



IRS Form 1095 Toolkit

Overview

The Affordable Care Act (ACA) requires IRS Forms 1095-A (issued by Covered California), B (issued by government agencies, such as Medi-Cal and Medicare, the insurance companies outside Covered California, and certain employers), and C (issued by large employers) be provided to consumers and a copy to the IRS.

A Covered California notice will be included with a consumer's IRS Form 1095-A as well as instructions. This form will help consumers determine whether the amount of Federal Advanced Premium Tax Credits (APTC) paid to Covered California Qualified Health Plans on their behalf in the 2023 benefit year was more or less than the amount they were eligible to receive based on their tax return data, such as income, family size, and tax filing status.

FTB 3895 tax forms will not be provided for the 2023 benefit year because consumers did not receive the California Premium Assistance Subsidy. The FTB 3895 tax form is available for 2020 and 2021.

According to the IRS and Franchise Tax Board, consumers who are determined APTC/State Subsidy eligible and then later determined Medi-Cal eligible and have overlapping coverage for a month or two during the transfer process, do not generally have to repay the APTC/State Subsidy received during the overlapping months. **However, if a consumer is currently enrolled in both Modified Adjusted Gross Income (MAGI) Medi-Cal and a Covered California health plan with APTC/State Subsidy, they must contact Covered California immediately.**

Reference the following resources for more detailed information:

Resource	Type	Description
2023 Federal Tax Form (1095-A)	Notice	Letter containing important tax information and frequently asked questions about tax form 1095-A.
2023 Federal Tax Form (1095-A) - Revised	Notice	Letter informing consumer of update to tax form 1095-A.
Tax Preparation Help for Consumers Handout	Handout	Includes details about where consumers can find a licensed or registered tax preparer or low-cost tax preparation services.
Tax Forms and Filing	Website	Section on CoveredCA.com containing information about form 1095-A.
IRS Form 1095-A, B, and C Quick Guide	Quick Guide	Quick overview of each IRS Form 1095.



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Resource	Type	Description
IRS Form 1095-A Quick Guide for Enrollers	Quick Guide	Guide for Certified Enrollers which includes information on form 1095-A and ways to help consumers complete this form.
Accessing a Consumer's Form 1095-A	Quick Guide	Guide for certified Enrollers on steps to access a consumer's form 1095-A.
1095 Dispute Form	Online Form Submission	Link to a form to let Covered California know a consumer didn't receive a Form 1095-A OR received a Form 1095-A with incorrect information.
IRS Form 1095-A	Reference Form	Consumers may use this IRS form when completing the process. This reference form is provided for reference only – do not assist consumers with filling out these tax forms.
IRS Form 8962	Reference Form	Consumers may use this IRS form when completing the process. This reference form is provided for reference only – do not assist consumers with filling out these tax forms.
California Individual Mandate and Penalty	Quick Guide	Guide outlining the rules for the Individual Mandate and Penalty; includes a link to the Franchise Tax Board estimator tool and information regarding exemptions.

Dispute Process

If it appears that a consumer's dispute will not be resolved by the tax filing deadline and the consumer asks 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 the [Tax Preparation Help for Consumers Handout](#) which 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 or state income taxes. **DO NOT** fill out tax forms. Your role is to educate consumers about the purpose and importance of IRS Form 1095-A.



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For more information and to access the **1095-A Dispute Form**, visit the [“Errors on your forms?”](#) page of Covered California’s website. Please reference the chart below for examples of what is/is not disputable.

Note: You may assist consumers with filling out the Covered California 1095-A Dispute Form, which is not an IRS Form.

Disputable	Not Disputable
Missing or Incorrect Household Members	Reprint Requests
Incorrect Demographic Information	Disputes of forms generated by other entities (1095B or 1095C)
Missing Months of Coverage	APTC showing on last month on non-pay termination
Incorrect Start/End Date	
Incorrect APTC amounts	
Did not receive a form*	

* Catastrophic or Minimum Coverage Plans will not receive the IRS Form 1095-A.

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