



Washington Health Benefit Exchange

Consumer Community
Feb. 7, 2019

Agenda

- Welcome and introductions
- Tax season
- General feedback & questions
- Next steps and close



Consumer Community

The Washington Health Benefit Exchange Consumer Community is a sounding board for Washington Healthplanfinder consumer facing materials and services.

- Open to all interested consumers
 - Encourage active involvement
 - Assure consumer needs are met
 - ID potential issues and benefits
- Foster agreement on direction of Healthplanfinder
 - Generate new ideas

More information available at www.wahbexchange.org



Meeting Details

- Open public meeting – Recording for meeting minutes
- Press *6 to unmute your telephone line
- Public comment at end of meeting
- GotoWebinar
- Live Twitter Chat #HPFConsumerCommunity



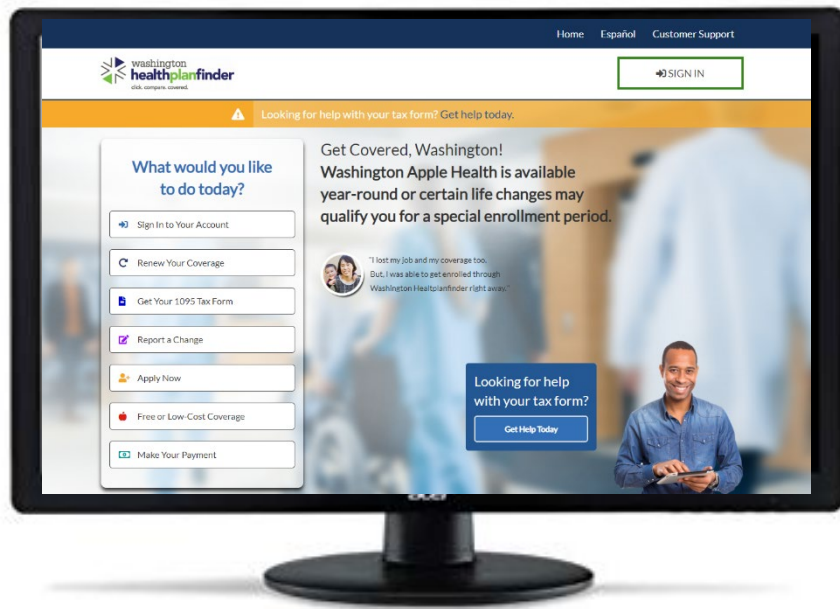
Tax Season

What is a 1095-A?

- All 1095 forms are proof of coverage for federal IRS tax purposes.
- You get a 1095-A: Health Insurance Marketplace Statement because you were covered by a Qualified Health Plan through Washington Healthplanfinder last year.
- You must use this form when you file taxes to make sure you got the right amount of financial help applied to premiums you paid over the year.

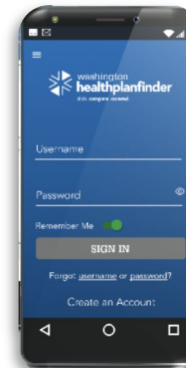


Step 1: Get your 1095-A



Sign in @

www.wahealthplanfinder.org

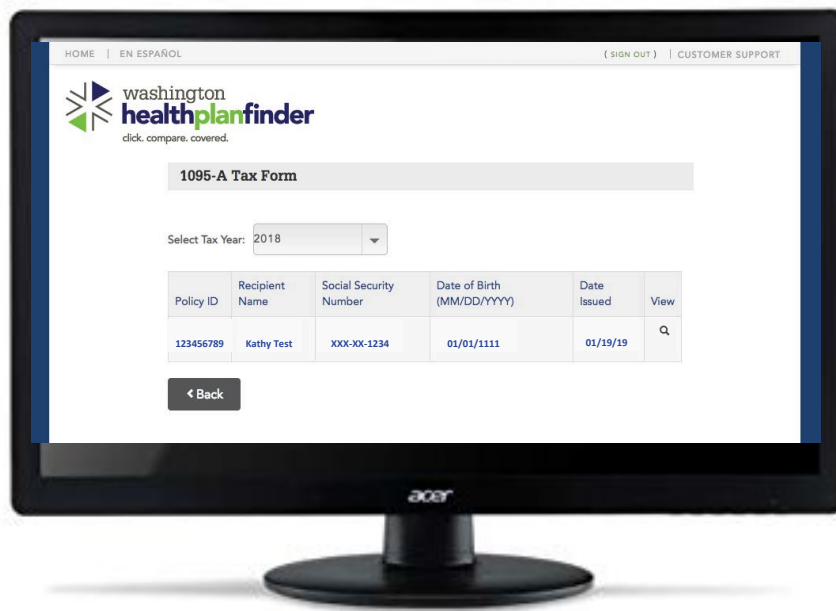


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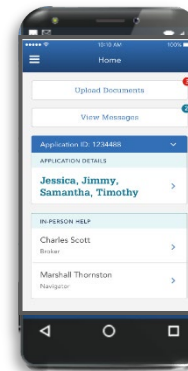
WAPlanfinder mobile app (Download from App or Google Play store)



Step 1: Get your 1095-A



Go to Message Center, view 1095-A Tax Form



Go Home, view messages, Important Tax Document



Step 2: File with Form 8962



- If you get multiple 1095-As, you'll need all of them to complete Form 8962.
- Check Form 8962 instructions to guide you to use either the *annual* or *monthly* calculation of premiums and tax credits from your 1095-A – You do not need to fill out both sections.
- Using the info from the 1095-A for the 8962 helps you figure out the tax credit you're eligible for, and reconcile any tax credits you used to lower your premiums.



You won't get tax credits in the future if you don't file your taxes, file correctly with Form 8962, and file on time.



Tips & Resources

Follow us!

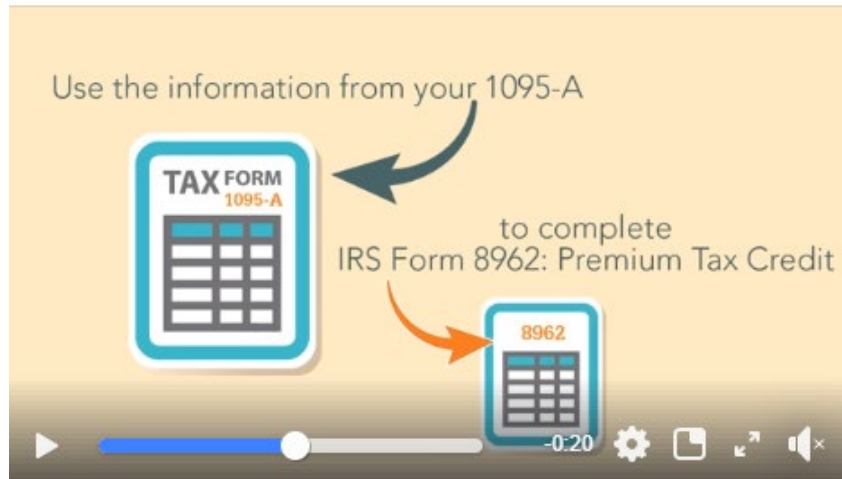


@WAPlanfinder

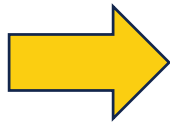


Washington Healthplanfinder shared a video. ⋮

It's tax season, friends! Learn what you need to know about your 1095-A



Tips & Resources



Insurance Company Payment Options

Manage Your Coverage

Appeal a Decision

Your 1095-A Statement

1095-A FAQs

- ▶ 1095-A Correction Requests
- ▶ Tax Preparation Resources
- ▶ Affordability Exemption

FAQs!

Correction request form!

Tax prep resources!

Your 1095-A Statement

An Important Tax Return Document

Customers enrolled in a Qualified Health Plan last year through *Washington Healthplanfinder* have received a tax document called the 1095-A: Health Insurance Marketplace Statement. [Sign in to your account](#) and view it in your message center.

Washington Apple Health (Medicaid)

Customers enrolled in Washington Apple Health (Medicaid) will [receive a 1095-B](#) from the Washington State Health Care Authority. [Learn more about the 1095-B.](#)

How to Use the 1095-A Form

If you got a 1095-A, you must use it to complete [IRS Form 8962: Premium Tax Credit](#). **If you don't file your taxes correctly and on time, you may not be eligible to get tax credits in future years.**

You'll use Form 8962 to:

- ▶ Figure out the amount of tax credit you're eligible for, and
- ▶ Reconcile any tax credits you may have used to lower your monthly premium

[Get answers to 1095-A frequently asked questions.](#)

What's on the 1095-A Form?

Your 1095-A has three parts:

- ▶ **Part I** – Information about you, your family, and your coverage start and end dates.
- ▶ **Part II** – Information about each household member also covered under the same plan.
- ▶ **Part III** – Information for every month of the year for three items:
 - ▶ [The monthly premium amount](#)
 - ▶ The premium amount of the second-lowest cost Silver plan available in your area (this is used to calculate your tax credit)
 - ▶ The tax credit amount

1095-A Health Insurance Marketplace Statement

You get a 1095-A: Health Insurance Marketplace Statement because you were covered by a Qualified Health Plan last year.

- 1 Use your 1095-A to complete [IRS Form 8962: Premium Tax Credit](#).
 - ▶ If you get multiple 1095-A's, you'll need all of them to complete Form 8962.



- 2 File your Form 8962 with the rest of your tax documents to:
 - ▶ Figure out the tax credit amount you're eligible for, and
 - ▶ Reconcile any tax credits you used to lower your premiums.

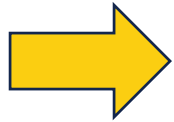
! You won't get tax credits in the future if you don't file your taxes, file correctly with Form 8962, and file on time.

More information at: www.healthplanfinder.org



www.wahbexchange.org/1095a

Tips & Resources



Check out
Free File!

The screenshot shows the IRS website homepage. At the top left is the IRS logo. To the right is a search bar and navigation links for 'Help', 'News', and 'Language'. Below these are buttons for 'Charities & Nonprofits' and 'Tax Pros'. A horizontal menu contains 'File', 'Pay', 'Refunds', 'Credits & Deductions', and 'Forms & Instructions'. The 'File' menu item is circled in yellow. Below the menu is a grid of service tiles: 'Refund Status', 'View Your Account', 'e-Services for Tax Professionals', 'Renew Your PTIN', 'Get Your Tax Record', 'Make a Payment', 'Employer ID Number (EIN)', and 'File Your Taxes for Free'. Below this grid is a section titled 'Forms and Instructions' with four tiles: '1040 and Schedules 1-6 Individual Tax Return', 'Other 1040 Schedules Information About the Other Schedules Filed With Form 1040', 'W-4 Employee's Withholding Allowance Certificate', and 'Search Forms & Instructions'.



www.irs.gov

What is a 1095-B?

- The 1095-b tax form is for Washington Apple Health (Medicaid) minimum essential coverage, administered by the Washington State Health Care Authority.
- You will receive a 1095-B form for you and your household members to indicate any month that you received Apple Health coverage in 2018.
- The IRS does not require the 1095-B form to be included with your tax return. Keep the form for your records. Do not return the form to the Health Care Authority.
- For more information, visit: <https://www.hca.wa.gov/1095-b>





Questions?
Comments?
Ideas?



Next Steps

- Tax filing deadline is April 15, 2019
- Next meeting is scheduled for Thursday, April 4 from 10-10:30 a.m.





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