



IRS Form 1095 & Form FTB 3895 Toolkit Certified Enrollers

IRS/FTB Forms Overview

The Affordable Care Act (ACA) requires IRS Forms 1095-A (issued by Covered California), B (issued by Medi-Cal), and C (issued by the employer) be provided to consumers and a copy to the IRS.

Covered California will send Form FTB 3895 California Health Insurance Marketplace Statement to all enrolled members. It is used to fill out Form FTB 3849, Premium Assistance Subsidy, as part of your state tax return.

A Covered California notice will be included with a consumer's IRS Form 1095-A and Form FTB 3895, as well as 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 2020 benefit year was more or less than the amount they were actually eligible to receive based on their income.

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, do not generally have to repay the APTC/State Subsidy received during the overlapping months. **However, if a consumer is currently enrolled in both 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
CalNOD62a Notice	Notice	Letter containing important tax information and frequently asked questions about IRS tax form 1095-A.
CalNOD62b Notice	Notice	Letter informing consumer of update to IRS tax form 1095-A.
CalNOD62c Notice	Notice	Letter containing important tax information and frequently asked questions about State Tax Form FTB 3895.
CalNOD62d Notice	Notice	Letter informing consumer of update to State Tax Form FTB 3895.
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.
What is IRS Tax Form 1095-A	Website	Section on CoveredCA.com containing common questions and answers regarding form 1095-A.



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Health Insurance Tax Documents	Video	Informative video to help consumers understand their health insurance tax documents.
Health Insurance Tax Documents (Spanish Version)	Video	Informative video to help consumers understand their health insurance tax documents.
IRS Form 1095-A, B, and C Quick Guide	Quick Guide	Quick overview of each IRS Form 1095.
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.
What is State Tax Form FTB 3895	Website	Section on the Franchise Tax Board's website about the Form FTB 3895.
Form FTB 3895 Quick Guide	Quick Guide	Quick overview of Form FTB 3895.
Accessing a Consumer's Form 1095-A and 3895 Job Aid	Job Aid	Job Aid for certified Enrollers on steps to access a consumer's form 1095-A and form FTB 3895.
1095/3895 Dispute Form	Online Form Submission	Use this 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.



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IRS Form 8965	Penalty/Exemption 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.
State Tax Form FTB 3895	Reference Form	Consumers may use this State form when completing the process. This reference form is provided for reference only – do not assist consumers with filling out these tax forms.
State Tax Form FTB 3849	Reference Form	Consumers may use this State form when completing the process. This reference form is provided for reference only – do not assist consumers with filling out these tax forms.
State Tax Form FTB 3853	Penalty/Exemption Reference Form	Consumers may use this State form when completing the process. This reference form is provided for reference only – do not assist consumers with filling out these tax forms.

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](#) or the [Franchise Tax Board 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 federal or state tax forms. Your role is to educate consumers about the purpose and importance of the IRS Form 1095-A and the Form FTB 3895.

Please Note: You may assist consumers with filling out the Covered California 1095-A/3895 Dispute Form, which is not an IRS/FTB Form.

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