

# TAX FILING 1095-A FORMS

2018 Frequently Asked Questions  
for Tax Preparers and Customers



## What health insurance coverage forms will I get for tax filing in 2018?

Vermonters may get one or more IRS forms about health insurance coverage.

These forms are sent to customers and to the IRS for reporting purposes. They show health insurance coverage for each month of the year, and any advanced premium tax credits received. This will allow individuals to reconcile their tax credits and find any shared responsibility provision (SRP) fees due:

- **1095-A forms:** Vermont Health Connect (VHC) sends these to show the months during which customers were covered by one of their Qualified Health Plans (QHPs) and how much advance premium tax credit (APTC) they received, if any.
- **1095-B forms:** Vermont insurance carriers, Vermont's Medicaid offices, and other government agencies send these forms to show the months during which people had minimum essential coverage (MEC). This includes MEC from most categories of Medicaid/Dr. Dynasaur as well as Refugee Medical Assistance.
- **1095-C forms:** Vermont large businesses send these forms to show whether employees were offered minimum essential coverage (MEC) and to show the months during which each employee had health insurance coverage.

You may receive one or more of these forms. It depends on what kind of coverage your household had and if there were changes during the year. VHC sends Form 1095-A to customers by January 31.

When you file your federal tax return, you may owe a shared responsibility payment (SRP) for any month you, your spouse, or your tax dependents didn't have MEC health coverage. If you received too much APTC, you may have to pay some back. Or, if you didn't get enough APTC, you may receive a bigger refund.

## What should I do if my Form 1095-A doesn't look right?

Form 1095-A should show the coverage and premium assistance you received from Vermont Health Connect in 2017.

Please check your forms to make sure they show:

- Dates your Qualified Health Plan (QHP) started and ended, including any time you also had other coverage
- Household members covered

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- Amount of total premium paid in the corresponding months, shown in Part III, Column A of Form 1095-A. (Note: The form shows premiums only for the “essential health benefits” portion of coverage, which may cause slight differences of up to \$5.00, which is normal.)
- Correct amount of APTC received in the corresponding months, shown in Part III, Column C of Form 1095-A

If Form 1095-A doesn't have the correct information, please call Vermont Health Connect at 1-855-899-9600 (toll-free).

### What if my coverage changed in 2017 but my 1095-A does not show the change?

Please call Vermont Health Connect at 1-855-899-9600 (toll-free). Vermont Health Connect will correct the tax form if you can show that your benefits or coverage changed in 2017.

If VHC makes a change to your 2017 QHP after you get your tax form, you will receive a new form. You should use information from the new form to file your tax return. If you have already filed using the incorrect information, you can file an amended return. If you haven't yet filed, wait until you get the new form.

Vermont Health Connect sends corrected forms to both you and to the IRS. Some customers may receive multiple corrected forms. If you are not sure whether or not you will receive a corrected form, contact Vermont Health Connect.

Corrected forms may not arrive right away. Wait a few weeks, then call Vermont Health Connect at **1-855- 899-9600 (toll-free)** if you still don't have the forms you need.

### What if I think I should have received a 1095-A but did not?

Contact Vermont Health Connect at 1-855-899-9600 (toll-free).

### What if I had other coverage, such as Medicaid, when the 1095-A reflects that I had a Qualified Health Plan during the coverage period listed on the 1095-A?

Contact Vermont Health Connect at 1-855-899-9600 (toll-free). If the overlap is an error, Vermont Health Connect will correct it and inform the IRS.

In most cases, you can't get a premium tax credit (PTC) if you are eligible for, or enrolled in, other health insurance. There is an exception for back-dated Medicaid/Dr. Dynasaur coverage.

### What if Form 1095-A includes family members who had other health coverage during that time? Can they still get advance premium tax credits (APTC)?

Please call Vermont Health Connect at 1-855-899-9600 (toll-free). In most cases, people who have access to other MEC (minimum essential coverage) cannot receive APTC.

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Vermont Health Connect is the “source of record.” Form 1095-A shows that Vermont Health Connect authorized APTC for customers who were eligible based on information in Vermont Health Connect’s system for that month. You are expected to use this information to file your federal tax return and claim the premium tax credit. **Your filing will not be seen as a false return as long as it matches the information reported by Vermont Health Connect.**

### I experienced a life change during 2017 but didn’t report it to Vermont Health Connect. Now that 2017 is over, what should I do?

Life changes are events such as getting married, having a baby, becoming a U.S. citizen, and adopting a child. Vermont Health Connect customers should report life changes within 30 days of the event. By doing this, you will receive the correct amount of help in paying your premiums and have the coverage that’s right for you. You will also lower the chances that you will have to pay back money when you file your taxes.

If you didn’t report the change in 2017, report it now to make sure your 2018 coverage is correct. In most cases, you won’t need a new Form 1095 to file your taxes—simply include the updated information on your federal tax return.

If you asked for a *coverage change* to your Vermont Health Connect Qualified Health Plan in 2017 (for example, you ended your coverage, or added or dropped a family member) but Form 1095-A doesn’t reflect the change, contact Vermont Health Connect to see if a correction is needed. This may create a new Form 1095-A.

### I have a financial hardship and need my Form 1095-A corrected now! What can I do?

Contact Vermont Health Connect. Explain your hardship. You may be able to get a corrected Form 1095 faster. In this case, financial hardship means that you can’t pay basic living expenses like rent or mortgage, car payments or repairs, utility bills, child care bills, food, or medical expenses.

### Why can’t I correct Form 1095-A myself?

The information you file on your tax return needs to match the information the IRS gets from Vermont Health Connect. VHC is the “system of record.” VHC uses the information you give when you apply to make decisions about advance premium tax credit (APTC). Vermont Health Connect system reports the APTC information to your insurance carrier, who use it to bill the Centers for Medicaid and Medicare Services. VHC also reports APTC to the IRS, and VHC reports it to you in your Form 1095-A. The IRS may audit your tax return if the information on it doesn’t match information they got from VHC, and the IRS may hold all or part of your tax refund until it is resolved.

### What if my address is wrong on Form 1095-A but the other information is right?

You can report changes like your address, tax household members and income when you file your taxes. You **do not need** a corrected Form 1095-A. Likewise, changes to tax household (for example, divorce) and income do not require a corrected form. However, you still need to report these kinds of changes to Vermont Health Connect to get the right coverage and financial help in 2018.

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### I was told I have to pay back advance premium tax credits (APTC). What can I do?

When you apply for a plan through Vermont Health Connect we estimate how much APTC you can receive based on your expected income and other information you provide. When you file your tax return, the IRS uses your income to determine your actual premium tax credits. You can receive too much APTC if you make a mistake when you apply. You can also receive too much if you don't report changes in your income or tax household size. Contact Vermont Health Connect if you have questions. We have a specially trained team that will review your case if you disagree about how much APTC you can receive or must repay. APTC repayment limits can be found here:

<http://info.healthconnect.vermont.gov/repayment>.

### When will I get a corrected 1095-A form?

Vermont Health Connect will start sending corrected 1095-A forms in early March. Look for the form with the checked "CORRECTED" box on the top of the Form 1095-A.

We will send corrected forms when we make changes to 2017 accounts.

VHC will also send corrected 1095-A forms to customers who make additional payments for 2017 premiums. The IRS won't let you claim a 2017 tax credit for any 2017 premiums you pay after April 15. If you want to claim a 2017 premium tax credit for a given month, you must pay your premium for that month before April 15, 2018. However, VHC will credit your accounts if you make payments on 2017 plans after April 15.

### I don't agree with the information on my Form 1095-A, but VHC customer support said that I won't get a corrected form. Can someone else help?

You can start a process called "reconsideration" if VHC's special review team has looked at your case and sent you a notice saying you don't need a corrected 1095-A. A panel will review the case and then DVHA Legal Division will send a written report of its decision and close the case. To ask for a reconsideration, call Vermont Health Connect at **1-855-899-8600** (toll-free) or use the "Request for Reconsideration" form found on this page: <http://info.healthconnect.vermont.gov/taxes>. Fill out the form and mail to: Vermont Health Connect, 280 State Drive, Waterbury, Vermont, 05671-8100. If you have concerns or questions about the decision, call the office of the Health Care Advocate at 1-800-917-7787.

### What if the VOID box is checked on my Form 1095-A?

If the "VOID" box on the top of your Form 1095-A is checked, this means you already got a 1095-A with information sent in error. When you file taxes, do not use the information from a voided form, or the information from the form you already received that is just like it.

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