



Helping Clients Understand Tax Filing and Health Coverage

Access, Care, and Engagement (ACE) TA Center
March 6, 2018



How to Ask a Question

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ACE TA Center

Support Ryan White HIV/AIDS Program (RWHAP) health care service providers to:

1. Engage, enroll, and retain clients in health coverage
2. Communicate with clients about how to stay enrolled and use health coverage
3. Build organizational health insurance literacy, thereby improving clients' capacity to use the health care system.



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ACE TA Center

The 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.



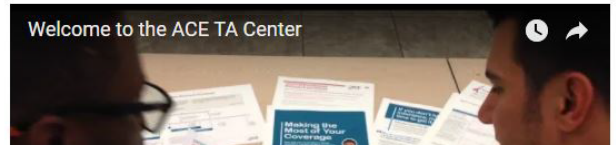
TA and Training Services

Many RWHAP clients are eligible for new health coverage options, including Medicaid and Marketplace plans. The ACE TA Center provides practical tools and resources to support engagement, education, enrollment, and renewal activities. Our technical assistance and training is responsive to recipient and subrecipient needs and informed by culturally competent best practices. The ACE TA Center is a cooperative agreement between [JSI Research & Training Institute, Inc. \(JSI\)](#) and the [Health Resources and Services Administration, HIV/AIDS Bureau](#).

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Total views: 27,460



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Roadmap of today's webinar



**WHAT DO TAXES
HAVE TO DO WITH
HEALTH COVERAGE?**



**TAX RECONCILIATION
FOR PEOPLE WITH
MARKETPLACE
QUALIFIED HEALTH
PLANS**



**TAXES AND OTHER
HEALTH COVERAGE OR
NO INSURANCE
COVERAGE**



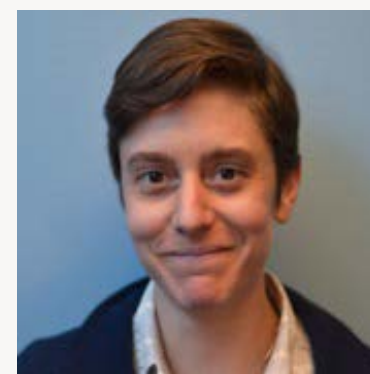
**EXEMPTIONS FROM
HEALTH COVERAGE**



MIRA



MOLLY



AMY

Today's presenters





Audience Poll

Have you had to educate your clients about tax requirements in the past?

- Yes
- No
- N/A



Audience Poll

What is the most challenging part of helping clients understand how health coverage impacts tax filing?

- They don't know they need to file
- Helping them find tax filing help
- Explaining new IRS forms
- Reconciling tax credit payments
- Other



What do taxes have to do with health coverage?

Tax filing and health coverage

1. Provide proof of coverage
2. Reconcile tax credits for individuals who had Marketplace health coverage and received an Advance Premium Tax Credit (APTC)



Proof of health coverage

Client must prove they had health coverage during 2017 when filing their federal tax return.

Documentation includes:

- IRS information forms (1095-A, 1095-B, 1095-C)
- Insurance cards
- Explanation of benefits
- Statements from your insurer
- W-2 or payroll statements reflecting health insurance deductions
- Records of advance payments of the premium tax credit
- Statements indicating that you, or a member of your family, had health care coverage.

Source: <https://www.irs.gov/>

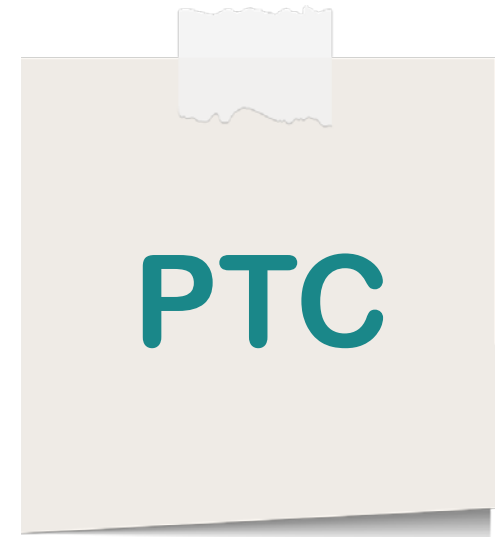


2018, 2019 and beyond...

- 2017 and 2018 tax years
 - Proof of health coverage is required when filing federal taxes
 - Penalty for lack of coverage is still in place, unless eligible for an exemption
- Starting with the 2019 tax year
 - Proof of health coverage is no longer required for federal income taxes (no federal penalty)
 - In some states, a health insurance coverage requirement may remain in place

Premium Tax Credit (PTC)

A **tax credit** to lower the cost of insurance **premiums** for Marketplace coverage.



Persons in Household	2017 Federal Poverty Level (100% FPL)	Max Income for CSR (250% FPL)	Max Income for PTC (400% FPL)
1	\$12,060	\$30,150	\$48,240
2	\$16,240	\$40,600	\$64,960
3	\$20,420	\$51,050	\$81,680
4	\$24,600	\$61,500	\$98,400
5	\$28,780	\$71,950	\$115,120
6	\$32,960	\$82,400	\$131,840
7	\$37,140	\$92,850	\$148,560
8	\$41,320	\$103,300	\$165,280

Two ways to get PTCs

- **In advance**

- Have some or all of the credit paid in advance directly to the insurer
- The client pays a lower monthly premium
- *In most cases, RWHAP clients are required to take the APTC*

- **After filing taxes**

- Clients get a lump sum when they file their federal income tax
- Client pays full monthly premium



Who needs to file a return?

Individuals who receive advance premium tax credits (APTCs) **must file a tax return!**

Clients who did not receive an APTC may still be eligible for the credit, but will need to file a return to find out.



APTCs & Open Enrollment

Why would a client receive an APTC one year but not the next?

- **Change in income or household** may make client ineligible for an APTC.
- Client **did not check box on application** allowing Marketplace to use information from other groups, such as the IRS.
- Client **did not file** for a tax year when they received an APTC.

Example: Client did not file 2016 taxes

2016

- Received APTC for 2016 coverage.
- Filed 2015 taxes.

Example: Client did not file 2016 taxes

2016

- Received APTC for 2016 coverage.
- Filed 2015 taxes.

2017

- Received APTC for 2017 coverage.
- **Did not file or reconcile 2016 taxes.**

Example: Client did not file 2016 taxes

2016

- Received APTC for 2016 coverage.
- Filed 2015 taxes.

2017

- Received APTC for 2017 coverage.
- **Did not file or reconcile 2016 taxes.**

2018

- Does not receive APTC for 2018 coverage.
- Must file 2017 taxes to qualify for 2019 APTCs.

Cost Sharing Reductions

- Given in the form of **discounts**
- Reduces deductibles, copays, and coinsurance –
no reimbursements necessary
- **CSRs are not connected to taxes**



FAQ: PTCs and CSRs



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Global HIV/AIDS Programs

Health Care Reform

HIV Care Continuum

Medical & Support Services

Medical Homes

Planning

Key Populations

FAQ: Premium Tax Credits (PTCs) and Cost-Sharing Reductions (CSRs)

November 2017

ACE TA Center

Financial support is available for many consumers who get health coverage through the Marketplace. Learn how **Premium Tax Credits (PTCs)** and **Cost-Sharing Reductions (CSRs)** can help Ryan White HIV/AIDS Program (RWHAP) clients pay for health insurance.



Premium Tax Credit (PTC)

Premium tax credits help lower the cost of premiums for health coverage purchased through the Health Insurance Marketplace. Advance payments of the tax credit can be used right away to lower your monthly premium costs.

Cost-Sharing Reduction (CSR)

A discount that lowers the amount individuals and families have to pay out-of-pocket for deductibles, coinsurance, and copayments. CSRs are NOT used to pay premiums.

If eligible, a person may receive **both** a PTC and a CSR. People who apply for PTCs are automatically assessed for CSRs.

Browse for More

Resource Type: [Tools and Job Aids](#)

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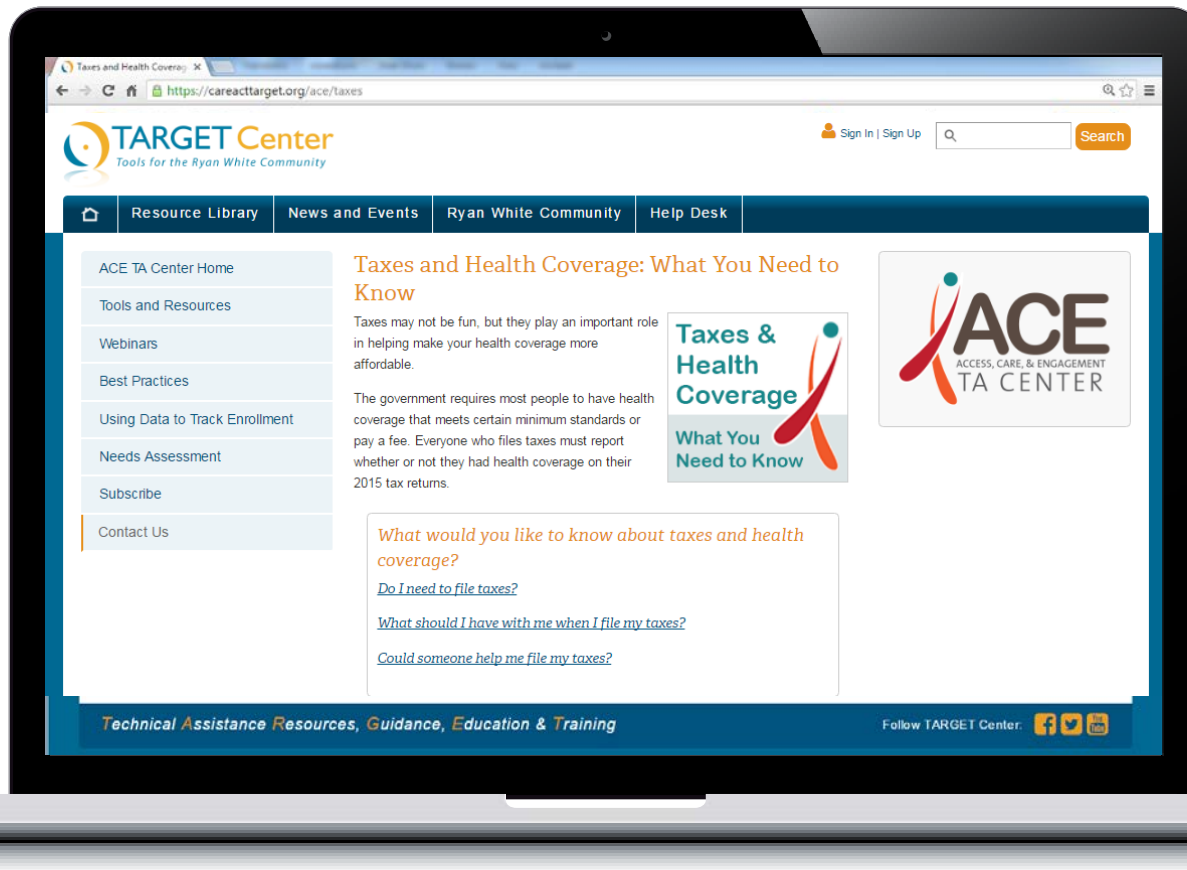
Source Type: [Cooperative Agreement](#)

Topic Areas: [Enrolling & Accessing ACA Health Coverage](#)

Language: [English](#)

Total views: 4,602

ACE consumer tax tool



 targethiv.org/ace/taxes

Taxes and Health Coverage: What You Need to Know

Taxes may not be fun, but they play an important role in helping make your health coverage more affordable.

The government requires most people to have health coverage that meets certain minimum standards or pay a fee. Everyone who files taxes must report whether or not they had health coverage on their 2016 tax returns.



Taxes &
Health
Coverage

What You
Need to Know

What would you like to know about taxes and health coverage?

Do I need to file taxes?

What should I have with me when I file my taxes?

Could someone help me file my taxes?

"Do I need to file taxes?"

You may need to file taxes depending on whether you had health coverage, and the type of health coverage you had last year.

How did you get health coverage last year?

- *I enrolled through the Health Insurance Marketplace, such as HealthCare.gov or my state's marketplace website.*
- *I had other coverage, such as Medicaid, Medicare, or employer coverage.*
- *I did not have health coverage.*

Not sure what type of coverage you have?

If you live in Arkansas or New Hampshire, you may not know if you have health coverage through the Marketplace or Medicaid. If you are unsure, look for IRS Form 1095 in the mail. This form provides information about the type of coverage you have.

[Taxes and Health Coverage home page >](#)

Taxes and Health Coverage

What you need to know if you enrolled through the Health Insurance Marketplace

Taxes may not be fun, but they play an important role in helping make your health coverage more affordable. This fact sheet helps you understand what you need to know about filing your taxes if you enrolled in a health plan via the Health Insurance Marketplace, such as HealthCare.gov or your state's marketplace website.

Did you choose to get a premium tax credit when you enrolled in coverage?

Premium tax credits help lower the cost of coverage purchased through the Health Insurance Marketplace for people with incomes that qualify. **Premiums** are the monthly bill you pay for health insurance. The premium tax credit can work in two ways:

- **Get it now.** Get the credit each month you have Marketplace coverage. This is called an advanced premium tax credit. The Marketplace sends the money directly to your health insurance company, and you pay a lower monthly premium.
- **Get it later.** You pay the total premium every month, but you get a refund on your taxes after the calendar year is over.

Get this information online:
targethiv.org/taxes



Marketplace Coverage

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 2015 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:
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Medicaid or Employer Coverage

Taxes and Health Coverage

What you need to know if you did not have health coverage last year

The government requires most people to have health coverage that meets certain minimum standards or pay a fee. Everyone who files taxes must report whether or not they had health coverage on their 2015 tax returns. This fact sheet helps you understand what you need to know about filing taxes if you did not have health coverage last year.

The fee for not having health coverage

If you didn't have coverage last year, you may have to pay a fee unless you qualify for an exemption. You may qualify for an exemption if no affordable coverage is available to you, you have a short gap in coverage during the year, or if you meet other criteria, outlined below.

Get this information online:
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No Health Insurance



Tax reconciliation for people with Marketplace QHPs

Advance Premium Tax Credit (APTC) life cycle

Step One: Marketplace Application

- Demonstrate financial eligibility for APTC in application to Marketplace
- Individuals may apply for **advance** premium tax credit based on projected annual income

Dates: Varied. Nov. 1 – Dec. 15 for healthcare.gov states (open enrollment)

Step Two: Report Income Changes

- Report changes in income to Marketplace that will impact APTC amount
- Report changes in tax household size that will impact APTC amount

Dates: Jan. 1 – Dec. 31 (tax year)

Step Three: File Your Federal Taxes!

- Individuals receiving APTC **MUST** file federal taxes for year in which they received the tax credit
- IRS will determine if individual received the right amount APTC throughout year

Dates: By April 17, 2018

Tax Forms relevant to Ryan White HIV/AIDS Program

Tax Form	Description
Form 1095-A	Form generated by the Marketplace and sent to anyone receiving APTC
Form 1095-B	Form sent by the insurer to the insured verifying individual had coverage
Form 1095-C	Form sent by employer to the employee verifying whether the individual had coverage
Form 8962	Addendum to tax return documenting APTC reconciliation
Form 8965	Addendum to tax return documenting any exception to the requirement to have minimum essential coverage

Putting it together: determining if there was an APTC under or overpayment

The 1095-A: Generated by the Marketplace and tells you how much the individual actually received in APTCs throughout the year (by month)

Part III Household Information

Month	A. Monthly Premium Amount	B. Monthly Premium Amount of Second Lowest Cost Silver Plan (SLCSP)	C. Monthly Advance Payment of Premium Tax Credit
21 January			
22 February			
23 March			
24 April			

Putting it together: determining if there was an APTC under or overpayment

The Form 8962: Tells you how much the individual should have received in APTCs according to MAGI-based income on tax return and allows for calculation of any overpayment or underpayment

24	Total premium tax credit. Enter the amount from line 11(e) or add lines 12(e) through 23(e) and enter the total here	24	
25	Advance payment of PTC. Enter the amount from line 11(f) or add lines 12(f) through 23(f) and enter the total here	25	
26	Net premium tax credit. If line 24 is greater than line 25, subtract line 25 from line 24. Enter the difference here and on Form 1040, line 69; Form 1040A, line 45; or Form 1040NR, line 65. If you elected the alternative calculation for marriage, enter zero. If line 24 equals line 25, enter zero. Stop here. If line 25 is greater than line 24, leave this line blank and continue to line 27 .	26	REFUND OWED TO INDIVIDUAL

Part III Repayment of Excess Advance Payment of the Premium Tax Credit

27	Excess advance payment of PTC. If line 25 is greater than line 24, subtract line 24 from line 25. Enter the difference here	27	
28	Repayment limitation (see instructions)	28	
29	Excess advance premium tax credit repayment. Enter the smaller of line 27 or line 28 here and on Form 1040, line 46; Form 1040A, line 29; or Form 1040NR, line 44	29	LIABILITY OWED TO IRS

Putting it together: the 1040

Line 46 on IRS Form 1040 indicates excess premium tax credits a person owes to the IRS



Form 1040 (2014)

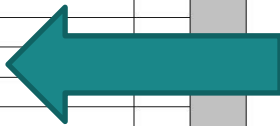
Tax and Credits	38 Amount from line 37 (adjusted gross income)	3
	39a Check <input type="checkbox"/> You were born before January 2, 1950, <input type="checkbox"/> Blind. } Total boxes if: <input type="checkbox"/> Spouse was born before January 2, 1950, <input type="checkbox"/> Blind. } checked ▶ 39a <input type="checkbox"/>	
	b If your spouse itemizes on a separate return or you were a dual-status alien, check here ▶ 39b <input type="checkbox"/>	
	40 Itemized deductions (from Schedule A) or your standard deduction (see left margin)	4
	41 Subtract line 40 from line 38	4
	42 Exemptions. If line 38 is \$152,525 or less, multiply \$3,950 by the number on line 6d. Otherwise, see instructions	4
	43 Taxable income. Subtract line 42 from line 41. If line 42 is more than line 41, enter -0-	4
	44 Tax (see instructions). Check if any from: a <input type="checkbox"/> Form(s) 8814 b <input type="checkbox"/> Form 4972 c <input type="checkbox"/>	4
	45 Alternative minimum tax (see instructions). Attach Form 6251	4
	46 Excess advance premium tax credit repayment. Attach Form 8962	4
	47 Add lines 44, 45, and 46	4

Standard Deduction for—

- People who check any box on line 39a or 39b or who can be claimed as a dependent, see instructions.

Payments	64 Federal income tax withheld from Forms W-2 and 1099	64
	65 2014 estimated tax payments and amount applied from 2013 return	65
	66a Earned income credit (EIC)	66a
	b Nontaxable combat pay election 66b	
	67 Additional child tax credit. Attach Schedule 8812	67
	68 American opportunity credit from Form 8863, line 8	68
	69 Net premium tax credit. Attach Form 8962	69
	70 Amount paid with request for extension to file	70
	71 Excess social security and tier 1 RRTA tax withheld	71
	72 Credit for federal tax on fuels. Attach Form 4136	72
	73 Credits from Form: a <input type="checkbox"/> 2439 b <input type="checkbox"/> Reserved c <input type="checkbox"/> Reserved d <input type="checkbox"/>	73
	74 Add lines 64, 65, 66a, and 67 through 73. These are your total payments	74
Refund	75 If line 74 is more than line 63, subtract line 63 from line 74. This is the amount you overpaid	75
	76a Amount of line 75 you want refunded to you. If Form 8888 is attached, check here	76a
	b Routing number ▶ c Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings	
	d Account number	
	77 Amount of line 75 you want applied to your 2015 estimated tax ▶ 77	

Direct deposit? See instructions.



Line 69 on IRS Form 1040 indicates net premium tax credit (i.e., amount owed to the taxpayer as refund)

Repayment amounts are capped

Income	Single filers	All other filers
< 200% FPL	\$300	\$600
At least 200% FPL and < 300% PFL	\$750	\$1,500
At least 300% FPL and < 400% FPL	\$1,275	\$2,550
400% FPL and greater	N/A	N/A

Typical APTC policies among RWHAP/ADAP Insurance Assistance Programs*

- Require clients to take full amount of PTC in advance (APTC)
- Educate clients on the need to file taxes, report changes in income, and the reconciliation process

At application

Throughout the coverage year

- Check in with clients on importance of reporting changes to the Marketplace during the year (including at ADAP 6 month recertification)

- Direct clients to tax filing resources
- Require submission of tax returns to RWHAP/ADAP
- Assist with APTC overpayments that clients owe to IRS
- Recoup APTC refunds

At tax time

* State/local policies may vary – check with your local RWHAP/ADAP!

Individuals who didn't receive a PTC should still file taxes!

If you did NOT get a premium tax credit when you enrolled in coverage:

You may still be eligible for a tax credit, but you must file your federal tax return for that year to find out.

- If your income decreased during the year, you may be eligible for a federal tax refund now (even if you were not eligible for the tax credit when you applied for coverage).
- Filing a federal tax return with IRS Form 8962 is the only way you'll find out if you are eligible for a premium tax credit for that year.



Putting it into practice

Case study 1: taxpayer Charlene



Charlene


- When Charlene applied for 2017 Marketplace coverage with advance premium tax credits (APTC) in December of 2016, her annual income was \$29,000 (240% FPL)
 - Charlene gets \$3,257 in APTC/annually
- BUT, Charlene changed her job in March and failed to report this to the Marketplace; she stays on her plan and continues to get same amount of APTCs
 - When Charlene files her taxes for the 2016 tax year, her annual income ends up being \$12,000 (95% FPL)
 - Note: Charlene lives in a non-Medicaid expansion state
 - **Special rule:** because Charlene was eligible for APTCs when she applied, she is actually owed a refund
 - Charlene is entitled to APTC of \$5,200/annually
 - *Charlene will get a refund from the IRS in the amount of ~\$2,000*
- If Charlene is an ADAP client, and ADAP had been paying her premiums throughout the year, ADAP is entitled to the IRS refund

Determining refund amount

IRS Form 8962

24	Total Premium Tax Credit: Enter the amount from line 11E or add lines 12E through 23E and enter the total here .	24	
25	Advance Payment of PTC: Enter the amount from line 11F or add lines 12F through 23F and enter the total here .	25	
26	Net Premium Tax Credit: If line 24 is greater than line 25, subtract line 25 from line 24. Enter the difference here and on Form 1040, line 69; Form 1040A, line 45; or Form 1040NR, line 65. If you elected the alternative calculation for marriage, enter zero. If line 24 equals line 25, enter zero. Stop here. If line 25 is greater than line 24, leave this line blank and continue to line 27 .	26	\$2,000

Part 3: Repayment of Excess Advance Payment of the Premium Tax Credit

27	Excess Advance Payment of PTC: If line 25 is greater than line 24, subtract line 24 from line 25. Enter the difference here	27	
28	Repayment Limitation: Using the percentage on line 5 and your filing status, locate the repayment limitation amount in the instructions. Enter the amount here	28	
29	Excess Advance Premium Tax Credit Repayment: Enter the smaller of line 27 or line 28 here and on Form 1040, line 46; Form 1040A, line 29; or Form 1040NR, line 44	29	

Case study 2: taxpayer Carlos



Carlos

- When Carlos applied for 2017 Marketplace coverage with advance premium tax credits (APTC) in December of 2016, his annual household income was ~\$49,000 (300% FPL)
 - Carlos' tax household (of two) gets \$6,330 in APTC/annually
- BUT, Carlos receives a cash bonus from his employer of \$6,000. He did not report this additional income to the Marketplace
 - When Carlos files his taxes, his annual income ends up being ~\$55,000 (339% FPL)
 - Carlos' tax household was actually entitled to \$5,757 in APTC/annually

Carlos must repay the IRS \$573

- ADAP may be able to help with Carlos' portion of the overpayment if Carlos is an ADAP client

Determining overpayment amount

IRS Form 8962

24	Total Premium Tax Credit: Enter the amount from line 11E or add lines 12E through 23E and enter the total here	24	
25	Advance Payment of PTC: Enter the amount from line 11F or add lines 12F through 23F and enter the total here	25	
26	Net Premium Tax Credit: If line 24 is greater than line 25, subtract line 25 from line 24. Enter the difference here and on Form 1040, line 69; Form 1040A, line 45; or Form 1040NR, line 65. If you elected the alternative calculation for marriage, enter zero. If line 24 equals line 25, enter zero. Stop here. If line 25 is greater than line 24, leave this line blank and continue to line 27	26	

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29	Excess Advance Premium Tax Credit Repayment: Enter the smaller of line 27 or line 28 here and on Form 1040, line 46; Form 1040A, line 29; or Form 1040NR, line 44	29	\$537



Taxpayer Xavior



What if a client does not file taxes?

- When Xavier applied for 2018 Marketplace coverage with advance premium tax credits (APTC) in December of 2017, his annual income was \$29,000 (~240% FPL).
 - Xavier gets \$3,257 in APTC/annually
- **Xavier refuses to file his 2017 taxes**
- A person is not eligible for APTC if IRS notifies the Marketplace that an individual did not file taxes.
- Xavier does not immediately lose his APTCs (and he never loses his Marketplace eligibility); with extensions, Xavier can file his taxes any time during the Open Enrollment period and be eligible for APTCs for the 2019 plan year.
 - BUT, if he does not file his federal taxes, Xavier will be ineligible for APTCs when he goes to re-enroll in a 2019 plan.



Taxes and other health coverage or no coverage

Individuals who had other health coverage last year

"Do I need to file taxes?"

You may need to file taxes depending on whether you had health coverage, and the type of health coverage you had last year.

How did you get health coverage last year?

- *I enrolled through the Health Insurance Marketplace, such as HealthCare.gov or my state's marketplace website.*
- *I had other coverage, such as Medicaid, Medicare, or employer coverage.*
- *I did not have health coverage.*



Individuals who had other health coverage last year

- Clients covered by other health insurance including Medicaid, Medicare, Tricare or insurance through their employer should file taxes
- Check the box on line 61 on IRS Form 1040 indicating they had coverage.

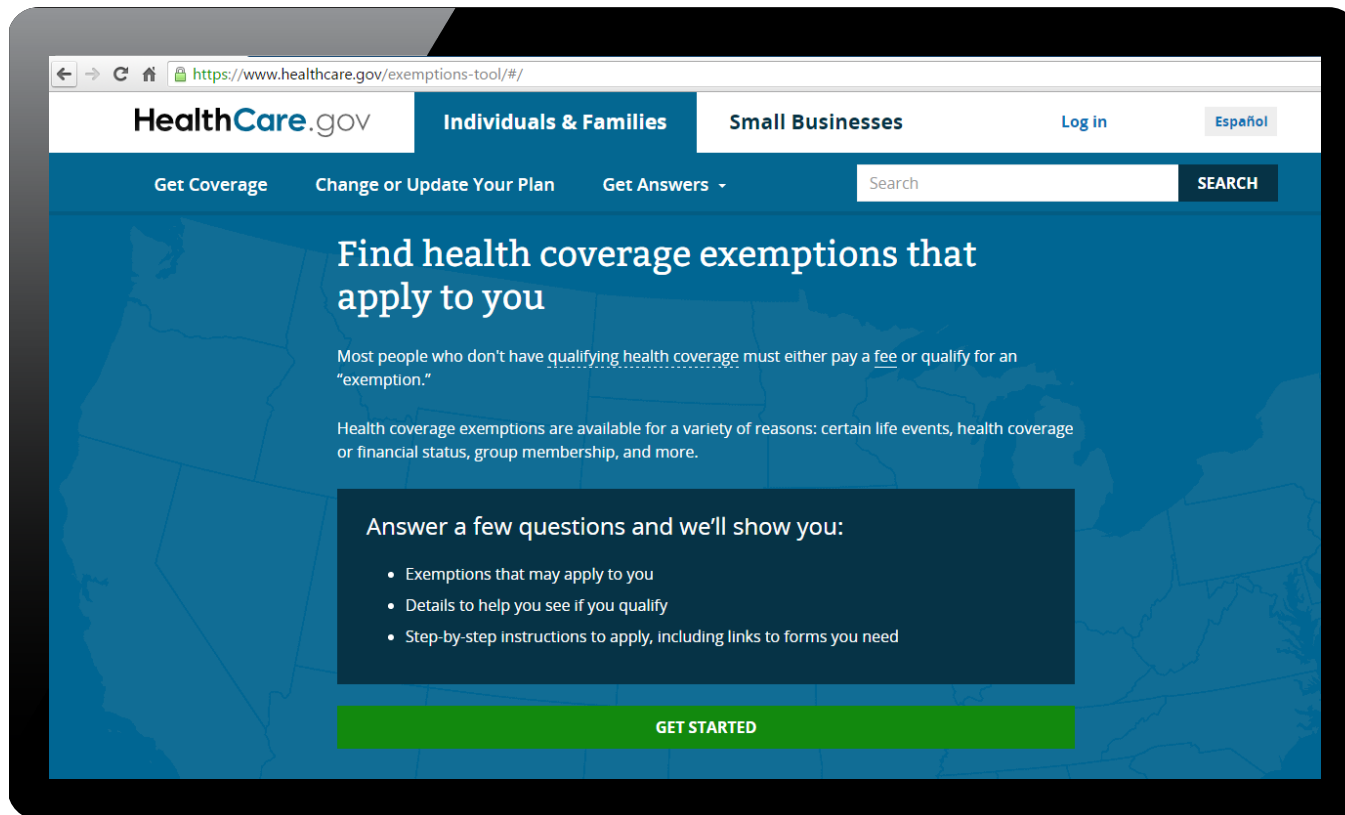
Individuals who did not have health coverage last year

- **Short coverage gap** - uninsured for less than 3 consecutive months during the year
 - Generally qualifies as an exemption
- Clients uninsured for more than 3 consecutive months
 - May still qualify for an exemption based on income or other reasons
- If **NOT** eligible for the exemption for coverage
 - May have to pay a fee



Exemptions from health coverage

Exemptions from health coverage



HealthCare.gov/exemptions-tool

Exemptions from health coverage

- Uninsured for less than 3 months
- Living in a non-Medicaid expansion state *(if they would have qualified for expanded Medicaid)*
- Plan affordability
- Income threshold
- U.S. citizens living abroad and certain non-U.S. citizens
- Incarceration
- Hardships

Uninsured individuals who do not qualify for an exemption

2014, 2015, 2016, and 2017 Annual Payment Amounts

	Year 2014	Year 2015	Year 2016	Year 2017
Percentage amount	1% of income above filing threshold*	2% of income above filing threshold*	2.5% of income above filing threshold*	2.5% of income above filing threshold*
Flat dollar amount**	\$95 per adult \$47.50 per child Family maximum: \$285	\$325 per adult \$162.50 per child Family maximum: \$975	\$695 per adult \$347.50 per child Family maximum: \$2,085	\$695 per adult \$347.50 per child Family maximum: \$2,085

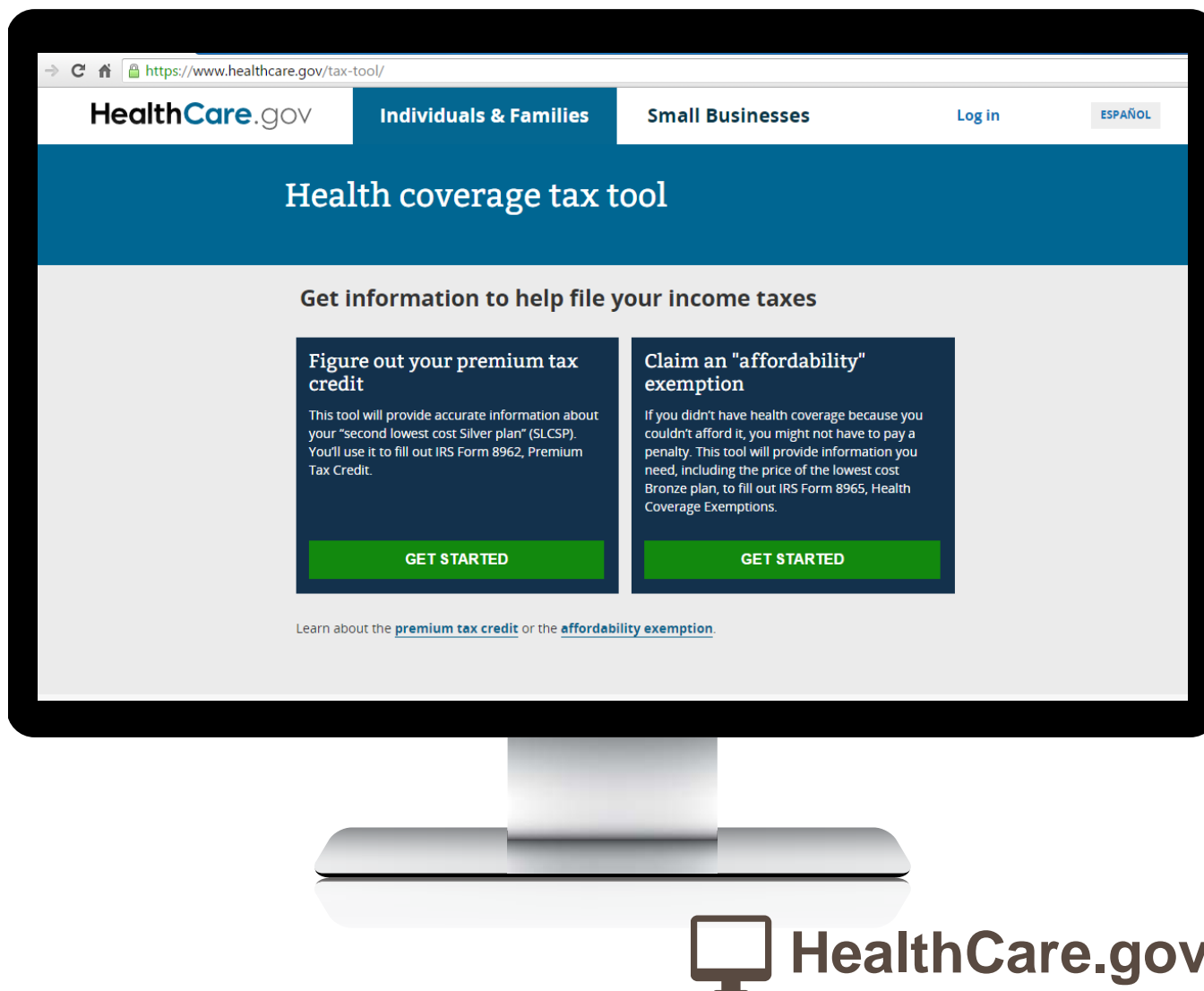
Your payment amount is capped at the cost of the national average premium for a bronze level health plan available through the Marketplace. For 2016, the annual national average premium for a bronze level health plan available through the Marketplace is \$3,264 per year (\$272 per month) for an individual and \$16,320 per year (\$1,360 per month) for a family with five or more members.

* Filing Threshold: The minimum amount of gross income an individual of your age and with your filing status (e.g., single, married filing jointly, head of household) must make to be required to file a tax return.

**After year 2016, the flat dollar amounts are based on the 2016 amounts plus an inflation adjustment..



HealthCare.gov tax tool



Walking through the IRS Forms

IRS Form	Purpose	Origin
<u>1095-A</u> - Health Coverage through the Marketplace	Verifies type and period of coverage for the prior year, premiums paid, and advance tax credits given.	IRS Form sent by the Marketplace
<u>8962</u> – Premium Tax Credit	Reconciles projected APTC with actual PTC due to client.	IRS Form
<u>8965</u> – Health Coverage Exemptions	Report any exemptions to waive the penalty. Calculate the penalty due, if applicable.	IRS Form
<u>1040</u> – U.S. Individual Income Tax Return	Individual/family tax filing document	IRS Form



Audience Poll

Which of the following will not qualify as an exemption from health coverage?

- Unaffordable compared to income
- Homeless
- Uninsured January-April 2017
- All of the above
- None of the above

Additional information clients need to file taxes

"What should I have with me when I file taxes?"

Bring these documents with you when you file your taxes.

Health coverage information

If you had Marketplace coverage and got an advance premium tax credit (or plan to claim the credit when you file):

- You will need [IRS Form 1095-A](#) (Health Insurance Marketplace Statement) to help you complete and file [IRS Form 8962](#) (Premium Tax Credit)

If you had other coverage, such as Medicaid, Medicare, or employer coverage:

- 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

- W-2 forms from all employers
- Unique [Exemption Certificate Number](#) or ECN if you applied for an exemption from the Marketplace
- Information about any self-employment income



[Taxes & Health Coverage Home](#)

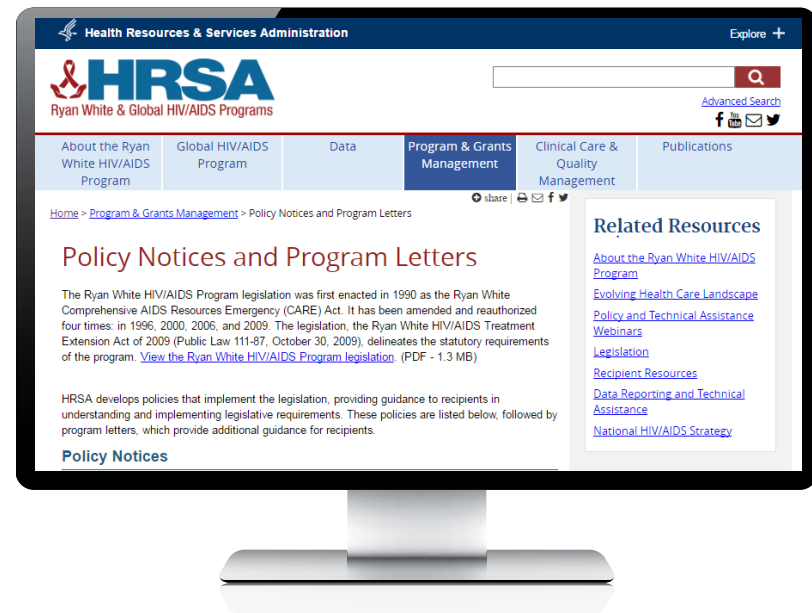
Assistance filing taxes

- Volunteer Income Tax Assistance (VITA) programs
(<https://irs.treasury.gov/freetaxprep/>)
- Access to free tax filing software for people with incomes below \$66,000
([IRS.gov/FreeFile](https://www.irs.gov/FreeFile))
- Assistance through some RWHAP or their partners

Policy Clarification Notice (PCN) #16-02

Other Professional Services

Services for income tax preparation to assist clients in filing Federal tax returns that are required for all individuals receiving premium tax credits





**Help clients stay
covered throughout
the year**



ACE “Covered” Video Series



 targethiv.org/ace/watchcovered

Stay Covered All Year Long

Now that you've enrolled in health insurance, make sure you keep it.

Health insurance is important because it covers all your health needs, such as HIV medications and care, free preventive care, hospital stays, and substance use and mental health services. This guide covers what you need to do to stay covered throughout the year and renew for next year.

Pay premiums on time	2
Report income and household changes	4
What to do if you lose coverage	6

TIP

Even if you have health insurance, stay in touch with your Ryan White Program case manager. S/he can help make sure you stay enrolled in ADAP and have access to financial help for insurance and Ryan White Program services like transportation and housing support.



Stay Covered All Year Long

Special Enrollment Periods

Can I enroll in a Marketplace health insurance plan outside of Open Enrollment?

Sometimes you experience a big life change that also changes your health coverage needs—like having a child, losing your job, or losing your health coverage. Usually Open Enrollment is the only time you can sign up for a new health insurance plan through the Health Insurance Marketplace (e.g., HealthCare.gov) or change your current plan. But if you have a big life change—or “life event”—you may qualify for a Special Enrollment Period.

A Special Enrollment Period lets you enroll in a new health plan or change your plan outside of Open Enrollment. You may also qualify for a Special Enrollment Period if something happened during Open Enrollment that prevented you from getting the right coverage. This is called a “special circumstance.” See the full list of life events and special circumstances on the next two pages.

TIP

If you think you may be eligible for a Special Enrollment Period, or if you have any changes to your income, household size, or health coverage, you should report this information as soon as possible. Talk with an enrollment assister or Ryan White Program case manager, or contact the Marketplace Call Center at 1-800-318-2596.



Special Enrollment Period Fact Sheet



Questions?

Thank you for joining us!

Please complete the evaluation!

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Sign up for our mailing list, download tools and resources, and more

Contact Us

acetacenter@jsi.com

