

Background: The Health Insurance Marketplace will send Form 1095-A to each tax filer (as defined under 45 CFR 155.300), or responsible adult on a policy, on or before January 31<sup>st</sup> of each year. The following document represents a cover sheet that the Marketplace will include with the completed 1095-A that will be sent to each tax filer or responsible adult. Individuals will receive a completed Form 1095-A if they or a member of their household were enrolled in a qualified health plan (QHP) through the Marketplace for any months in the coverage year, with or without receiving advance payment of the premium tax credit (APTC). Form 1095-A lists the individuals who were enrolled in a QHP, the QHP premium, and any APTC that was paid on the enrollee's behalf to the issuer.

[Insert FNLNS of Tax filer or Responsible Adult]  
[Insert Address line 1]  
[Insert Address line 2]  
[Insert City, State Zip Code]

[Insert Notice Date]

Dear [Insert FNLNS of Tax filer or Responsible Adult]:

The Health Insurance Marketplace is required to provide you with important tax information you'll need to correctly fill out your federal income tax return. We're sending you this completed Form 1095-A (Health Insurance Marketplace Statement) because it includes this information. A copy of this information has also been given to the IRS. **Please keep this form for your records.**

### **Why Form 1095-A is important**

Form 1095-A includes:

- information about you and any other members of your household who were enrolled in a Marketplace plan during 2014
- information about your Marketplace plan premium and other information you may need to fill out your federal income tax return
- the amount of any advance payments of the premium tax credit that may have been paid to your health plan on your behalf in 2014

### **You must file a tax return**

You must file a federal income tax return if you or another member of your household wants to claim the premium tax credit, or if advance payments of the premium tax credit were paid in 2014. When you file your tax return, you must complete and file Form 8962 (Premium Tax Credit). Use the information on Form 1095-A when you complete Form 8962. If you want more information about Form 1095-A, read the "Instructions for Recipient" section on the back of the enclosed form. If you need Form 8962, visit [irs.gov](http://irs.gov).

### **Changes to your information**

If you think information on your Form 1095-A is incorrect, visit [HealthCare.gov/tax-issues](http://HealthCare.gov/tax-issues) to find out how to get a corrected Form 1095-A.

If the "CORRECTED" box on the top of your Form 1095-A is checked, this means we made a change to the information we originally provided. The corrected form is included with this letter. Be sure you use this corrected form when you complete Form 8962 and file your federal income tax return.

**What to do if you already filed your tax return**

You may need to file an amended federal income tax return if:

- You filed your tax return before you got a Form 1095-A.
- You got a corrected Form 1095-A but you used information from the previous Form 1095-A to file your tax return.

For more information, visit [irs.gov](https://irs.gov) and enter the keywords “amended return.”

**How to get help with your taxes**

Many people can get free help to fill out their taxes. Visit [irs.gov/Individuals/Free-Tax-Return-Preparation-for-You-by-Volunteers](https://irs.gov/Individuals/Free-Tax-Return-Preparation-for-You-by-Volunteers) to learn more about getting help.

If you need more information, visit [HealthCare.gov/tax-issues](https://HealthCare.gov/tax-issues) or call the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325).

Sincerely,

Health Insurance Marketplace  
Department of Health and Human Services  
465 Industrial Boulevard  
London, Kentucky 40750-00

*PAGES 3 AND 4 RESERVED FOR FORM 1095-A AND INSTRUCTIONS  
PAGES 5 AND 6 RESERVED FOR LANGUAGE TAGLINES*