



IRS Form 1095 Tool Kit

The Affordable Care Act (ACA) requires IRS Forms 1095 – A, B, and C be provided to consumers and a copy to the IRS. Review our [IRS Form 1095 – A, B, and C Quick Guide](#) for a quick overview about each IRS Form 1095. Also, refer to the [Tax Preparation Help for Consumers Handout](#) that includes details about where consumers can find a licensed or registered tax preparer or low-cost tax preparation services.

IRS Form 1095-A

Consumers will receive a Covered California notice with their IRS Form 1095-A and instructions. This form will help consumers determine whether the amount of premium assistance, or Advanced Premium Tax Credits (APTC), paid to Covered California Health Insurance Companies on their behalf in the 2016 benefit year was more or less than the amount they were actually eligible to receive based on their actual income.

According to the IRS, consumers that are determined APTC eligible and then later determined Medi-Cal eligible and have overlapping coverage, do not generally have to repay the APTC received during the overlapping months. **However, if a consumer is currently enrolled in both Medi-Cal and a Covered California health plan with APTC they must Contact Covered California immediately.**

Click the following links to access resources with more detailed information regarding the IRS Form 1095-A:

- [CalNOD62A Notice](#)
- [Quick Guide](#)
- [Job Aid](#)
- [What is Form 1095-A](#) section on [CoveredCA.com](#)
- [Dispute Form](#)

If it appears that a consumer's dispute will not be resolved by the tax filing deadline and the consumer inquires about what to do regarding their taxes, advise the consumer that Covered California cannot provide tax advice, but they may visit the [IRS website](#), which offers "Help and Resources" for taxpayers who need it or view our [Tax Preparation Help for Consumers Handout](#) that includes details about where consumers can find a licensed or registered tax preparer or low-cost tax preparation services.

Reminder:

DO NOT produce or give tax advice to consumers on how to file their federal income taxes. **DO NOT** fill out federal tax forms. Your role is to educate consumers about the purpose and importance of the IRS Form 1095-A. **Note:** You may assist consumers with filling out the Covered California 1095-A Dispute Form, which is not an IRS Form.

Consumers may use the following IRS forms when completing the process. They are provided for reference only – do not assist consumers with filling out these tax forms:

- [IRS Form 1095-A](#)
- [IRS Form 8962](#)
- [IRS Form 8965](#)

Exemptions: read more information on exemptions from the individual mandate [here](#).