



## WE ARE SENDING YOU AN IMPORTANT TAX DOCUMENT

**You or a family member got help paying for health insurance in 2015 and you need this form for your federal tax return**

You or a family member got help paying for the health plan you bought through the Marketplace last year. It came in the form of a tax credit given “in advance” of filing taxes — that is, *when you enrolled in your health plan*. As a result, the IRS requires you to file a federal tax return along with IRS Form 8962 to settle your tax account for 2015. You can get Form 8962 at [www.irs.gov](http://www.irs.gov) and you will use the enclosed Form 1095-A to fill it out.

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### **HELP WAS BASED ON YOUR INCOME**

The amount of your tax credit was based on your estimated family income. And your actual income could have gone up or down during 2015, after you bought your health plan. When you file IRS Form 8962 with your tax return, the IRS will use this form to compare your estimated income to your actual income. If your actual income was different than the estimated income you reported to the Marketplace, it could change the final amount of help you were eligible for in 2015.

**If your actual income was more than your estimated income**, you might have to give back some of the tax credit in the form of higher taxes or a smaller refund.

**If your actual income was less than your estimated income**, you might get more financial help in the form of a higher refund or lower taxes.

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## IT IS IMPORTANT FOR YOU TO KNOW...

### **WHY YOU MAY GET OTHER FORMS**

You will get one Form 1095-A for each Bronze, Silver, Gold or Platinum health plan you or a member of your family enrolled in during 2015. You will get more than one Form 1095-A if you had changes to your Marketplace coverage during 2015. Form 1095-A is not sent for Catastrophic plans or for Medicaid or Child Health Plus plans because these plans are not eligible for tax credits.

Besides Form 1095-A, it is possible that you will get other important tax forms. These are **Forms 1095-B and 1095-C**.

**WHY YOU MAY  
GET OTHER  
FORMS**

*continued*

If you or a family member were enrolled in Medicaid or Child Health Plus in New York at some point in 2015, you will receive Form 1095-B from New York State. If you were enrolled in other types of coverage – such as a Catastrophic plan, Medicare Parts A or C, TRICARE, benefits from the Department of Veterans Affairs, or certain employer-sponsored health insurance – you will receive Form 1095-B or Form 1095-C from other sources. The Marketplace only provides the Form 1095-A and does not provide the Form 1095-B or Form 1095-C.

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**HOW TO  
GET HELP**

If you have questions about Form 1095-A or the tax credit, **visit <http://info.nystateofhealth.ny.gov/TaxCredits> or call Community Health Advocates' Helpline at 1-888-614-5400.**

If you think we made a mistake on your Form 1095-A, call NY State of Health **as soon as possible at 1-855-766-7860** so we can correct the record.

If you have a question about the 1095-B or 1095-C tax forms you may have received, call the number on those forms.

If you have questions about Form 8962 or other tax-related questions, visit **[www.irs.gov](http://www.irs.gov).**