

## **GENERAL QUESTIONS**

1. When will the Exchange be sending the 1095-A forms?
  - a. If using applications like Turbo tax and IRS free sites, will these forms be available for early filing or do they need to wait for you to send them?
  - b. Were the clients or will they be notified that they should be on the lookout for the 1095-A ahead of time?
2. Where will customers find their Form 1095-A? Will it be available online in the dashboard? Will it be mailed?
3. Will enrollees in Catastrophic plans receive a 1095-A?
4. What if an individual files an extension?
  - a. Will they complete reconciliation by October 15th?
  - b. If they file an extension for 2014 can an individual still receive APTC during 2015?
5. What happens when payments have been made directly to the carrier for a portion of the year? Will those payments still reflect on the 1095-A?
6. Does reconciliation for plan year 2014 take place in 2015?

## **RECONCILIATION/REPAYMENT**

7. What if applicant has cost share reduction subsidies but earns more than expected? Are CSRs reconciled?
8. After the repayment cap is applied in one tax year does the remainder due carry over to future tax years?
  - a. Will the cap for repay excess credit go away in later years?
9. If an individual does not pay for a month, does that mean that they have to repay APTC?
  - a. When someone exhausts their 90-day grace period and is terminated for non-payment, will they have to repay APTC for that month?
10. What if someone's plan premium is less than the amount of APTC they could have received? For example, maybe the maximum amount of their tax credit is \$300, but they pick a Bronze plan that only costs \$200 full-price. Does that mean those patients will get a higher tax refund next year even if they pay \$0 premium?
11. If someone drops their plan during the year, are they still eligible to keep their APTC for the months they were covered?

## **CHANGE IN CIRCUMSTANCES**

12. If an individual reported a household income that may have made them eligible for Medicaid would they have to reconcile a PTC when they file their taxes or receive a PTC?
13. Will there be any penalty for someone who initially enrolled in Medicaid and income grew during the year making them ineligible, but they did not report the change in income and continued with Medicaid?
14. What will happen if someone was on Medicaid but when filed tax return their income is over 138% FPL (i.e., should have been enrolled in a QHP with tax credits)?
15. What if an individual's income turns out to be so low that they could have been on Medicaid, but they were initially enrolled in a QHP with tax credits? Will they still get to keep the APTC received that was paid for the QHP that they were on, based on their original projection of income?

16. If someone was on Medicaid and now makes above Medicaid income level, will they owe back Medicaid premiums?
17. If you are on Medicaid and you underestimated your income, is there a penalty?
18. What happens if someone had Medicaid but should have been on QHP?
19. What if they are taking APTC, and when they file their taxes they turn out to be below 138% of the federal poverty level and should have been on Medicaid? Will they owe back the APTC?
20. What happens if in December a family gets a second job they puts them over 400% FPL?

#### **EXEMPTIONS**

21. Are you saying that a Tax exemption it may be different on state by state basis? Or is there a national guidance on that?
22. Do you have examples of hardship exemptions?
23. Do you have to file an exemption during open enrollment period only?
24. Does the exemption have to be approved by the HHS prior to filing tax return? Is that mandatory?
25. Is it true that people just had to "try" to get coverage in 2014 to be exempt from the fine? And that you don't have to show proof that you tried?

#### **SHARED RESPONSIBILITY**

26. What is the maximum individual penalty for 2014?
27. What if someone answers line 61 re: MEC incorrectly?