

IVL\_TAX

## **YOUR 1095-A HEALTH COVERAGE TAX FORM**

This letter includes your tax Form 1095-A. You're receiving this tax form because you or someone in your household enrolled in a private health insurance plan through DC Health Link in 2019.

Federal law required most Americans to have a minimum level of health coverage or pay a tax penalty through 2019. The District of Columbia now has an individual responsibility requirement. This means that DC residents must have qualifying health coverage all year. If you don't have coverage, and don't qualify for an exemption, you'll have to pay a penalty when you file your DC taxes. For more information: <https://dchealthlink.com/individual-responsibility-requirement>.

We are required by federal law to send a copy of your Form 1095-A to you and the Internal Revenue Service (IRS). You may need this form to complete your federal tax return for 2019. Please keep it for your records. You can also download a copy of your tax form at [dchealthlink.com](https://dchealthlink.com).

Form 1095-A is also called the Health Insurance Marketplace Statement. It shows how long you or someone in your household had health insurance through DC Health Link last year. If you received an advance premium tax credit, your Form 1095-A also shows how much of your tax credit was applied to your premium each month.

## **Here's What You Need to Do Now**

If you received a tax credit in 2019, you must complete IRS Premium Tax Credit Form 8962 when you file your federal taxes. You'll need the information on Form 1095-A to fill out Form 8962.

The IRS requires you to use Form 8962 to report the amount of advance premium tax credit you received in 2019. You can download Form 8962 directly from the IRS website at [IRS.gov](https://www.irs.gov).

If your income is higher than what you told us when you applied for the tax credit, you may have to repay some or all of the tax credit to the IRS. If your income is lower than what you told us, you may get an additional credit on your tax return.

If you do not include Form 8962 when you file your federal taxes:

- The IRS may reject your federal tax return or delay payment of any refund you are owed.

- You will not be able to receive assistance paying for a private health plan in the future.

If you did not receive a tax credit and paid full price for your insurance, you'll use the information on your Form 1095-A to show that you or someone in your household had health insurance in 2019. If you want to see if you qualify for a premium tax credit, you'll need the information on your Form 1095-A to complete the IRS Premium Tax Credit Form 8962. You can download Form 8962 directly from the IRS website at [IRS.gov](https://www.irs.gov).

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

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

## Understanding Form 1095-A

IRS Form 1095-A has three sections:

- **Part I** includes information about the primary recipient. If you didn't receive an advance premium tax credit, your spouse's information is not listed because you didn't receive an advance premium tax credit, and the IRS tells us not to include their information here. Part I also lists when your health insurance started and ended.
- **Part II** shows everyone in your household who was enrolled in the plan. It lists the date(s) that each person's coverage started and ended.
- **Part III** lists information about each month that you or members of your household had health insurance:
  - Column A shows the amount of your monthly premium. The premium amount you see here may be a few dollars lower than what you paid each month because the IRS asks us not to include the part of your premium that went to pay for benefits not required by the Affordable Care Act.
  - Column B shows the cost of the Second Lowest Cost Silver Plan for any months you received tax credit savings. 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 [dchealthlink.com](https://dchealthlink.com) to find out what to enter for this column.
  - Column C shows the amount of any tax credit paid directly to your health insurance company each month.

The back of your Form 1095-A has instructions on how to fill out Form 8962. If you didn't receive a tax credit, you only need to fill out Form 8962 if you want to see if you qualified for a premium tax credit in 2019. If you did receive an advance premium tax credit for 2019, you must fill out Form 8962.

## If You Think This Form is Wrong

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 the tax information section at [dchealthlink.com](https://dchealthlink.com) for information on how to request a corrected Form 1095-A, or call us at (855) 532-5465.

## Still Have Questions?

Go to [dchealthlink.com](https://dchealthlink.com), or call us at (855) 532-5465. DC Health Link cannot provide tax advice. For more information on these topics, consult a tax adviser.

If you have questions or concerns, we're here to help.

The DC Health Link Team

---

**Legal Reference:** The following laws, regulations and rules apply to this letter:

DC individual mandate: DC Official Code §47-5102(a)

Federal individual mandate: 26 U.S.C. §5000A

Exchange requirement to send 1095-A: 26 U.S.C. §36B(f); 26 C.F.R. §1-36B-5

Requirement to reconcile advance premium tax credit: 26 C.F.R. §1-36B-4