



Important information for 2015 taxes

You are receiving the attached Form 1095-A because you or someone in your household enrolled in a private health insurance plan through DC Health Link – the District’s Health Insurance Marketplace. The IRS requires DC Health Link to provide you with Form 1095-A. As required by federal law, information about your health insurance coverage has also been provided to the IRS. **Please keep your Form 1095-A for your records.**

Form 1095-A is an IRS form. It is also called the Health Insurance Marketplace Statement. Form 1095-A shows how long you had individual (or family) health insurance through DC Health Link in 2015. If you received any premium reductions, Form 1095-A will also show how much you received each month.

If you received premium reductions in 2015, you will need the information on Form 1095-A to complete the IRS Premium Tax Credit Form 8962. The IRS requires you to report the amount of advanced premium tax credit you claimed in 2015. You may be entitled to additional premium tax credit or you may have to pay back to the IRS if your claimed amount exceeds IRS guidelines. If you received premium reductions and do not file taxes for 2015, or do not report your premium reductions on your taxes, you may not be able to receive premium reductions in 2017.

If you did not receive premium reductions but want to see if you qualify, you will need Form 1095-A to complete IRS Premium Tax Credit Form 8962, which will help you to determine if you qualify for the federal premium tax credit.

You may receive more than one Form 1095-A if you:

- Also had a plan from another health insurance marketplace during 2015.
- Changed from one plan offered by DC Health Link to another during 2015.
- Had family members enrolled in different plans through DC Health Link in 2015.

Understanding Form 1095-A

IRS Form 1095-A has three sections:

Part I includes information about you, the primary health insurance subscriber, and any spouse enrolled in the same plan. It also lists when the 2015 policy started and ended.

Part II includes information about everyone in your household who was enrolled in the plan during 2015. It lists the date each person's coverage started and ended.

Part III lists information about each month that your family was covered by the plan:

- Column A shows the amount of your monthly premium that covered the ten Essential Health Benefits. The premium amount you see here may be a few dollars lower than what you paid each month because IRS asks us not to include the part of your premium that went to pay for additional benefits.
- Column B shows the cost of the Second Lowest Cost Silver Plan for any months you received premium reductions. If this column is blank and you would like to claim the premium tax credit on your taxes, you can use the Second Lowest Cost Silver Plan calculator at <https://dchealthlink.com/individuals/2015-tax-info> to find out what to enter for this column.
- Column C shows the amount of any premium reductions paid to your health insurance plan each month.

The back of the Form 1095-A has instructions for how to use the information on Form 1095-A to fill out Form 8962, the Premium Tax Credit form.

If You Think We Made A Mistake

The information on your Form 1095-A is based on records provided by your health insurance company and DC Health Link. If you believe the information on your Form 1095-A is not accurate, please go to <https://dchealthlink.com/individuals/2015-tax-info> for information on how to request a corrected Form 1095-A, or call DC Health Link at 1-855-532-5465.

Questions?

Visit www.dchealthlink.com/2015taxinfo for more information and to download an electronic copy of this Form 1095-A, or call us at 1-855-532-5465 (for TTY, call 711).

DC Health Link cannot provide tax advice. For information on filing a federal tax return, visit the IRS web site at www.irs.gov/Filing. For information from the IRS on the Affordable Care Act visit www.irs.gov/aca.