

IMPORTANT TAX FORM

READ AND SAVE THIS INFORMATION

1. Why are you getting this mail?

You or someone in your household enrolled in healthcare coverage through Access Health CT in 2020. This mail includes a copy of an IRS form called Form 1095-A needed to file your taxes.

2. Why do you need IRS Form 1095-A?

You need it to complete your IRS Form 8962/Premium Tax Credit, which you will file with your 2020 federal income tax return. The IRS uses Form 8962 to determine whether you received the correct amount of premium tax credits (financial help). It is also your proof that you had healthcare coverage in 2020, even if you did not receive financial help.

3. Do you need to file your 2020 federal income taxes?

You **MUST** file a federal income tax return for 2020 if you received advance payments of the premium tax credit (financial help) - even if you usually do not file or your income is below the level requiring you to file.

Why?

If you received financial help in 2020 and you do not file your 2020 federal income tax return, including IRS Form 8962 to reconcile your premium tax credits, **you will not be able to receive premium tax credits (financial help) in future years until you file your 2020 federal tax return.**

4. Could you pay a penalty?

It depends. For tax year 2020, the penalty for not having health insurance coverage is \$0. For tax years 2018 and earlier, individuals without coverage during those years may be subject to a penalty.

5. What if you had a Catastrophic Plan or HUSKY/Medicaid coverage in 2020?

Catastrophic Plan: You will **not** receive a Form 1095-A from Access Health CT.

Medicaid: You will get a **Form 1095-B** from the Connecticut Department of Social Services.

6. Why does my monthly payment (known as premium) amount on my 1095-A form not match the premium amount on my monthly bill?

The monthly premium amount listed in **Column A** of your Form 1095-A may be different than what you paid each month because amounts in Column A show only the portion of your premium that covers Essential Health Benefits. Plans sold through the Exchange are required to cover Essential Health Benefits. Insurance companies may offer other benefits in addition to the Essential Health Benefits, so the actual premium paid may be different than the amount listed in Column A to cover these additional benefits.

7. What are your next steps?

- 1. REVIEW:** Make sure all the information on your Form 1095-A is correct and up to date.
- 2. CONTACT:** Call Access Health CT at 1-855-396-2428 immediately if there is an error in your Form 1095-A.
- 3. KEEP:** Your Form 1095-A with your other tax documents because you'll need it to prepare your federal tax return.
- 4. REMEMBER:** If your income information has changed since you applied for healthcare coverage, you may have to pay back some or all of the tax credits (financial help) you received.

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Get Your Form 1095-A Online!

Sign in to your at **AccessHealthCT.com** and click **My Inbox**.

No online account? Call us!

We Are Here to Help!

View or print your Form 1095-A (if you have an online account)	Sign in to your account at AccessHealthCT.com and click “My Inbox” . (If you don’t find your Form 1095-A in your inbox, type “1095” in the Search bar)
Reset your password	Sign in at AccessHealthCT.com and follow the steps
Answer questions about your Form 1095-A	Call Access Health CT at 1-855-396-2428
Correct an error on your Form 1095-A	
Request a reprint of your Form 1095-A	
Unlock your online account	
Learn more about Form 1095-A and read Frequently Asked Questions	Go to Learn.AccessHealthCT.com/TaxInfo
Learn more about Form 1095-A and Form 8962	Visit the IRS website at www.irs.gov/aca

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