is there a limit to how much I have to pay back?**

A: In most, but not all cases, the Internal Revenue Service limits how much you have to pay back if you received too much in tax credit. The maximum you must pay is tied to your income and whether you are filing as an individual or family.

For more information, see chart 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/families
Less than 200% FPL	\$325	\$650
200% – less than 300% FPL	\$800	\$1,600
300% – less than 400% FPL	\$1,350	\$2,700
400% FPL or greater	Full Amount	Full Amount

Source: IRS Instructions for Form 8962

To estimate how your income lines up with the Federal Poverty Level (FPL), use this chart:

Income % Poverty	Income Range in Dollars for the 2019 Benefit Year	
	Single Individual	Family of Four
Under 100%	Less than \$12,490	Less than \$25,750
100% – 133%	\$12,490 – \$16,612	\$25,750 – \$34,248
133% – 150%	\$16,612 – \$18,735	\$34,248 – \$38,625
150% – 200%	\$18,735 – \$24,980	\$38,625 – \$51,500
200% – 250%	\$24,980 – \$31,225	\$51,500 – \$64,375
250% – 300%	\$31,225 – \$37,470	\$64,375 – \$77,250
300% – 400%	\$37,470 – \$49,960	\$77,250 – \$103,000
Over 400%	More than \$49,960	More than \$103,000

Source: Kaiser Family Foundation

**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 exceptions recognized by the

Internal Revenue Service. 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, please talk to the Internal Revenue Service or your tax preparer.

**Other related questions:**

**Q: What exemptions are available and how do I apply for them to avoid a tax penalty for not having health coverage?**

A: Beginning on January 1, 2020, Rhode Island General Laws, section 44-30-101, will require certain Rhode Island residents to have health insurance. If you do not have insurance, you may be assessed a penalty when you file your 2020 state taxes in April of 2021.

Exceptions to this law are called exemptions. For more information on the 2020 requirement, including exemptions, please visit [HealthSourceRI.com/Mandate](https://HealthSourceRI.com/Mandate).

Exemptions can be claimed in one of two ways, depending on the exemption type. It is important to know that some exemptions are claimed through a Rhode Island personal income tax filing, and others are requested through an application submitted to HealthSource RI (You can find this application at [HealthSourceRI.com/Mandate](https://HealthSourceRI.com/Mandate)). Exemptions granted by the RI Division of Taxation will be claimed through personal income tax Form RI-1040 for RI residents and Form RI-1040NR for part-year RI residents. There is no separate application process. Updated tax forms for Tax Year 2020 (filed in 2021) will be available prior to the 2021 filing season.

**Q. What is the penalty for not having health insurance in 2020?**

A. Most are required to have health insurance. Those who don't have insurance may pay a penalty when they file their state taxes. For more information on the health insurance mandate in Rhode Island for 2020, including penalties, please visit: [HealthSourceRI.com/Mandate](https://HealthSourceRI.com/Mandate)

**Q. Where can I find more information on the need to have coverage in 2020 and any exceptions to this requirement?**

A. Beginning on January 1, 2020, Rhode Island General Laws, section 44-30-101, will require certain Rhode Island residents to have health insurance. If you do not have insurance, you may be assessed a penalty when you file your 2020 state taxes in April of 2021. The penalty amounts are the same as the federal penalties that were in effect for 2018 (no penalties apply for 2019 as health insurance was not required at either the state or federal level).

For more information on the 2020 requirement, including exceptions, please visit [HealthSourceRI.com/Mandate](https://HealthSourceRI.com/Mandate)