

TAX FILING 1095-A FORMS

Frequently Asked Questions
for Tax Preparers and Customers



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

You 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.

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 minimum essential coverage (MEC). 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 shows the coverage and premium assistance you received from Vermont Health Connect during the calendar year.

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
- Monthly premiums for the plan in which you or family members were enrolled, including premiums that you paid and premiums that were paid through APTC (shown in Part III, Column A of Form 1095-A.)
- 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).**

Need help?

Call 1-855-899-9600 (toll-free) or use our web form at <http://info.healthconnect.vermont.gov/contactus>

What if my coverage changed during the calendar year 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 during the year.

If your QHP changes after you get your tax form, you will receive a new form. Please review the form to ensure it is correct. 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 forms to both you and to the IRS. Some customers may receive multiple updated forms. If you are not sure whether or not you will receive an updated 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.

I experienced a life change during the year but didn't report it to Vermont Health Connect. Now that the year 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 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 during the calendar year, report it now to make sure your coverage is correct for the following year. 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 last year (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.

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

If you have a financial hardship and can't pay basic living expenses like rent or mortgage, car payments or repairs, utility bills, child care bills, food, or medical expenses, contact Vermont Health Connect and explain your hardship. You may be able to get a corrected Form 1095 faster.

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 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 the following year.

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 reported to VHC. 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 the spring. Look for the form with the checked "CORRECTED" box on the top of the Form 1095-A.

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

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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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