

# Taxes and Health Coverage

## What you need to know if you had non-Marketplace coverage, such as Medicaid, Medicare, or employer coverage

Everyone who files taxes must report whether or not they had health coverage on their 2018 tax returns. This fact sheet helps you understand what you need to know about filing taxes if you had Medicaid, Medicare, an employer-provided plan, or other health coverage last year.

### What counts as other health coverage

Other health coverage designated by the government as “minimum essential coverage” may include:

- Employer-provided health plans
- Medicaid
- Medicare Part A
- TRICARE
- VA coverage

Get this information online:  
[targethiv.org/taxes](https://targethiv.org/taxes)



## Check your mail

You should receive **IRS Form 1095-B** (Health Coverage) or **1095-C** (Employer-Provided Health Insurance Coverage) from your health insurance company or the government agency that provided your health coverage.

**You do NOT need file this form with your taxes**, but may choose to keep it for your records.

If you haven't received either form, you should still file your taxes and check the box on line 61 on **IRS Form 1040** indicating you had coverage.

## What to do if you had a short gap in coverage (less than three consecutive months)

You will also need to file **IRS Form 8965** for Health Coverage Exemptions. Through the end of 2018, most Americans were required to have health insurance, or pay a fee. However, if you only had a short gap in coverage in 2018, you are exempt from the fee.



## What you should have with you when you file taxes

### Health coverage information

You will likely have received IRS Form 1095-B (Health Coverage) or 1095-C (Employer-Provided Health Insurance Coverage). **You do NOT need to file this form with your taxes**, but may choose to keep it for your records.

### Income and tax information for the tax year

1. W-2 forms from all employers
2. Unique Exemption Certificate Number or ECN if you applied for an exemption from the Marketplace
3. Information about any self-employment income
4. Unemployment compensation
5. Social Security benefits

### Information for each household member

1. Social security numbers
  - \* If you do not have a valid social security number, bring an Individual Taxpayer Identification Number (ITIN). This is a 9-digit number that you can request and receive from the IRS.
2. Dates of birth





## Do you need help filing your taxes?

### If your income is below \$55,000:

You may be able to get free help with filing your taxes through the Volunteer Income Tax Assistance (VITA) program. Learn more about the VITA program:

<http://1.usa.gov/1L1h3Hj>

### If your income is below \$66,000:

The IRS also provides free tax filing software. Learn more about the software:

<http://1.usa.gov/1QATpt5>

You can also talk to your Ryan White Program case manager to find out if tax preparation services are available through their organization or another local provider.



The Access, Care, and Engagement (ACE) TA Center aims to help Ryan White HIV/AIDS Program recipients and subrecipients support their clients, especially people of color, to navigate the health care environment through enrollment in health coverage and improved health literacy. For more information, visit: [www.targethiv.org/ACE](http://www.targethiv.org/ACE)

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