



IRS Form 1095-A Quick Guide

Overview

Covered California supplies an annual **Health Insurance Marketplace Statement**, also known as **IRS Form 1095-A**, to all consumers enrolled in a 2023 Covered California Plan and to the IRS for tax filing purposes. IRS Form 1095-A is an important federal tax document that serves as proof of coverage for individuals to take the premium tax credit, reconcile the credit on their returns with advance payments of the premium tax credit, and file an accurate tax return to avoid paying the federal tax penalty for the 2023 tax year.

The 1095-A is generated for each enrolled plan, regardless of if **Advanced Premium Tax Credit (APTC)** was applied. The amounts displayed on the 1095-A reflect how much was paid to Covered California Health Insurance companies to help with the cost of a consumer's health coverage. A 1095-A helps ensure the amount of APTC applied in 2023 is accurately reported and serves as proof of Minimum Essential Coverage.

Information displayed on 1095-A

- All consumers enrolled in a Covered California health plan (except Minimum Coverage plans).
- All months an enrolled member had coverage through Covered California.
- Monthly health plan premiums before APTC was applied.
- Monthly APTC paid to the health plan insurance agency on the consumer's behalf.
- Monthly premium for the second lowest-cost Silver plan in the consumer's rating region.

Important Information to Help Consumers:

- Consumers should receive IRS Form 1095-A from Covered California by January 31, if they have not received it already.
- If a consumer's communication preference is email, they will receive an email from Covered California with instructions to sign in their [CalHEERS account](#) and download their IRS Form 1095-A. They will not receive their Form 1095-A in the mail.
- If a consumer's communication preference is mail, they will receive their IRS Form 1095-A in the mail.
- All consumers can access their IRS Form 1095-A in their [CalHEERS account](#) "home page," or under "Documents & Correspondence," even if their preference is mail.

Consumer Didn't Receive 1095-A?

- Consumers may log into their [CalHEERS account](#) to access their Secure Mailbox
 - If the consumer's account is currently terminated or they did not create an online account, they should call the Covered California Service Center (800-300-1506) for assistance.
 - A hard copy will be mailed by January 31, 2024.
- Consumers will not receive a 1095-A if they were enrolled in Medi-Cal, enrolled in a Minimum Coverage plan through Covered California or have employer-sponsored health coverage.
 - These consumers may receive a **1095 Form B or C**.



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Updating Incorrect Information on 1095-A

- Contact the Covered California Service Center (800-300-1506) to update:
 - Name
 - Date of birth
 - Social Security Number
 - Mailing Address
- Complete a required [1095-A Dispute Form](#) or call the Covered California Service Center (800-300-1506) for assistance submitting the form to correct:
 - Coverage start or termination dates (or both) for listed members
 - Monthly health plan premiums
 - Monthly APTC
 - Missing consumers enrolled on a Covered California health plan
 - Members listed that were not in a consumer's household
- If Covered California determines the updated information provided is correct, a new, **corrected 1095-A** will be mailed to the consumer.

Updating Incorrect Information for Households with Medi-Cal Members/Mixed Households

- The following information on a 1095-A for any Medi-Cal Members/Mixed Households **MUST** be corrected by a County Eligibility Worker
 - Name
 - Date of birth
 - Social Security Number
 - Mailing Address

All other coverage information on **1095-A** may be corrected by completing a required [1095-A Dispute Form](#). The dispute form is currently only available in English. For assistance in Spanish or any other language, please contact Covered California at 800-300-1506.

How To Assist Consumers

- Explain what the form is and what it means.
- Explain the timing for receiving the Form, and that it is an important tax document.
- Show consumers how to access the 1095-A in their online account.
- Explain how to review Form 1095-A for accuracy.
- Ensure consumers are aware of the implications of not providing the information on their taxes.
- Help consumers understand their next steps in APTC reconciliation.
- Ensure consumers are aware that they may complete the [1095-A Dispute Form](#) and any older version of the 1095-A Dispute Form will not be accepted.
- Contact our [Covered California service center](#) for further assistance.