



**COVERED
CALIFORNIA**

*Your destination for quality
healthcare, including Medi-Cal*

John {FIRST_NAME} Hook {LAST_NAME}
456 ABC Street {ADDRESS_LINE1}
Apt. 300 {ADDRESS_LINE2}
Sacramento {CITY}, CA {STATE_CD (FK)} 95833 {ZIPCODE}

**Important Tax Document you will need before you file
your <TAX YEAR> tax return**

{CURRENT_DATE}

Case: {AHBX_CASE_ID}

Dear John {FIRST_NAME} Hook {LAST_NAME},

You are getting this letter because you or a family member enrolled in a Covered California health plan. Attached to this letter is the Internal Revenue Service (IRS) Form 1095-A that you will need when you file your federal tax return.

Important: Use the information on Form 1095-A, Health Insurance Marketplace Statement, to file your tax return. It will help you complete your federal income tax return and claim the right amount of premium tax credit.

You may receive more than one Form 1095-A forms for any of the three reasons below:

1. You or a family member changed health plans during the year.
2. You or a family member changed your plan level of benefit. For example, you kept the same health plan, but you changed your plan level from Silver to Gold.
3. Family members were enrolled in different health plans.

Here are the answers to some questions that you may have to help you with Form 1095-A:

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Q: Why am I getting Form 1095-A?

A: Covered California sends this form to the IRS and to everyone who got health insurance through Covered California in 2015. Form 1095-A has information that you or your tax preparer will need to file your tax return. This form has information you gave us about your family. The form also tells you:

- Who was enrolled in the health plan
- How many months you or other family members had Covered California health insurance
- How much you or other family members paid in monthly premiums
- How much premium assistance was paid to the health plan carrier, if any, as advance payments of the premium tax credit

Q: I received another form that looks like the Form 1095-A. Why?

A: You may have received Form 1095-B or Form 1095-C. Here is why:

You received a Form 1095-B if someone in your household gets insurance through:	You received a Form 1095-C if someone in your household gets insurance through:
Medi-Cal	An employer
Medicare	
Veterans Administration	
Other health insurance company outside of Covered California	

The California Department of Health Care Services (DHCS) will issue Form 1095-B to all Medi-Cal beneficiaries by January 31st. DHCS will issue one Form 1095-B to every adult or child who received Medi-Cal in 2015. This means you will receive multiple forms if other people in your family are also covered under Medi-Cal and Covered California.

If you have any questions or need additional information regarding Form 1095-B, please visit the DHCS website at <http://dhcs.ca.gov/1095> or call **1-844-253-0883**.

Q: What is premium assistance?

A: Premium assistance is also called “advanced premium tax credit (APTC)” or “financial assistance.” Premium assistance describes payments the government makes to your health insurance plan to lower the cost of your monthly premiums. The amount of your premium assistance is based on an estimate of the premium tax credit that you may be allowed for the year. Covered California made this estimate based on the information from your application when you or a family member enrolled in health care coverage. The premium tax credit is a federal tax credit that helps make health insurance more affordable.

When you qualify for premium assistance, you have three options:

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1. Apply **all** of your tax credits you are allowed in advance (before you file your tax return) to lower the amount you pay each month for your health insurance premium;
2. Take **some** of the tax credits you are allowed to lower the amount you pay each month. Then, when you file your tax return, get the difference between the premium tax credit you are allowed and the premium assistance you received; or
3. **Do not take** any premium tax credit in advance and claim the tax credit when you file your tax return.

Payments were paid directly to the health plan during the year if you took **all** or **some** of the premium assistance you qualified for.

Remember: If you got premium assistance, you must file a federal tax return even if you otherwise are not required to file. If you received more premium tax credit in advance than the total tax credit you qualify for, you may have to pay some or all of it back to the IRS at tax time. On the other hand, you may qualify for more premium tax credit at tax time if you did not get the full amount you qualify for in advance. The process of comparing advance payments you received to the actual tax credit allowed is called "reconciliation" (compare). To avoid problems with reconciliation (compare), it is important to report changes to Covered California as soon as they happen. We can then adjust your premium tax credit. For example, report changes in your household income, address, and/or family size.

Q: What do you need to do when you file your federal tax return?

A: When you file your federal tax return, you or your tax preparer will use the information on Form 1095-A to complete IRS Form 8962, Premium Tax Credit. The following is shown on Form 8962:

1. The premium tax credit that you are allowed to claim.
2. The difference between the advance credit payments made for you and the premium tax credit you are allowed. If your premium tax credit exceeds the amount of your advance credit payments, the difference is called net premium tax credit and lowers the amount of tax you owe or gives you a refund. If your advance credit payments are more than your premium tax credit, you must increase the tax you owe by some or all of the difference.

Q: How does premium assistance affect my tax filing?

A: If you received premium assistance in advance or you qualify for premium assistance, you must file an income tax return. You must file Form 8962 with your income tax return. If you are filing Form 8962, you must use IRS Form 1040, 1040A, or 1040NR. You cannot use IRS Form 1040EZ if you are filing Form 8962. The Form 1095-A will help you complete Form 8962 but it is not required to be sent in with your tax return.

Q: What happens if my income is *lower* than I put on my application?

A: If the household income on your tax return is lower than the amount you put on your Covered California application, you may qualify for additional premium tax credit. When you file your tax return and reconcile (compare) your advanced premium tax credit with the premium tax credit that is allowed for the same coverage period, you may get the additional premium tax credit as a tax refund or a tax credit that may lower the taxes you owe.

Q: What happens if my income is *higher* than I put on my application?

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A: If the household income on your tax return is higher than the household income you put on your Covered California application, you may have received too much premium assistance in advance. In this case, you may have to pay some or all of the premium assistance back to the IRS or you may get a lower tax refund when you file your tax return.

Q: I am concerned I might have to pay back some of my premium assistance. How can I lower the amount of premium assistance that I take in advance?

A: While you can no longer change the amount of premium assistance amount you already received in 2015, you can change the amount of premium assistance that you are currently receiving at any time. To take more or less premium assistance, please call the Service Center at **1-800-300-1506**. Or, for TTY, call 1-888-889-4500 (1-888-TTY-4500).

Q: My Form 1095-A says I did not get any premium assistance (column C of Part III of Form 1095-A is blank or has all zeroes). Why not?

A: There are three reasons why you may not have received premium assistance:

1. You did not qualify for premium assistance when you or your family member enrolled in a Covered California health plan. For example, you would not have qualified for premium assistance if your estimated household income for the year of coverage was above 400% of the federal poverty level. To qualify for premium assistance, your estimated household income must be between 100% and 400%, inclusive, of the federal poverty level **and** you must not be eligible for other health insurance such as employer or government-sponsored coverage, including Medi-Cal and Medicare. In some cases, individuals with household income below 100% of the federal poverty level may qualify for premium assistance.
Also, you would not qualify for premium assistance if you are married but file your tax return separately and do not have an exception such as domestic abuse or spousal abandonment.
2. You decided **not** to take any premium tax credit in advance and claim the tax credit when you file your tax return.
3. You did not qualify because, when you applied for coverage, the premiums in your area were considered affordable for you. The amount of an individual's premium assistance is based on the cost of the "benchmark" or "base" plan in your area and your household income. If the premium for the base plan in your area is less than the amount that is considered affordable for you, based on your household income, your premium assistance amount will be \$0.

For example, a 26 year old who is single, has no dependents, lives in Sacramento, and earns \$36,500 is expected to pay 9.56% of his/her monthly household income or \$291 per month towards health care premiums. However, the monthly premium for the benchmark or base health care premium in this area is only \$285 per month. This is \$6 less than what s/he is expected to pay towards his or her health care premiums. So the amount of premium assistance available to this person is \$0.

Q: Where can I get help filing taxes?

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A: You can consult your own tax adviser. Or, you can get help directly from the IRS website that has interactive tools that can help you. The website offers "Help and Resources" for taxpayers who need it. Help includes "Local Taxpayer Advocates" and "Low Income Taxpayer Clinics." More information about filing options is available at <https://www.irs.gov/Filing>.

You can also get free tax assistance at a local Volunteer Income Tax Assistance Site (VITA) for people who generally make \$54,000 or less, persons with disabilities, the elderly and limited English-speaking taxpayers. To find help near you, you can call **1-800-906-9887** or check online at <http://irs.treasury.gov/freetaxprep/>

Q:What should I do if I do not agree with the information on my Form 1095-A?

A: If you think there is a mistake on your Form 1095-A, call Covered California right away. Covered California may be able to send a corrected Form 1095-A.

For help with your Forms 1095-A or 8962:

Covered California may be able to answer questions about this letter and the information on the Form 1095-A. **Covered California cannot provide tax advice.** For information regarding filing your federal tax return, visit the IRS web site at www.irs.gov/Filing. For information from the IRS regarding the tax provisions of the Affordable Care Act, visit <https://www.irs.gov/Affordable-Care-Act>.

For questions regarding this notice:

- Visit the CoveredCA.com website for more details.
- Call the Covered California Service Center at **1-800-300-1506**. Or, for TTY, call 1-888-889-4500 (1-888-TTY-4500).
- The Service Center hours are Monday through Friday 8 a.m. to 6 p.m. and Saturday 8 a.m. to 5 p.m.

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Getting help in languages other than English

English: IMPORTANT: Do you need help reading this letter? This letter is about the Internal Revenue Service (IRS) Form 1095-A. Form 1095-A is an important form. You will need this form when you file your federal tax return. You can call 1-800-300-1506 to speak with someone who speaks your language. You can also ask for this letter to be translated to your language or in another format such as, large print. For TTY call 1-(888)-889-4500 where you can also request this letter in a different format.

Español (Spanish)

IMPORTANTE: Necesita ayuda para leer esta carta? Esta carta es sobre el formulario IRS 1095-A del Servicio de rentas internas (IRS). El formulario 1095-A es un formulario importante. Usted necesitará este formulario cuando declare sus impuestos federales. Usted puede llamar al 1-800-300-0213 para hablar con alguna persona que hable su idioma. Usted también puede pedir esta carta traducida a su idioma o en otro formato, como letras grandes. Si usa TTY, llame al 1-(888)-889-4500, donde también podrá pedir esta carta a en un formato diferente.

中文/繁體字 (Chinese)

重要：重要事項：您需要我們幫助您閱讀此函嗎？此函是關於國稅局 (IRS) 表格 1095-A 的事宜。表格 1095-A 非常重要。在您提交您的聯邦納稅申報書時會需要該表格。您可撥打 1-800-300-1533，向講您的語言的人員諮詢。您亦可要求將此函翻譯為您的語言版本或索取其他格式（如大字版）的信函。文字電話號碼 用戶請撥打 1-(888)-889-4500，透過撥打此號碼亦可索取不同格式的信函。

Tiếng Việt (Vietnamese)

Quan trọng: Quý vị có cần trợ giúp để đọc thư này không? Thư này là về Biểu Mẫu 1095-A của Sở Thuế Vụ (IRS). Biểu Mẫu 1095-A là biểu mẫu quan trọng. Quý vị cần phải có biểu mẫu này khi quý vị nộp tờ khai thuế liên bang của quý vị. Quý vị có thể gọi 1-800-652-9528 để trao đổi với người nói ngôn ngữ của quý vị. Quý vị cũng có thể yêu cầu thư này được dịch sang ngôn ngữ của mình hoặc ở một định dạng khác như bản in khổ lớn. Đối với người dùng TTY hãy gọi số 1-(888)-889-4500, tại đây quý vị cũng có thể yêu cầu thư này ở định dạng khác.

한국어 (Korean)

중요 사항: 이 통지문을 읽는 데 도움이 필요하십니까? 이 편지는 미국 국세청(IRS) Form 1095-A 에 관한 것입니다. Form 1095-A 는 중요한 양식입니다. 이 양식은 연방 세금 환급 신청 시 필요합니다. 1-800-788-9116 으로 전화하여 통역사와 통화하십시오. 이 통지문은 귀하의 언어로 번역을 요청하거나, 확대본 등의 다른 형식으로 요청할 수 있습니다. TTY 의 경우에는 1-(888)-889-4500 으로 전화하여 이 편지를 다른 형태로 요청하십시오.

Tagalog

MAHALAGA: Kailangan mo ba ng tulong sa pagbasa sa sulat na ito? Ang sulat na ito ay tungkol sa Form 1095-A ng Internal Revenue Service (IRS). Ang Form 1095-A ay isang mahalagang form. Kakailanganin mo ang form na ito kapag nappa-file ka ng iyong tax return ng pederal. Maaari kang tumawag sa 1-800-983-8816 upang makipag-usap sa isang tao na nagsasalita ng iyong wika. Maaari mo ring hilingin na isalin ang sulat na ito sa iyong wika o sa ibang pormat, tulad ng malalaking pagkaka-print. Para sa TTY, tumawag sa 1-(888)-889-4500 kung saan maaari mo ring hilingin ang sulat na ito sa naiibang pormat.

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العربية(Arabic)

هام: هل تحتاج إلى مساعدة في قراءة هذا الخطاب؟ هذا الخطاب بخصوص استمارة مصلحة الضرائب الداخلية 1095-A. وهي استمارة مهمة. سوف تحتاج إلى هذه الاستمارة عندما تقوم بتقديم طلب كشف الضريبة الاتحادية. يمكنك الاتصال على الرقم 1-800-826-6317 للتحدث مع شخص يتحدث بلغتك. يمكنك أيضًا طلب ترجمة هذا الخطاب إلى لغتك أو بتسويق آخر، مثل الأحرف الكبيرة. لخدمة الهاتف النصي اتصل على 1-888-889-4500 حيث يمكنك أيضًا طلب هذا الخطاب بتسويق مختلف.

հայերեն (Armenian)

ԿԱՐԵՎՈՐ Է: Ձեզ այս նամակը կարդալու հետ կապված օգնություն անհրաժեշտ է: Այս նամակը Ներքին եկամուտների ծառայության (IRS) 1095-A ձևի մասին է: 1095-A ձևը կարևոր ձևաթուղթ է: Այդ ձևաթուղթը Ձեզ պետք կգա Ձեր դաշնային հարկագիրը լրացնելիս: Դուք կարող եք զանգահարել 1-800-996-1009 և խոսել Ձեր լեզվով խոսող որևէ աշխատակցի հետ: Կարող եք նաև խնդրել, որ այս նամակը թարգմանվի Ձեր լեզվով կամ Ձեզ տրամադրվի որևէ այլ ձևաչափով. օրինակ՝ խոշորատառ տպագրությամբ: TTY-ի համար զանգահարեք 1-(888)-889-4500, որտեղ կարող եք նաև մեկ այլ ձևաչափով խնդրել այս նամակը:

ភាសាខ្មែរ (Khmer)

ព័ណ្ណសំខាន់៖ តើអ្នកត្រូវការជំនួយក្នុងការអានលិខិតខ្លះៗដែរឬទេ? លិខិតខ្លះៗគឺជាគំនិតដ៏សំខាន់ៗ លេខ 1095-A របស់ទីភ្នាក់ងារប្រមូលប្រាក់ចំណូលក្នុងស្រុក (Internal Revenue Service (IRS))។ ទម្រង់ លេខ 1095-A គឺជាទម្រង់សំខាន់មួយ។ អ្នកនឹងត្រូវការទម្រង់ លេខ 1095-A ដើម្បីប្រគល់ជូនសម្រាប់ការប្រកាសពន្ធសហព័ន្ធរបស់អ្នក។ អ្នកអាចស្រាវជ្រាវទម្រង់លេខ 1-800-906-8528 ដើម្បីយល់ពីការប្រកាសពន្ធសហព័ន្ធនេះបានប្រសើរជាងមុន។ អ្នកក៏អាចស្នើសុំឱ្យប្រគល់លិខិតខ្លះៗជាភាសាសំបុត្រ ឬស្នើសុំលិខិតខ្លះៗផ្សេងទៀត ដូចជា ឯកសារបោះពុម្ពជាអក្សរធំ ឬស្នើសុំ TTY សម្រាប់ 1-888-889-4500 ដែលអ្នកក៏អាចស្នើសុំលិខិតខ្លះៗផ្សេងទៀតផងដែរ។

Русский (Russian)

ВАЖНАЯ ИНФОРМАЦИЯ: Вам нужна помощь, чтобы прочитав это письмо? В этом письме говорится о Форме 1095-A Федеральной налоговой службы США (IRS). Форма 1095-A – это крайне важная форма. Она потребуется Вам для подачи федеральной налоговой декларации. Вы можете позвонить по номеру 1-800-778-7695, чтобы пообщаться с лицом, говорящем на Вашем языке. Вы также можете обратиться с запросом, чтобы это письмо перевели на Ваш язык или предоставили его в другом формате, например, крупным шрифтом. Лица с нарушениями слуха могут позвонить по номеру 1-(888)-889-4500, по которому также можно обратиться с запросом на получение этого письма в другом формате.

فارسی(Farsi)

مهم: آیا برای خواندن این نامه نیاز به کمک دارید؟ این نامه در ارتباط با فرم 1095-A اداره مالیات آمریکا (IRS) است. فرم 1095-A فرم مهمی است. هنگام تهیه اظهارنامه مالیاتی فدرال تان به آن نیاز خواهید داشت. برای گفتگو با شخصی که به زبان شما صحبت می کند، می توانید با شماره 1-800-921-8879 تماس بگیرید. همچنین می توانید تقاضا کنید که این نامه به زبان شما ترجمه شود یا آنرا به فرمت دیگری مانند چاپ درشت دریافت نمایید. برای TTY با شماره 1-(888)-889-4500 تماس بگیرید و در آنجا می توانید این نامه را به فرمت دیگری تقاضا کنید.

Hmoob (Hmong)

TSEEM CEEB: Koj puas xav kom muaj neeg pab nyeem tsab ntawv no rau koj? Tsab ntawv no hais txog Daim Ntawv Fooms 1095-A Ntawm Cov Nyiaj Paj Hauj Tsev (IRS). Daim Ntawv Fooms 1095-A yog ib daim ntawv fooms tseem ceeb. Koj yuav tsum muaj daim ntawv no thaum koj sau ntawv thov koj cov nqi se. Koj tuaj yeem hu rau tus xovtooj 1-800-771-2156 mus tham nrog ib tug neeg uas paub hais koj hom lus. Koj kuj tuaj yeem thov kom lawv muab tsab ntawv no txhais ua koj hom lus lossis luam tawm ua lwm yam xws li luam lawm koj loj. Rau cov TTY hu rau tus xovtooj 1-(888)-889-4500 koj tuaj yeem thov kom muab tsab ntawv no sau ua lwm hom los tau.

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