



Covered California  
PO BOX 989725  
West Sacramento, CA 95798-9725



**COVERED  
CALIFORNIA**

*Your destination for quality  
healthcare, including Medi-Cal*

{FIRST\_NAME} {LAST\_NAME}  
{ADDRESS\_LINE2}  
{ADDRESS\_LINE1}  
{CITY}, {STATE\_CD (FK)} {ZIPCODE}-{ZIP+4}

## Your Covered California financial help may end. Act now to keep it!

{CURRENT\_DATE}

Case Number: {CASE\_ID}

Dear {FIRST\_NAME} {LAST\_NAME} {MEMBER\_SUFFIX},

### **{007 Letter (do not translate red text):**

Your household got financial help, also called Advance Premium Tax Credit (APTC), to lower the monthly premium payment of a Covered California health insurance plan in {FTR\_Year}. To be eligible for APTC, you must file a federal income tax return and fill out IRS Form 8962 for that tax year. Form 8962 must be sent to the IRS with your tax return. Our records show you or someone in your household did **not** file a federal tax return for {FTR Year}.

### **{010 Letter (do not translate red text):**

Your household got financial help, also called Advance Premium Tax Credit (APTC), to lower the monthly premium payment of a Covered California health insurance plan in {FTR\_Year}. To be eligible for APTC, you must file a federal income tax return and fill out IRS Form 8962 for that tax year. Form 8962 must be sent to the IRS with your tax return. Our records show you or someone in your household filed a federal tax return for {FTR Year} but did **not** include IRS Form 8962.

### **{009 Letter (do not translate red text):**

Your household got financial help, also called Advance Premium Tax Credit (APTC), to lower the monthly premium payment of a Covered California health insurance plan in {FTR\_Year}. To be eligible for APTC, you must file a federal income tax return and fill out IRS Form 8962 for that tax year. Form 8962 must be sent to the IRS with your tax return. Our records show you or someone in your household asked the IRS for an extension (more time) to file a federal tax return but have **not** filed that tax return.

### **{011 Letter (do not translate red text):**

Your household got financial help, also called Advance Premium Tax Credit (APTC), to lower the monthly premium payment of a Covered California health insurance plan in {FTR\_Year minus 1} and CalNOD38a

{FTR\_Year}. To be eligible for APTC, you must file a federal income tax return and fill out IRS Form 8962 for that tax year. Form 8962 must be sent to the IRS with your tax return. Our records show you or someone in your household did **not** file a federal tax return **with** IRS Form 8962 for those years.}

If you do not file your federal tax return with IRS Form 8962, you may not be eligible for APTC or other financial help in the future. You will have to pay the full monthly premium payment for your health plan. If you already filed your tax return with IRS Form 8962, you do not need to do anything else right now.

### To keep your financial help

File your federal tax return with IRS Form 8962 for any year you got APTC.

- You must file taxes even if you do not usually file a tax return or have not filed in the past.
- Use your IRS Form 1095-A that we sent you to fill out IRS Form 8962.
- Send Form 8962 to the IRS with your tax return. If you already filed but did not include Form 8962, you need to amend (correct) your federal tax return for that year.
- Married couples must file a joint tax return to be eligible for financial help.

### Need help with your taxes?

- Talk to your tax advisor or preparer.
- Go to the IRS website at [www.irs.gov/help](http://www.irs.gov/help). The website has tools and resources for taxpayers.
- Get free help from a local taxpayer advocate. To find an advocate, go to [www.irs.gov/advocate/local-taxpayer-advocate#California](http://www.irs.gov/advocate/local-taxpayer-advocate#California). Or call 1-877-777-4778.
- You may also be able to get free tax help at a local Volunteer Income Tax Assistance (VITA) site. VITA generally helps people who make up to \$67,000 a year, people with disabilities, older adults, and taxpayers who speak limited English. The income limit for VITA changes every year. To find the current income limit for VITA or to get help near you, call **1-800-906-9887**. Or go to <http://irs.treasury.gov/freetaxprep/>.

### Need a new copy of your 1095-A?

You can download it from your account on [CoveredCA.com](http://CoveredCA.com). Log in to your account and find “Tax Forms & Other Important Documents” on the home page. Download the IRS Form 1095-A for the years you need to file taxes. If you want us to mail you a copy, call Covered California at **1-800-675-2607** (TTY: 1-888-889-4500).

**Note:** If you got financial help in another state, you may need to contact that state’s health insurance marketplace. For states that use the federal marketplace, go to [HealthCare.gov](http://HealthCare.gov).

### Questions?

- **Go to the IRS website** to learn more about:
  - Filing your federal tax return: [www.irs.gov/Filing](http://www.irs.gov/Filing)
  - The Affordable Care Act, premium tax credit, and taxes: [www.irs.gov/aca](http://www.irs.gov/aca)
- **Call Covered California**, Monday – Friday 8 a.m. to 6 p.m. at **1-800-675-2607** (TTY: 1-888-889-4500).
- **If you need in-person help**, a Covered California certified enrollment counselor or certified insurance agent can help at no cost to you. To find one near you, go to [CoveredCA.com/find-help](http://CoveredCA.com/find-help).
- **Call the Health Consumer Alliance** at **1-888-804-3536**. You can get free legal help on health care eligibility, enrollment and service issues.

## Covered California

California Code of Regulations, tit. 10, Sections 6474 and 6496; 45 CFR Sections 155.305 and 155.330

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