

# Do You Have Questions About Your 1095-A Form ?

## We can help you!



## Free Help is Available



- Get additional help picking your Second Lowest Cost Silver Plan, or get general information about the Form 1095-A or Premium Tax Credit by calling **Community Health Advocates: 1-888-614-5400.**
- Get a corrected form or replacement form by calling **NY State of Health: 1-855-766-7860.**
- For tax questions, please consult your tax advisor, or contact the **IRS** at [www.irs.gov](http://www.irs.gov).

**More information** can be found at:

- <http://info.nystateofhealth.ny.gov/TaxCredits>
- IRS at [www.irs.gov](http://www.irs.gov)
- Tax Preparers

NY State of Health complies with applicable Federal civil rights laws and state laws and does not discriminate on the basis of race, color, national origin, creed/religion, sex, age, marital/family status, disability, arrest record, criminal conviction(s), gender identity, sexual orientation, predisposing genetic characteristics, military status, domestic violence victim status and/or retaliation.

**Our services are free.  
We speak different languages.**

## Important Information for 2020

Starting in 2019, there is no Individual Mandate penalty in effect. This change was made at the federal level as part of the Tax Cuts and Jobs Act enacted in December 2017.

But, there are many financial and health reasons for enrolling in a health plan.

### Failure to Reconcile Tax Credits

You must use the 1095-A to complete form 8962 when you file your taxes. You may not receive financial assistance (APTC) next year if you do not.

There are two steps you can take if you are not getting APTC even though you filed form 8962:

- (1) Submit a transcript from the IRS proving that you filed form 8962, or
- (2) Call the NY State of Health and provide this information over the phone.

### Learn about your health insurance options for 2021.

- NY State of Health:  
Online at [nystateofhealth.ny.gov](http://nystateofhealth.ny.gov)  
By phone 1-855-355-5777
- Community Service Society  
for free in-person assistance  
Call 1-888-614-5400

# Understanding How to Use the IRS Form 1095-A

This form will come in the mail and will be posted in your NY State of Health account if you enrolled in a Marketplace plan in 2020.\*

Keep this form and read the instructions that come with it.

Use this form to complete your taxes.

**Form 1095-A Health Insurance Marketplace Statement**  VOID  CORRECTED **2020**

Department of the Treasury Internal Revenue Service **2020**

Do not attach to your tax return. Keep for your records. Go to [www.irs.gov/Form1095A](http://www.irs.gov/Form1095A) for instructions and the latest information.

**Part I Recipient Information**

1 Marketplace identifier 2 Marketplace-assigned policy number 3 Policy issuer's name

4 Recipient's name 5 Recipient's SSN 6 Recipient's date of birth

7 Recipient's spouse's name 8 Recipient's spouse's SSN 9 Recipient's spouse's date of birth

10 Policy start date 11 Policy termination date 12 Street address (including apartment no.)

13 City or town 14 State or province 15 Country and ZIP or foreign postal code

**Part II Covered Individuals**

A. Covered individual name B. Covered individual SSN C. Covered individual date of birth D. Coverage start date E. Coverage termination date

16  
17  
18  
19  
20

**Part III Coverage Information**

Month	A. Monthly enrollment premiums	B. Monthly second lowest cost silver plan (SLCSP) premium	C. Monthly advance payment of premium tax credit
21 January			
22 February			
23 March			
24 April			
25 May			
26 June			
27 July			
28 August			
29 September			
30 October			
31 November			
32 December			
33 Annual Totals			

For Privacy Act and Paperwork Reduction Act Notice, see separate instructions. Cat. No. 60703Q Form 1095-A (2020)

\*Note: People with catastrophic plans will not receive this form.

# How to Use Your Form 1095-A from NY State of Health

## Did you use APTC for one or more months?

If so, the amount you used was based on your estimated income. You are required to reconcile the amount of tax credits you used with the amount you are eligible for based on your actual income.

## Did you pay full cost for your plan for one or more months?

If your actual income is less than or equal to 400% FPL (\$49,960 for an individual, \$103,000 for a family of four) you may be eligible to claim the Premium Tax Credit, even if you did not apply, did not use, or were not eligible for financial help when you were enrolled.

## How to reconcile/claim Premium Tax Credits

Step 1: NY State of Health will send you the Form 1095-A.

Step 2: Use Form 1095-A to complete IRS Form 8962. If you had APTC each month you were enrolled, your Form 1095-A was fully completed for you. If you were enrolled without tax credits, you need to identify your Second Lowest Cost Silver Plan (SLCSP) premium each month you were enrolled without tax credits.

Step 3: File your federal tax return, using the appropriate form from the 1040 Series and the Form 8962.

## Need Help?

Resources are available in **several languages** at <http://www.info.nystateofhealth.ny.gov/TaxCredits>

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