

Important information about IRS form 1095, premium assistance tax credits, and filing your income tax return

What if I get my coverage from Connect for Health Colorado?

If you received your health insurance coverage from Connect for Health Colorado in 2016, you will receive a Form **1095-A** (Health Insurance Marketplace Statement). If you haven't received the form after March 2, 2017 or want to request a correction to the form you received, please call 855-PLANS-4-YOU (855-752-6749).

Why is Form 1095-A important: The information on Form **1095-A** will help you report your health insurance coverage and any financial assistance you may have received last year to the IRS. **Be sure to keep the document in a safe spot you can easily access when you prepare your 2016 taxes.** If you received financial assistance, it was either in the form of an Advance Premium Tax Credit, or you may have opted to file for a premium tax credit when you complete your 2016 income tax return.

Connect for Health Colorado provides Form **1095-A** to the head of household for each plan in which individual(s) in the household are enrolled. So you may receive multiple Form **1095-A**s if you:

- Changed plans in the middle of the year.
- Added or removed members from the policy during the year.
- Have members of your household enrolled in different plans.

You must file a tax return. The IRS requires you file a federal income tax return if you or any other member of your household wants to claim the premium tax credit, or if an Advance Premium Tax Credit was paid in 2016. If you received the tax credit, or would like to claim one, you must file Form 8962 (Premium Tax Credit) with your tax return. See more about Form 8962 below. Note: If you did not purchase health insurance in 2016, you may have to pay a [penalty](#).

When you fill out Form 8962, it asks you for the "Annual and Monthly Premium Amount of SLCSPP" (see Part 2, Fields B11-23). This information can be found on Form 1095-A in Part III, Fields B21-33.

The Second Lowest Cost Silver Plan, or SLCSPP, (also known as the "benchmark plan"), is the second least expensive plan available to you in your area that was at the Silver coverage level. The IRS uses that information, plus additional information about your family size and income, to determine the amount of premium tax credits for which you and your household were eligible.

Connect for Health will provide the SLCSPP for 2016 in Form **1095-A**. The SLCSPP is calculated using your zip code, county and the age of your head of household. Please use the official Form **1095-A** when filing your federal income taxes. A sample of [Form 8962](#) and [instructions](#) can be found on the IRS website.

What if I have coverage from Medicaid, CHP+, Medicare or other?

If anyone in your household received Medicaid, Child Health Plan *Plus* (CHP+), Medicare or other government-sponsored health coverage program for any part of the year, you can also expect to receive

a Form **1095-B**, which you will also need to complete your 2016 taxes. If you have questions about your Form **1095-B**, please contact the organization identified as the “Issuer” located on Part III of the form. If anyone in your household received a Form **1095-A** from Connect for Health and if anyone in your household received a **1095-B** from Medicaid or CHP+, you may contact Connect for Health Colorado for questions relating to either form.

What if I have coverage through my employer?

If you receive health insurance from your employer, you may receive a Form **1095-B** or a Form **1095-C**. If you have questions regarding either form, please contact your human resources representative

This is only a summary of information about form 1095 and your income tax return. For more information consult a tax professional, the IRS, or go to <http://connectforhealthco.com/resources/the-basics/2015-tax-information/>.

San Juan Basin Public Health cannot give tax advice or help you with your return.