

Taxes and Affordable Care Act Cross Agency Desk Aid

Anyone who enrolled in a Qualified Health Plan through Washington Healthplanfinder at any time during 2014 will get a 1095-A: Health Insurance Marketplace Statement. Customers will use the information from their 1095-A to complete the new IRS Form 8962: Premium Tax Credit. Individuals can expect to receive their 1095-A to be mailed the first week of February from Washington Healthplanfinder, and it will be available on their online Healthplanfinder account dashboard. They should keep their 1095-A statement safe with their tax records so they can use it when they file taxes.

Enrollees covered under Washington Apple Health (expanded Medicaid, Washington Apple Health for Kids) and or a catastrophic health plan will not receive a 1095-A. These individuals will check a box on their tax return to confirm that they have minimum essential coverage. They will not need to reconcile with the IRS for the 2014 tax filing year.

IRS: Internal Revenue Service	WAHBE: Washington Health Benefit Exchange	HHS: U.S. Department of Health and Human Services
Process and Reconcile Federal Taxes Tax Penalty Exemptions (available from IRS, HHS, or both) Assess individual shared responsibility penalty	Produce and deliver 1095-A marketplace statement for those who purchased a qualified health plan	Provide Tax Penalty Exemptions (available from HHS, IRS, or both).
High level overview: http://www.irs.gov/pub/irs-pdf/p5187.pdf Exemptions granted by IRS (including short term gap and members of Indian Tribe exemptions): www.irs.gov/uac/ACA-Individual-Shared-Responsibility-Provision-Exemptions Info on Exemption Form 8965 (Used to calculate penalty) http://www.irs.gov/uac/About-Form-8965	Questions about 1095-A Statement: HBE customer support center, 1-855-923-4633 Info on 1095-A Statement. (Includes lowest cost bronze and silver plan look up table. May be needed if applying for affordability exemption) wahbexchange.org/customer-resources/your-1095a-statement/	Exemptions granted by HHS (including hardship and member of Indian Tribe exemption): www.healthcare.gov/fees-exemptions/exemptions-from-the-fee Applying for the exemption: www.healthcare.gov/fees-exemptions/apply-for-exemption
Info on IRS Publication 5172 (Facts about Health Coverage Exemptions) www.irs.gov/pub/irs-pdf/p5172.pdf Options if you can't pay the tax you owe www.irs.gov/pub/irs-pdf/p4849.pdf	1095-A Correction Request Form petition.wahealthplanfinder.org/1095ACorrection/	Additional Resources: http://www.hhs.gov/healthcare/facts/factsheets/2015/01/health-coverage-federal-income-taxes.html

In-Person Assistors and Insurance Brokers: Provide assistance with health insurance enrollment. They cannot provide tax advice, or assist in filling out any tax forms, but refer to tax prep sites. They may inform clients of exemption eligibility and resources. A new special open enrollment period is available Feb 17, 2015 – April 17, 2015 to enroll and avoid tax penalty. Open enrollment III will be October 1, 2015 – December 15, 2015. Clients may be eligible for Washington Apple Health or a qualifying event all year long. Visit www.wahealthplanfinder.org to enroll or find an in-person assistor or broker.

Free Local Tax Prep Sites: Free expert tax advice is available. www.irs.gov/uac/Ten-IRS-Tips-about-Free-Tax-Preparation

Find a Tax Help: wahbexchange.org/customer-resources/your-1095a-statement/ (map of locations); irs.treasury.gov/rpo/rpo.jsf (IRS tax prep directory search)

Tax Penalty Info: The tax penalty for not having insurance is increasing annually. For more information: www.healthcare.gov/fees-exemptions/fee-for-not-being-covered/