



U.S. TREASURY DEPARTMENT OFFICE OF PUBLIC AFFAIRS

March 20, 2015

FAQS FOR CONSUMERS ABOUT RELIEF RELATED TO INCORRECT FORMS 1095-A

Question: What relief was announced today?

Answer: [In light of today's announcement](#)—regarding additional incorrect information on certain Marketplace tax statements (Forms 1095-A)—the Department of the Treasury is expanding the relief it [announced previously on February 24](#), which will mitigate any harm to tax filers. Any individual who enrolled in Marketplace coverage, received an incorrect Form 1095-A, and filed his or her tax return based on that form does not need to file an amended tax return. The IRS will not pursue the collection of any additional taxes from these individuals based on updated information in the corrected forms. Nonetheless, some individuals may choose to file amended returns. This relief applies to tax filers who enrolled through the Federally-facilitated Marketplace or a State-based Marketplace.

Question: Who is affected and how will I know if my form is wrong or delayed?

Answer: Some consumers with coverage through the Federally-facilitated Marketplace as well as some State-based Marketplaces may have received incorrect 1095-As, or their forms have been delayed. CMS is notifying individuals who are affected by these additional errors with emails, phone calls and messages in consumers' Marketplace accounts. If you have questions about your form, reach out to the Federally-facilitated Marketplace call center at 1-800-318-2596 or your State-based Marketplace.

Question: What should I do if my form was wrong or if I haven't received it?

Answer: Individuals who have not yet filed their taxes should wait to file until they receive their corrected forms. Individuals enrolled in Marketplace coverage — through the Federally-facilitated Marketplace or any State-based Marketplace — who received an incorrect Form 1095-A and filed his or her tax return based on that form, do not need to file amended returns. The IRS will not pursue the collection of any additional taxes from these individuals based on updated information in the corrected forms. Nonetheless, some individuals may choose [to file amended returns](#).

Question: What if I can't file my taxes by April 15 because my 1095-A was incorrect or late?

Answer: We continue to urge individuals who have been notified of errors on their Forms 1095-A and have not yet filed their tax returns to wait to file until they receive corrected forms.

Our colleagues at the Federally-facilitated Marketplace and the State-based Marketplaces are working hard to ensure that 1095-As are sent out as quickly as possible. To the extent that cases arise in which individuals are unable to file their taxes by April 15 because they have not received a Form 1095-A, we will consider options for possible relief and will provide additional information closer to the deadline.

Question: Does this relief apply to everyone who received a late or incorrect 1095-A?

Answer: No. Today's relief would not apply to an individual who did not enroll in Marketplace coverage, but nonetheless received a Form 1095-A and erroneously claimed a premium tax credit on his or her return. It also would not apply to an individual who was enrolled in Marketplace coverage, did not receive a Form 1095-A, and filed a return without this information. We do not expect either situation to be common. Nonetheless, any such individuals should [file amended tax returns](#). If taxpayers in these situations choose not to amend, the IRS may contact them following its normal procedures in cases where additional taxes are due. Treasury estimates that the impact on a consumer's tax liability, if any, will be small in the vast majority of cases.

Question: What if I never received a 1095-A but I filed my taxes anyway without the information from the form?

Answer: Today's relief would not apply in this situation and taxpayers should [file amended tax returns](#). Consumers should have now received a Form 1095-A, or should be receiving one soon. If these taxpayers choose not to amend, the IRS may contact them following its normal procedures in cases where additional tax is due. We do not expect this situation to be common.

Question: What if I got a 1095-A when I shouldn't have and used it to file my taxes? Does this relief apply?

Answer: No. Today's relief would not apply to an individual who did not enroll in Marketplace coverage, but nonetheless received a Form 1095-A and erroneously claimed a premium tax credit on his or her return. We do not expect this situation to be common. Nonetheless, any such individuals should [file amended tax returns](#). If taxpayers in these situations choose not to amend, the IRS may contact them following its normal procedures in cases where additional taxes are due.

###