



## WE ARE SENDING YOU AN IMPORTANT TAX DOCUMENT

**You or a family member were enrolled in health insurance but did not get help paying for it for some or all of 2025 and you might need this form for your federal tax return**

You or a family member got health insurance through the NY State of Health in 2025 but did not get help paying for some or all of it in 2025. Depending on your income, you might still be able to get financial help at tax time. Help will come in the form of a tax credit (also called the Premium Tax Credit or PTC) that could increase your refund or decrease the amount of taxes you owe for your 2025 federal income taxes.

When you complete your federal income tax return, use IRS Form 8962 to determine if you can get this help. You can get Form 8962 at **[www.irs.gov](http://www.irs.gov)**.

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**HERE IS HOW TO GET HELP** When you complete your federal tax return, fill out IRS Form 8962 using the enclosed Form 1095-A and the enclosed Premium Chart. IRS Form 8962 will tell you how much help you may qualify to get.

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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 2025. You will get more than one Form 1095-A if you had changes to your NY State of Health coverage during 2025. Form 1095-A is not sent for Catastrophic plans, Medicaid, Child Health Plus, or the Essential Plan 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.

If you or a family member were enrolled in Medicaid, Child Health Plus, or the Essential Plan in New York at some point in 2025, a Form 1095-B will be made available in your NY State of Health inbox. You may also request Form 1095-B from New York State Department of Health by calling 1-800-541-2831 or sending an email to 1095B@health.ny.gov. 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 may receive Form 1095-B or Form 1095-C from other sources.

**HOW TO GET ANSWERS** 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.

**TO YOUR  
QUESTIONS**

If you have questions about Form 1095-A, the tax credit or the enclosed Premium Chart, visit <http://info.nystateofhealth.ny.gov/TaxCredits>, call NY State of Health at **1-855-766-7860**, or call Community Health Advocates' Helpline at **1-888-614-5400**.

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).

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## **HOW TO USE THE ENCLOSED CHART TO FIND YOUR MONTHLY SECOND LOWEST COST SILVER PLAN (SLCSP) PREMIUM FOR FORM 8962**

### **Step 1.**

Find the county you lived in during each month of 2025.

### **Step 2.**

Find the column heading (across) that best describes your coverage family. The list below will help you find the right heading. Your coverage family includes everyone in your tax household who was enrolled in a NY State of Health qualified health plan and excludes anyone who was eligible for other coverage such as: Medicaid, Child Health Plus, the

Essential Plan, Medicare Parts A or C, TRICARE, benefits from the Department of Veterans Affairs, and most employer sponsored coverage.

**Step 3.**

Select the dollar amount in the column opposite your county. This amount is the monthly SLCSP premium that applies to your county and coverage family for that month.

If you moved from one county to another during 2025, you must pick the monthly premium for each month you lived in each county. And if your coverage family changed during 2025, you must pick the appropriate premium for each month. For more information about how to fill out this form, read IRS Publication 974 and the instructions to IRS Form 8962.

**YOUR COVERAGE FAMILY INCLUDES ... USE COLUMN ...**

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**YOU.** You are the only person in your coverage family.

**INDIVIDUAL**

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**YOU plus SPOUSE.** You and your spouse are in the same coverage family.

**COUPLE**

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**YOU plus SPOUSE.** You and your spouse are enrolled in the same plan **but one of you had access to other minimum essential coverage, such as insurance through your employer.**

**INDIVIDUAL**

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**YOU plus DOMESTIC PARTNER\*.** You and your domestic partner are enrolled in the **same** plan but are in different coverage families.

**INDIVIDUAL**

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**YOU plus CHILD(REN).** You and your child(ren) are enrolled in the same plan.

**INDIVIDUAL + CHILDREN**

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**YOU plus a CHILD(REN).** You and a child are enrolled in the same plan **but your child had access to other**

**INDIVIDUAL**

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**minimum essential coverage.**

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**COUPLE + CHILDREN**

**YOU, SPOUSE\*\* plus CHILD(REN).** You, your spouse and your child(ren) are enrolled in the same plan.

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**A CHILD Only.** Your child is not yet 21 and is enrolled **CHILD ONLY** in his or her own plan.

\*If your domestic partner is part of your tax household, you can use the "COUPLE" column instead of "INDIVIDUAL".

\*\* If your domestic partner is part of your tax household you may also use the "COUPLE+CHILDREN" column in this scenario.

**2025 Monthly Premiums for Second Lowest Cost Silver Plans (SLCSP), by  
Coverage Family Type**

Coverage Type:	Individual	Couple	Dependent Children Under Age 26		Dependent Children Ages 26-29		Child Only * Under 21
County			Individual + Child(ren)	Couple + Child(ren)	Individual + Child(ren)	Couple + Child(ren)	
Albany	\$660.60	\$1,321.20	\$1,123.01	\$1,882.70	\$1,179.16	\$1,976.83	\$365.85
Allegany	\$559.87	\$1,119.74	\$951.78	\$1,595.63	\$999.36	\$1,675.41	\$341.23
Bronx	\$880.24	\$1,760.48	\$1,496.40	\$2,508.68	\$1,571.23	\$2,634.13	\$385.93
Broome	\$643.84	\$1,287.69	\$1,094.53	\$1,834.96	\$1,149.26	\$1,926.69	\$408.11
Cattaraugus	\$559.87	\$1,119.74	\$951.78	\$1,595.63	\$999.36	\$1,675.41	\$341.23
Cayuga	\$643.84	\$1,287.69	\$1,094.53	\$1,834.96	\$1,149.26	\$1,926.69	\$408.11
Chautauqua	\$559.87	\$1,119.74	\$951.78	\$1,595.63	\$999.36	\$1,675.41	\$341.23
Chemung	\$643.84	\$1,287.69	\$1,094.53	\$1,834.96	\$1,149.26	\$1,926.69	\$408.11
Chenango	\$654.33	\$1,308.66	\$1,112.36	\$1,864.85	\$1,167.97	\$1,958.08	\$414.50
Clinton	\$910.90	\$1,821.81	\$1,564.35	\$2,612.60	\$1,579.71	\$2,638.34	\$422.43
Columbia	\$660.60	\$1,321.20	\$1,123.01	\$1,882.70	\$1,179.16	\$1,976.83	\$365.85
Cortland	\$643.84	\$1,287.69	\$1,094.53	\$1,834.96	\$1,149.26	\$1,926.69	\$408.11
Delaware	\$759.83	\$1,519.66	\$1,291.70	\$2,165.52	\$1,356.29	\$2,273.79	\$422.43
Dutchess	\$759.83	\$1,519.66	\$1,291.70	\$2,165.52	\$1,356.29	\$2,273.79	\$432.41
Erie	\$559.87	\$1,119.74	\$951.78	\$1,595.63	\$999.36	\$1,675.41	\$341.23
Essex	\$654.33	\$1,308.66	\$1,112.36	\$1,864.85	\$1,167.97	\$1,958.08	\$394.32
Franklin	\$654.33	\$1,308.66	\$1,112.36	\$1,864.85	\$1,167.97	\$1,958.08	\$414.50
Fulton	\$660.60	\$1,321.20	\$1,123.01	\$1,882.70	\$1,179.16	\$1,976.83	\$366.34
Genesee	\$559.87	\$1,119.74	\$951.78	\$1,595.63	\$999.36	\$1,675.41	\$341.23
Greene	\$660.60	\$1,321.20	\$1,123.01	\$1,882.70	\$1,179.16	\$1,976.83	\$366.34
Hamilton	\$654.33	\$1,308.66	\$1,112.36	\$1,864.85	\$1,167.97	\$1,958.08	\$414.50
Herkimer	\$913.69	\$1,827.88	\$1,574.81	\$2,626.17	\$1,590.06	\$2,651.73	\$422.43
Jefferson	\$654.33	\$1,308.66	\$1,112.36	\$1,864.85	\$1,167.97	\$1,958.08	\$387.05
Kings	\$880.24	\$1,760.48	\$1,496.40	\$2,508.68	\$1,571.23	\$2,634.13	\$385.93
Lewis	\$654.33	\$1,308.66	\$1,112.36	\$1,864.85	\$1,167.97	\$1,958.08	\$389.25
Livingston	\$690.27	\$1,380.54	\$1,173.46	\$1,967.26	\$1,232.13	\$2,065.64	\$356.12
Madison	\$654.33	\$1,308.66	\$1,112.36	\$1,864.85	\$1,167.97	\$1,958.08	\$389.25
Monroe	\$690.27	\$1,380.54	\$1,173.46	\$1,967.26	\$1,232.13	\$2,065.64	\$356.12

Coverage Type:	Individual	Couple	Dependent Children Under Age 26		Dependent Children Ages 26-29		Child Only * Under 21
County			Individual + Child(ren)	Couple + Child(ren)	Individual + Child(ren)	Couple + Child(ren)	
Montgomery	\$854.23	\$1,708.47	\$1,467.27	\$2,452.63	\$1,481.65	\$2,476.74	\$398.00
Nassau	\$778.48	\$1,556.97	\$1,323.43	\$2,218.69	\$1,389.59	\$2,329.60	\$359.82
New York	\$880.24	\$1,760.48	\$1,496.40	\$2,508.68	\$1,571.23	\$2,634.13	\$385.93
Niagara	\$559.87	\$1,119.74	\$951.78	\$1,595.63	\$999.36	\$1,675.41	\$341.23
Oneida	\$654.33	\$1,308.66	\$1,112.36	\$1,864.85	\$1,167.97	\$1,958.08	\$387.05
Onondaga	\$643.84	\$1,287.69	\$1,094.53	\$1,834.96	\$1,149.26	\$1,926.69	\$408.11
Ontario	\$690.27	\$1,380.54	\$1,173.46	\$1,967.26	\$1,232.13	\$2,065.64	\$356.12
Orange	\$759.83	\$1,519.66	\$1,291.70	\$2,165.52	\$1,356.29	\$2,273.79	\$432.41
Orleans	\$559.87	\$1,119.74	\$951.78	\$1,595.63	\$999.36	\$1,675.41	\$341.23
Oswego	\$654.33	\$1,308.66	\$1,112.36	\$1,864.85	\$1,167.97	\$1,958.08	\$389.25
Otsego	\$938.64	\$1,877.28	\$1,644.79	\$2,737.79	\$1,660.04	\$2,763.35	\$422.43
Putnam	\$759.83	\$1,519.66	\$1,291.70	\$2,165.52	\$1,356.29	\$2,273.79	\$432.41
Queens	\$880.24	\$1,760.48	\$1,496.40	\$2,508.68	\$1,571.23	\$2,634.13	\$385.93
Rensselaer	\$660.60	\$1,321.20	\$1,123.01	\$1,882.70	\$1,179.16	\$1,976.83	\$365.85
Richmond	\$880.24	\$1,760.48	\$1,496.40	\$2,508.68	\$1,571.23	\$2,634.13	\$385.93
Rockland	\$880.24	\$1,760.48	\$1,496.40	\$2,508.68	\$1,571.23	\$2,634.13	\$427.44
Saratoga	\$660.60	\$1,321.20	\$1,123.01	\$1,882.70	\$1,179.16	\$1,976.83	\$365.85
Schenectady	\$660.60	\$1,321.20	\$1,123.01	\$1,882.70	\$1,179.16	\$1,976.83	\$365.85
Schoharie	\$857.32	\$1,714.65	\$1,474.51	\$2,458.74	\$1,488.89	\$2,482.85	\$398.00
Schuyler	\$643.84	\$1,287.69	\$1,094.53	\$1,834.96	\$1,149.26	\$1,926.69	\$408.11
Seneca	\$690.27	\$1,380.54	\$1,173.46	\$1,967.26	\$1,232.13	\$2,065.64	\$356.12
St Lawrence	\$654.33	\$1,308.66	\$1,112.36	\$1,864.85	\$1,167.97	\$1,958.08	\$414.50
Steuben	\$643.84	\$1,287.69	\$1,094.53	\$1,834.96	\$1,149.26	\$1,926.69	\$408.11
Suffolk	\$778.48	\$1,556.97	\$1,323.43	\$2,218.69	\$1,389.59	\$2,329.60	\$359.82
Sullivan	\$759.83	\$1,519.66	\$1,291.70	\$2,165.52	\$1,356.29	\$2,273.79	\$432.41
Tioga	\$643.84	\$1,287.69	\$1,094.53	\$1,834.96	\$1,149.26	\$1,926.69	\$408.11
Tompkins	\$990.86	\$1,981.74	\$1,684.48	\$2,823.97	\$1,717.17	\$2,878.78	\$451.44
Ulster	\$759.83	\$1,519.66	\$1,291.70	\$2,165.52	\$1,356.29	\$2,273.79	\$432.41
Warren	\$660.60	\$1,321.20	\$1,123.01	\$1,882.70	\$1,179.16	\$1,976.83	\$365.85
Washington	\$660.60	\$1,321.20	\$1,123.01	\$1,882.70	\$1,179.16	\$1,976.83	\$366.34
Wayne	\$690.27	\$1,380.54	\$1,173.46	\$1,967.26	\$1,232.13	\$2,065.64	\$356.12
Westchester	\$880.24	\$1,760.48	\$1,496.40	\$2,508.68	\$1,571.23	\$2,634.13	\$385.93
Wyoming	\$559.87	\$1,119.74	\$951.78	\$1,595.63	\$999.36	\$1,675.41	\$341.23
Yates	\$690.27	\$1,380.54	\$1,173.46	\$1,967.26	\$1,232.13	\$2,065.64	\$356.12

\* The Child Only Monthly Premium Amount is the cost per child for children who have not yet turned 21. If multiple children are enrolled in a Child Only plan, multiply the Child Only Monthly Premium Amount by the number of children enrolled.

## **NOTICE OF NONDISCRIMINATION POLICY**

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, pregnancy-related condition, arrest record, criminal conviction(s), gender identity, sexual orientation, predisposing genetic characteristics, military status, domestic violence victim status and/or retaliation.

If you believe that NY State of Health has discriminated against you, you may file a complaint by going to: [www.health.ny.gov/regulations/discrimination\\_complaints/](http://www.health.ny.gov/regulations/discrimination_complaints/) or by emailing the Diversity Management Office at [DMO@health.ny.gov](mailto:DMO@health.ny.gov).

You may also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically at <https://ocrportal.hhs.gov/ocr/smartscreen/main.jsf> or by mail or phone at U.S. Department of Health and Human Services, 200 Independence Avenue, SW, Room 509F, HHH Building, Washington, D.C. 20201; 1-800-368-1019 (TTY: 1-800-537-7697). Complaint forms are available at [www.hhs.gov/ocr/office/file/index.html](http://www.hhs.gov/ocr/office/file/index.html).

### **Accommodations**

NY State of Health provides free aids and services to people with disabilities to communicate effectively with us, such as:

- TTY through New York Relay Service
- If you are blind or seriously visually impaired and need notices or other written materials in an alternative format (large print, audio or data CD, or Braille), contact 1-855-355-5777 (TTY: 1800-662-1220).

NY State of Health also provides free language assistance services to people whose primary language is not English, such as:

- Qualified interpreters
- Written information in other languages

If you need these services or for more information on Reasonable Accommodations, please call 1-855-3555777 (TTY: 1-800-662-1220).