

Covered California Frequently Asked Questions (FAQ)

12/11/2015 GM

1095-A SC.244

Summary

The form 1095-A is being provided to you because you, and/or an individual you claim as a tax dependent, enrolled in a health insurance plan through Covered California for at least one month in the 2015 calendar year.

This form contains proof you had qualifying health insurance and important tax information you'll need to complete your household's federal income tax filing for 2015. You must use the Form 1095-A information to complete the [IRS Form 8962 Premium Tax Credit](#). If you use a tax professional or computer software to file your tax return, make sure the IRS Form 8962 is completed and filed correctly. Refer to [question #5](#) for more about the Form 8962.

1. What are the tax filing rules?

- Show proof that you had qualifying health insurance in 2015, or
- File for an exemption, or
- Pay a penalty (See [questions #29 - 31](#) for additional penalties information), or
- You received premium tax credits, (See [question #5](#) about the IRS Form 8962)

2. What is an Internal Revenue Service (IRS) Form 1095-A: Health Insurance Marketplace Statement?

[Form 1095-A](#) is used to report certain information to the IRS about individuals who enroll in health insurance plans through Covered California, other state-based Marketplaces, or the Federal Marketplace. This form is provided to help individuals:

- Claim the premium tax credit,
- Report any premium tax credit received in advance, also known as Advanced Premium Tax Credit or APTC, and
- Prove they had minimum essential coverage when they file their federal income tax return.

3. What does the information on Form 1095-A mean?

The form has information you gave us about your tax household when you enrolled in Covered California. It also tells you:

- Who was enrolled
- How many months each enrolled member had coverage through Covered California
- Total monthly health plan premiums before APTC was applied

- The premium assistance or APTC paid in advance to your health plan carrier on your behalf (if any)
- The monthly premium for the second lowest-cost Silver plan in your rating area (based on your zip code)

4. **What do I need to do with Form 1095-A?**

Keep it with your other tax-related documents. Similar to a W-2 or 1099 form, you will need to have it on hand if you prepare your own tax return, or you'll need to provide it to the tax professional who helps prepare and file your tax return. Use the [IRS Form 8962 instructions](#) and [IRS Form 8962](#), which you will need to file with your federal income tax return to make sure the APTC amount paid to your health plan carrier on your behalf was correct.

5. **What is the IRS Form 8962 Premium Tax Credit?**

[IRS Form 8962](#) is used to “reconcile” the APTC amount you received based on your **estimated** income with the amount you qualify for based on your **actual** income reported on your federal tax return. See [question #14](#) for more about the “reconciliation” process. The Form 8962 has sections for:

- Annual and Monthly Contribution Amount
- Premium Tax Credit Claim and Reconciliation of Advance Payment of Premium Tax Credit
- Repayment of Excess Advance Payment of the Premium Tax Credit
- Shared Policy Allocation
- Alternative Calculation for Year of Marriage

6. **How do I complete an [IRS Form 8962](#)? Where can I get the form?**

If you are using tax software when filing your federal income tax, the IRS Form 8962 should be built into that software. You'll need to complete the software form and file your completed tax documents electronically or by mail.

You can download the form and instructions at www.irs.gov to fill out the [IRS Form 8962 manually](#). Type in “8962” in the search bar or click on the Forms & Pubs tab.

If a tax professional preparer helps you, they can file or get the form in the same way mentioned above. For specific instructions on how to understand the form and the information needed to complete it, visit: www.irs.gov/pub/irs-dft/f8962.pdf

7. **Why is the Form 1095-A sent to me and the IRS?**

Covered California sends the IRS Form 1095-A to the IRS because the 1095-A data will be validated to make sure consumers report the correct amount of APTC paid on their behalf.

8. **Why did I get more than one Form 1095-A, what should I do with all of them?**

A 1095-A form is generated for each unique policy number, whether with different health insurance carriers or different levels of coverage or metal tiers. You may receive more than one 1095-A, if:

- You changed your health plan level of coverage (metal tier).
 - For example, you stayed with your current health insurance carrier, but changed the coverage level from Silver to Gold.

- Members of your household were enrolled in different health insurance plans.
- There are more than 5 individuals in your tax household covered by one Covered California health plan. You will receive multiple Forms 1095-A that have the same information. Only Part II will have different family members listed.

9. Can spouses qualify for the Advanced Premium Tax Credit (APTC) if we file our federal income tax separately?

The Affordable Care Act generally prohibits married couples who file their taxes separately from receiving APTC. There are limited exceptions, such as for victims of domestic abuse or spousal abandonment.

10. Are there special rules for married people getting premium tax credits?

If you got premium tax credit, or would like to apply for credits at tax time, and are married, you have to file your taxes jointly with your spouse. This means you can't file your taxes separately from your spouse.

There are some exceptions to this rule. These exceptions are intended to help if you are a victim of domestic violence or spousal abandonment and are unable or unwilling to file a joint tax return. It is important to check with Covered California or a tax preparer about what to do in any of these situations.

11. I added another household member to my qualified health plan but that member is not reflected on my Form 1095-A, what do I do?

Please submit a Covered California [1095-A Dispute Form](#), available on our website (after late January). A corrected 1095-A will be posted in your online account and also mailed to you. It's important that you file your federal income tax return with the corrected 1095-A information

It's important that you use all the applicable Form 1095-A information to complete your IRS Form 8962 when filing your federal income tax return. If you need help, please get advice from a professional tax preparer or tax advisor. Go to [#41](#) for more information.

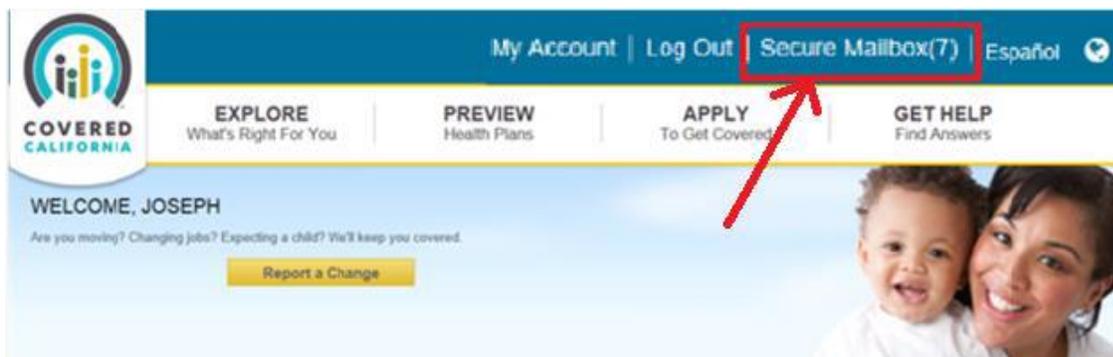
12. I did not receive a Form 1095-A.

You may not receive a Form 1095-A if you were enrolled in Medi-Cal, you were enrolled in a Minimum Coverage (Catastrophic) plan through Covered California*, you have employer-sponsored (job-based) health coverage, or if your employer-sponsored coverage is through [Covered California for Small Business](#).

*If you were enrolled in a Minimum Coverage or Catastrophic plan through Covered California in 2015, you will not receive a Form 1095-A from Covered California. Your health insurance carrier may send you information about your coverage or proof of coverage. You need not send this information to the Internal Revenue Service (IRS) when filing your 2015 federal income tax return but you should keep it with your tax records.

If the above reasons do not apply to you and you were enrolled in a health plan through Covered California (with the exception of Minimum Coverage or Catastrophic plan) for any month in the 2015 calendar year, please log into your [CoveredCA.com](#) account and go to your Secure Mailbox to see if there is a 1095-A available for you to download and print. Covered California will post and send your

Form 1095-A by January 31. It will be posted in your secured mailbox when issued, if you setup your Secured Mailbox prior to the issuance of the 1095-A. Allow 14 days for it to arrive by mail.



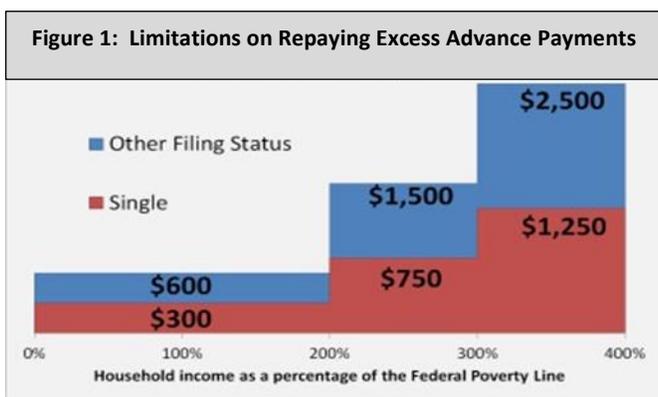
13. How do I get another copy of my Form 1095-A?

For an additional copy of your Form 1095-A, please log into your CoveredCA.com account and go to your secured mailbox to download the form. If your account is currently terminated or you did not create an online account or Secure Mailbox prior to the 1095-A generation, call the Covered California Service Center at 800-300-1506 for assistance.

14. What does “premium tax credit reconciliation” mean?

“Premium tax credit reconciliation” means consumers receiving advanced premium tax credit (APTC), will have to “reconcile” the APTC received based on their **estimated income** with the APTC they qualify for based on their actual income reported on their federal tax return. The IRS Form 8962 is used to “reconcile” any differences. If your household size or income has not changed since your enrollment, there should be little, or no, impact on your federal taxes. If your **estimated income** or **family size** on your 1095-A is different from your federal tax return, your premium tax credits will be recalculated. You may have to pay some or all of the APTC you received back, or you may get additional tax credit or a larger tax refund. Refer to [#18](#) for more information.

15. If I owe money back to the IRS, do I have to pay back all of it?



For many people, there is a limit on how much you may have to pay back. The lower your tax household income, the less you will have to pay back. Use the chart below to determine your household income as a percentage of the Federal Poverty Level (FPL). Then the chart above shows the limit of how much you may have to pay back to the IRS based on your FPL percentage.

- a. In figure 2, find the Federal Poverty Level (FPL) percentage (%) for your household size and income.
 - i. In the left-hand column, find your **Household Size**
 - ii. In the columns to the right, find your annual household income.
 - iii. Go up the column to the income and read the FPL and if you qualify for Enhanced Silver Benefits, [Medi-Cal](#), or [MCAP](#).
- b. If your income is higher than the **MAGI Medi-Cal** limit (138% for adults and 266% for children under age 19), your program eligibility is stated at the top of the column.
- c. Use the chart above to your limitation on repaying any excess APTC.
- d. If you are determined ineligible for Medi-Cal, you may be considered eligible starting at >138% of the FPL.

Program Eligibility by Federal Poverty Level (FPL) for 2015 Benefit Year											
Household Size	Eligible for Premium Assistance (PA) (≥100% to ≤400%)										
	MAGI Medi-Cal for Children under Age 19 (≤ 266%) (no PA)					Medi-Cal Access Program (MCAP) (> 213% to ≤ 322%) (no PA)					
	94%	MAGI Medi-Cal	Enhanced Silver Benefits								
			94% (≥100% to ≤150%)	87% (>150% to ≤200%)	73% (>200% to ≤250%)						
100%	≤ 138%	> 138%	150%	200%	> 213%	250%	≤ 266%	300%	≤ 322%	400%	
1	\$11,670	\$16,242	\$16,243	\$17,505	\$23,340	\$25,071	\$29,175	\$31,308	\$35,010	\$37,899	\$46,680
2	\$15,730	\$21,983	\$21,984	\$23,595	\$31,460	\$33,931	\$39,325	\$42,373	\$47,190	\$51,294	\$62,920
3	\$19,790	\$27,724	\$27,725	\$29,685	\$39,580	\$42,792	\$49,475	\$53,439	\$59,370	\$64,689	\$79,160
4	\$23,850	\$33,465	\$33,466	\$35,775	\$47,700	\$51,653	\$59,625	\$64,505	\$71,550	\$78,085	\$95,400
5	\$27,910	\$39,205	\$39,206	\$41,865	\$55,820	\$60,514	\$69,775	\$75,570	\$83,730	\$91,480	\$111,640
6	\$31,970	\$44,946	\$44,947	\$47,955	\$63,940	\$69,375	\$79,925	\$86,636	\$95,910	\$104,875	\$127,880
7	\$36,030	\$50,687	\$50,688	\$54,045	\$72,060	\$78,235	\$90,075	\$97,701	\$108,090	\$118,270	\$144,120
8	\$40,090	\$56,428	\$56,429	\$60,135	\$80,180	\$87,096	\$100,225	\$108,767	\$120,270	\$131,665	\$160,360
For each additional person, add	\$4,060	\$5,741	\$5,742	\$6,090	\$8,120	\$8,861	\$10,150	\$11,066	\$12,180	\$13,396	\$16,240

Figure 2: Health Program Eligibility by Federal Poverty Level

16. The information on my Form 1095-A is not correct, how can I correct it?

From February 12 to May 31, online changes to 2016 **dates of birth** and **Social Security number** will generate a corrected 2015-A.

- These changes are updated weekly to generate, post in your account, and mail to you, a new corrected 1095-A.

- Allow approximately 14 days for the mailing to arrive.
- A corrected form will have the checked “CORRECTED” box, at the top of the form.
- To print your 1095-A form, you must setup your Private Mailbox in your online account prior to generation of the form you wish to print.
- While the information on these forms assists in preparing a return, they are not required.
- Consumers can prepare and file their returns using other information about their health insurance.
- All other information including **Advanced Premium Tax Credit (APTC), monthly premium amounts, and coverage periods** can only be corrected by submitting a [1095-A Dispute Form](#).
- You cannot make online changes to your 2015 **coverage** information.

17. My health plan premium and APTC amounts changed more than once throughout the 2015 calendar year, how will this be shown on my IRS Form(s) 1095-A?

If you have changed health plans during the 2015 calendar year, you will receive a different 1095-A for each health plan in which you were enrolled. Each IRS Form 1095-A will show the coverage and APTC information for each month during the 2015 calendar year. Any changes that happened during the year will be shown on the Form 1095-A in the months when the change happened.

18. My tax household income or size changed during the 2015 calendar year, how will that affect my IRS Form 1095-A?

If there was a change in your income or household size that was not reported for the 2015 calendar year coverage, the amount of APTC you were eligible for may be affected. If the actual annual tax household income you reported on your tax return was different than the estimated income you reported on your Covered California application, then the amount of premium tax credit you qualify for may be different from the APTC you received.

- If your actual income on your tax return was lower than your estimated household income for 2015:
 - You probably received less APTC than you were eligible for
 - You may have been eligible for Medi-Cal.
 - If you are eligible for additional premium tax credit, you may be able to use this additional credit to lower the amount you may owe to the IRS.
 - If you don't owe any taxes, you may get a tax refund.
- If your actual income on your tax return was higher than your estimated household income for 2015:
 - You probably received more APTC than you were eligible for.
 - You may have to pay some or all of the APTC back to the IRS.
 - The amount you may have to repay is based on your actual tax-household income on your tax return.
 - If you are otherwise eligible for a federal tax refund, the APTC amount owed will reduce your federal tax refund.

You should also contact Covered California to be sure that your tax-household income is correct on your application. This will ensure that your APTC amount is as accurate as possible for 2016 calendar year.

19. What if my actual income is lower than I estimated and makes me eligible for Medi-Cal?

If your tax household income ends up being low enough to make you and/or your family eligible for Medi-Cal, you will not have to pay back any APTC you received during the year. You will not be given retroactive eligibility for Medi-Cal for a prior benefit year but you may be eligible for Medi-Cal in 2016 if your income remains in Medi-Cal limits for 2016.

You should report a change in income once you realize the estimate you gave when you applied for health insurance was not correct or had changed.

20. I forgot to report a change in circumstances (i.e. my salary changed or I got married) that occurred in coverage year 2015, what should I do?

Unfortunately, if you did not report these changes within 30 days of the event, (with some limited exceptions*) Covered California is unable to make retroactive changes to your household size, income, or status. Instead, you will need to complete the IRS Form 8962 to reflect your actual tax household information and [“reconcile”](#) APTC amounts with the IRS.

Failure to report changes to Covered California is not disputable or appealable. Changes should be reported within 30 days of the change. Changes reported after 30 days will be implemented prospectively and cannot be made retroactive. Your failure to timely report changes is not disputable or appealable, barring some exceptional circumstances*.

This means you will be able to report the actual premium tax credit amount that you should have qualified for (based on your actual income or household size, by reporting it on your federal tax return. Go to [#14](#) to read about the reconciliation process.

For 2106, if you have personal information changes, or changes to your household size, income, or status, log into your [Covered California](#) account to report those changes or you can call the Covered California Service Center at 800-300-1506. These changes will update your 2016 account only and will be implemented prospectively (with some limited exceptions*).

If you have any household individual(s) enrolled in Medi-Cal, you must contact your local county social service offices to make any changes.

**Covered California can make retroactive changes to your case only for the birth, adoption, placement of a child, or the death of a member.*

21. What if I was enrolled in Covered California part of the year and in Medi-Cal for part of the year?

You will receive an IRS Form 1095-B for any members of your household that are enrolled in Medi-Cal for at least one month during 2015. Your IRS Form 1095-A will only show the months you were enrolled in Covered California.

22. Will employees receive a 1095-A if they purchased their health care coverage through their employer under Covered California for Small Business?

No. Employers report through IRS Form 1095-C, or possibly your W2 for the 2015 calendar year.

23. Will Medi-Cal enrollees receive a Form 1095-A?

No. Individuals who were enrolled in Medi-Cal in 2015 will receive an IRS Form 1095-B. If they

were never enrolled in a Covered California health plan they will not receive an IRS Form 1095-A.

24. What is a Mixed Household?

Households with at least one member enrolled in a Covered California health plan and at least one member enrolled in Medi-Cal. These households will receive both Form 1095-A and 1095-B.

25. What information is provided on the IRS Form 1095-A for a Mixed Household family?

Covered California will only report APTC amounts received and information for the individuals enrolled in a Covered California health plan(s). Other individuals in a Mixed Household enrolled in Medi-Cal will receive Form 1095-B and will not be listed on Form 1095-A unless they were enrolled in a Covered California health plan for at least one month during 2015.

26. I'm part of a Mixed Household. Will the IRS Form 1095-A show my tax household members who are enrolled in the Medi-Cal program?

No, Form 1095-A will only show the individuals who are enrolled in a Covered California Health Plan. Refer to [#24](#) for the definition of a Mixed Household.

27. My health insurance carrier received the APTC amounts on my behalf, is there something I need to do since I did not receive it directly?

Yes. Even though you did not receive the APTC directly, the APTC was paid to your health insurance carrier on your behalf. Therefore, you need to report the APTC amount received on your federal tax return.

28. I am the primary household tax filer and I didn't ask for premium tax credit, will I still receive an IRS Form 1095-A?

Yes, because you or your tax household dependents were enrolled in health coverage through Covered California, you will need to use this form to prove that you and any of your dependents, if applicable, had qualifying health insurance coverage when filing your federal income tax.

29. What should I do if I may have qualified for a 2015 Premium Tax Credit but did not receive it in 2015 calendar year?

Please file the [IRS Form 8962](#) with your federal income tax to see if you are eligible to receive premium tax credit based on your tax household income and size information for any month in the 2015 calendar year. If you are eligible for premium tax credit, you may be eligible to receive a tax refund or a reduction of any taxes owed in the amount of the premium tax credit.

Individual Shared Responsibility Tax Penalties by Year	
2014	1% of your yearly household Modified Adjusted Gross Income (MAGI) above the amount at which you're required to file taxes, or \$95 per person (\$47.50/child) up to a family maximum of \$285 – whichever is greater.
2015	2% of your yearly household MAGI above the amount at which you're required to file taxes, or \$325 per person (\$162.50/child) up to a family maximum of \$975 – whichever is greater.
2016	2.5% of your yearly household MAGI above the amount at which you're required to file taxes or \$695 per person (\$347.50/child) up to a family maximum of \$2,085 – whichever is greater.

Figure 3: Individual Shared Tax Penalty

30. What is the Individual Shared Responsibility tax penalty?

This is the tax penalty for not having healthcare coverage. This is the amount you are required to pay if you do not have Minimum Essential Coverage (MEC) and you do not apply for and receive an exemption. The monthly penalty is 1/12 of the annual penalty for each month that you do not have qualifying coverage.

The 2015 tax penalty increases as shown in the figure below, and is subject to a minimum amount.

31. If I didn't have coverage in 2015, or had a gap in coverage of 3 or more months, how will I know if I'll have to pay a penalty?

[IRS Form 8965](#) will help you determine if you owe a tax penalty. The same form will also help you apply for some of the exemptions which you can claim on your taxes if you qualify. Signing up for and maintaining [Minimum Essential Coverage \(MEC\)](#) throughout the year may help you avoid having a tax penalty.

32. I did not have health coverage for more than three months, where can I apply for a health coverage exemption (an exemption from the individual shared responsibility payment also known as individual mandate)?

You can apply for a health coverage exemption through the Federal Marketplace by filling out one of the exemption forms available at healthcare.gov or by filing [IRS Form 8965, Health Coverage Exemptions](#), to claim a coverage exemption on your federal income tax return.

33. What can I do if I had an exemption in 2015? Do I still need to file anything with the IRS?

Yes. If you were granted an exemption, you will need your exemption certificate number and you will have to complete [IRS Form 8965](#). Some exemptions can be claimed on your tax return even if you didn't apply for one through the Federal Marketplace. IRS Form 8965 will help you see if you can qualify for one of the exemptions that are available at tax time.

You must submit an IRS Form 8965, Health Coverage Exemptions, to the IRS to report a coverage exemption you have already received from the Federal Marketplace **or** to claim a coverage exemption retroactively.

34. Who qualifies for the health insurance tax credit (also known as the Premium Tax Credit, or PTC)?

Low- and moderate-income households can qualify for a federal tax credit that lowers the cost of buying health insurance. To qualify for the premium tax credit, you must:

- Be eligible for a health plan through Covered California;
- Purchase your health plan through Covered California;
- Be income eligible;
- If married, file your taxes jointly (with some exceptions); and
- Not be eligible for other “Minimum Essential Coverage,” such as coverage through an employer, VA, Medi-Cal, Medicare, or certain other forms of coverage.

35. How does the health insurance tax credit work?

To provide help right away, the premium tax credit can be taken “in advance,” which is referred to as Advanced Premium Tax Credit (APTC). “In advance” or “Advanced” means that the federal government pays part of your monthly premium directly to your health plan on your behalf. You pay the difference between the premium and the APTC. For example:

Your monthly premium = \$300
APTC paid to the health plan = \$240
What you pay to the health plan = \$60

You can take the APTC in full, partially, or you can wait until you file your federal tax return to get your premium tax credit. See [question #36 - 40](#), and [Figure 4](#).

36. How do I get the premium tax credit?

If you take the credit in advance (APTC), the premium tax credit is paid directly to your health insurance plan. Your monthly premium costs are lower as a result.

If you enrolled in Covered California, we will send you a tax form, called the IRS Form 1095-A, by January 31, 2016. Form 1095-A will tell you if you received APTC or not and the exact amount of the APTC you received each month and the total for the year.

37. What if I chose to get some of my premium tax credits at tax time and some during the year?

Some individuals may choose to receive only part of their premium tax credit during the year and save the rest for tax time. If you aren’t sure about estimating your tax household’s income for the coming year, taking part of it in advance during the year and the rest later during tax time may be a good choice. Consult with a tax advisor about what may be best for you.

38. Am I required to file a federal income tax return if I received APTC for the 2015 calendar year but I have not filed before and don’t plan on filing taxes?

Yes, you are required to file a federal income tax return if you’ve received APTC even if you had never filed a tax return before. Consumers who do not file federal income tax are not eligible to receive APTC. If you are the primary tax filer on the application, you will receive an IRS Form 1095-A from Covered California. If you received APTC for the 2015 calendar year and do not file an IRS Form 8962, your federal income tax filing will be incomplete. This may delay any refund you might be eligible to receive through the premium tax credit. Additionally, if you don’t file an IRS Form 8962, you may have to pay back some or all of the APTC you received to the IRS. You may also be subject to tax penalties for filing your federal income tax return late.

39. What does Second Lowest Cost Silver Plan (SLCSP) mean and why are those premiums displayed on my form? What if it is different than my health insurance plan premiums?

The Second Lowest Cost Silver Plan is, as the name suggests, the second cheapest Silver plan available to you and/or your household in your rating area (based on your zip code). It is used to calculate your eligibility for APTC.

Your premium tax credit is calculated as the difference between the cost of the SLCSP for your household and the premium amount your household is required to contribute toward health insurance premiums (your fair share) given your household size and Modified Adjusted Gross Income (MAGI). The SLCSP premiums in Part III, Column B of the 1095-A may not equal the amounts in Column A unless the plan in which you are enrolled is in fact the SLCSP available to your household.

How the Premium Tax Credit is Determined	
<i>Monthly premium cost</i> of the second lowest cost Silver Plan in my Zip Code	\$350.00
<i>Number of individuals</i> in my tax household	1
<i>Total annual household income divided by 12 months.</i> (\$34460/12=\$2871.67)	\$2871.67
The household's <i>Applicable Percentage</i> 8.18 + ((FPL - 250) x (1.48/(300-250))) = .0945	.0945
<i>My Monthly Household Fair Share</i> Fair share = expected contribution = Total Annual Household Income/12 x Applicable Percentage: \$2871.67 x .0945 = \$271.37	\$271.37
My Premium Assistance = SLCSP Monthly premium amount - monthly fair share = \$350 - \$271.37 = \$78.63	\$78.63

Figure 4: Premium Tax Credit Computation

Household Income Percentage of <u>Federal Poverty Level (FPL)</u>	Formula to Calculate Applicable Percentage (AP)
Less than 133%	2.03
At least 133% but less than 150%	3.05 + ((FPL - 133) * (1.02/(150-133)))
At least 150% but less than 200%	4.07 + ((FPL - 150) * (2.34/(200-150)))
At least 200% but less than 250%	6.41 + ((FPL - 200) * (1.77/(250-200)))
At least 250% but less than 300%	8.18 + ((FPL - 250) * (1.48/(300-250)))
At least 300% but less than 400%	9.66

Figure 5: Applicable Percentage (AP) Calculation

40. How much Premium Tax Credit (Premium Assistance) Do I Get?

It is the monthly premium cost of the second lowest Silver Plan in your Zip Code minus your **Monthly Household Fair Share**. See the table above for an example. In some instances the

expected household contribution or “fair share” may be more than the premium amount of the **second lowest cost Silver Plan**. When this happens, the household premium tax credit amount would be zero even though the household income may be at or below 400% FPL.

41. Where can I go to get help filing my taxes or filling out my tax forms?

You can get free tax assistance at a local [Volunteer Income Tax Assistance Site \(VITA\)](#) for people who generally have an annual income of \$53,000 or less, persons with disabilities, the elderly, and limited English speaking taxpayers. To find help near you, you can call 1-800-906-9887 or check online at <http://irs.treasury.gov/freetaxprep/>.

For tax-related questions, please visit the [IRS website](#), for helpful facts sheets, videos, and tools related to filing your taxes. You can get help directly from the IRS website. The website offers “Help and Resources” for taxpayers who need it.

The IRS also has a section with information about the Affordable Care Act at www.irs.gov/aca. Help includes “Local Taxpayer Advocates” and “Low Income Taxpayer Clinics.” You or your tax professional should consider preparing and filing your tax return electronically. Using tax preparation software is the easiest way to file a complete and accurate tax return. The IRS has a variety of electronic filing options including free volunteer assistance, IRS Free File, commercial software and professional assistance. More information about filing options is available at www.irs.gov/Filing.

You can consult your own tax professional, adviser, or you can find an authorized e-file provider in your neighborhood on the **California Franchise Tax Board** website: <https://www.ftb.ca.gov/online/ero/index.asp>.

A [California Authorized Individual e-file Provider](#) can help you look for a tax professional near your home, work, school, or other location. This tool will give you the name and contact information for tax professionals authorized to provide you with individual e-file services.

42. I’m a non-citizen but lawfully present in the United States and enrolled in Covered California, will I still receive an IRS Form 1095-A?

Yes, non-citizen, lawfully present individuals who are enrolled in health care coverage through Covered California will receive an IRS Form 1095-A from Covered California. Lawfully present individuals who received APTC through Covered California must file a federal income tax return using the information on the Form 1095-A in order to reconcile the APTC amounts they have received, even if they are otherwise not required to file a federal income tax return.

43. If my information is incorrect, should I file a 1095-A Dispute with Covered California or file an Appeal?

- Appeals only apply to eligibility issues.
- Corrections to a 1095-A are submitted through a [1095-A Dispute Form](#).
- Failure to timely report changes to Covered California is not disputable or appealable. Changes must be reported within 30 days of the change.
- From mid-February to June 1, 2016, **demographic** corrections: **date of birth** and **Social Security number will generate a corrected 1095-A**.

- From June 1, 2016 all changes will need to be requested by calling Covered California at 1-800-300-1506 or submitting a [1095-A Dispute Form](#).
- Allow 60 days for the corrected Form 1095-A to appear in your account, and another 14 days to receive a hard copy by mail.
- Corrected 1095-A's will display "CORRECTED" at the top.

Program	Reviewer	Review Date
Policy	VY	1/6/2015
Sales	ML	1/6/2015
Call Centers	LM, PV, PG	1/6/2015
Legal	BH	1/12/2016

Version History

Date	Version	Author	Description
3/5/2015	1.0		1095 FAQs for Service Channels
1/12/2016	2.0	GM	Updated for 2016, added Hyperlinks.