



NOTICE: INCORRECT IRS FORM 1095-A TALKING POINTS

March 20, 2015

IMPORTANT! READ CAREFULLY –

These **new talking points** will help you answer questions from consumers about their **INCORRECT** Internal Revenue Service (IRS) Form 1095-A from Covered California.

BACKGROUND

Starting January 2015, Covered California reported consumers' health care coverage information to the Department of Treasury IRS to ensure individuals are meeting health care coverage requirements for the 2014 calendar year.

In addition, Covered California mailed the IRS Form 1095-A (also called the "Health Insurance Marketplace Statement") to its consumers excluding consumers who purchased health plans through Covered California's Small Business Health Options Program (SHOP). The IRS Form 1095-A details the consumers' primary tax filer (applicant) information; the coverage household information; and the household information health coverage information: monthly premium amount, monthly premium amount of the Second Lowest Cost Silver Plan (SLCSP), and the monthly Advanced Premium Tax Credit (APTC) received, if applicable for the 2014 calendar year.

While most Covered California consumers received a correct IRS Form 1095-A on time, we are aware that some consumers have not received a correct IRS Form 1095-A or have concerns about the form they received. We are very sorry for the inconvenience and we know it is frustrating given the upcoming tax filing deadline on April 15. The announcement below will help consumers who have received an incorrect IRS Forms 1095-A.

CONSUMERS WITH INCORRECT IRS FORM 1095-A

Announcement

The good news from federal officials today, March 20, 2015, is that consumers who have already filed using the IRS Form 1095-A they received from Covered California do not have to take any further action in amending their filed federal tax return. If they later receive a corrected form and wish to file an amended federal tax return, they can, but it is not required. Per the announcement today, the IRS will not pursue the collection of any additional taxes based on updated information in the corrected forms.

Covered California has worked very hard to issue the IRS Forms 1095-A in a timely way. We expect to have all forms issued to Covered California consumers by the end of March 2015. Please advise consumers to regularly check their online account. We will continue to work diligently to get correct IRS Form 1095-A to consumers as quickly as possible.

In the coming weeks as we approach the April 15 tax deadline, we will continue to provide updates to Covered California consumers and partners with the very latest information and guidance.

Key Points

1. Consumer does not need to file an amended federal tax return, if they:
 - a. **Enrolled** in Covered California coverage for the 2014 calendar year,
 - b. **Received an incorrect** IRS Form 1095-A, and
 - c. **Filed his or her federal tax return** based on that form.



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2. Consumers who have been notified of errors or on their IRS Form 1095-A but have not received a correction will not have to amend their federal tax returns if they file with the incorrect form.
3. Consumers who believe their IRS Form 1095-A contains errors or who have filed a dispute form will not have to amend their federal tax returns if they file with the incorrect form.
4. Consumers described in numbers 1 through 3 above will not have additional taxes collected based on the updated information in their corrected forms.
5. Consumers may choose to file amended federal tax returns. The United States Department of the Treasury intends to provide additional information to help tax filers determine whether they would benefit from filing amended returns. Consumers also may want to consult with their tax preparers to determine if they would benefit from amending.

Resources:

1. **U.S. Department of the Treasury's Statement:** <http://www.treasury.gov/press-center/press-releases/Pages/jl10005.aspx>
2. **U.S. Department of the Treasury's FAQs:** <http://www.treasury.gov/press-center/press-releases/Documents/FAQs%20CMS%20032015.pdf>
3. **Covered California Website Statement:** March 20, 2015 Announcement from Covered California regarding IRS Form 1095-A can be found here: <http://www.coveredca.com/youre-in/form-1095-a/>
4. **Covered California Sales Channels IRS Form 1095-A Toolkit:** Updated with the U.S Department of the Treasury's statement and FAQs and this notice can be found here: <http://hbexmail.blob.core.windows.net/eap/IRS%20Form%201095%20Toolkit.pdf>

IRS FORM 1095-A IMPORTANT REMINDERS

These are important reminders that we've already shared with you pertaining to the IRS Form 1095-A Dispute Forms received.

1. **Dispute Form Callbacks:** Covered California Service Center Representatives (SCRs) are continuing to call consumers who have submitted a dispute form to inform them of the results to their dispute. Covered California will leave messages for consumers to call the Covered California Service Center back if the consumers are unavailable. Consumers who have not heard back from Covered California of the result to their dispute form after 60 calendar days should call the Covered California Service Center to follow up.
2. **Secured Inbox:** Consumers should check and continue to check their Covered California online account secured inbox to see if their corrected IRS Form 1095-A has been uploaded for download. To identify the corrected form, consumers should select the consumer letter NOD-62B (corrected Form 1095-A). The IRS Form 1095-A corrected version will have an "X" inside of the "Corrected" check box at the top of the form.



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3. **No online account:** If consumers do not have an online account with Covered California, it's important for you to help them create an account and provide an email address so that they can receive timely correspondence or important notices in their account's secured inbox.
4. **Address Changes:** Consumers must ensure that Covered California has their current mailing address. It's extremely important to report mailing address changes directly to Covered California right away. This way, United States Postal Service (USPS) will deliver the correspondence successfully to the consumers avoiding any delay in receiving their IRS Form 1095-A. Covered California SCRs continue to call consumers to obtain their correct mailing address to send the IRS Form 1095-A to them.
5. **Need Initial IRS Form 1095-A:** Consumers who have not received their initial IRS Form 1095-A should call the Covered California Service Center right away to check on the status. Remember that consumers enrolled during the 2014 calendar year through the Small Business Health Options Program (SHOP) or in the Medi-Cal program will not receive IRS Form 1095-A.

COVERED CALIFORNIA SERVICE CENTERS

Sales service channels and consumers can contact the appropriate phone numbers below if they have questions about this notice or need more information.

Consumers

Covered California Consumer Service Center
1-800-300-1506
Monday through Friday, 8:00 AM – 8:00 PM
Saturday and Sunday, 8:00 AM – 6:00 PM

Certified Insurance Agents

Covered California's Agent Service Center
1-877-453-9198
E-mail: Agents@covered.ca.gov
Monday thru Friday, 8:00 AM to 6:00 PM
Saturdays, 8:00 AM to 6:00 PM

Certified Enrollment Counselors & Plan-Based Enrollers

CEC/PBE Help Line
1-855-324-3147
Monday through Friday, 8:00 AM – 5:00 PM
Saturday and Sunday, closed

We thank Covered California consumers and partners for their patience and are committed to improving the process next year.