

<b>Title: Corrected 1095-A forms</b>	
Date:	4/2/15
Format:	Cover letter with 1095 form
Target Audience:	Anyone who was enrolled in a Qualified Health Plan through the Health Connector in 2014.
Objective:	<b>Let members know that the original 1095-A form that they received from the Health Connector included an incorrect amount in the Second-lowest Cost Silver Plan field of the form, a new form has been mailed, and advise on next steps.</b>
Notes:	<p>Consumers need to use a 1095-A form in order to fill out Form 8962 with their federal tax return, in order to claim the correct amount of premium tax credit, or to make sure that they had the right amount of Advance Premium Tax Credit applied towards their premiums that year.</p> <p>The Second-Lowest Cost Silver Plan offered by the Health Connector is used to calculate the amount of premium tax credit/APTC that a person is eligible for.</p> <p>Some consumers will receive an updated 1095-A that includes other corrections to their 1095-A, in addition to the updated Second Lowest Cost Silver Plan amount.</p>
Key Messages:	<ul style="list-style-type: none"> <li>• The original 1095-A form that you received from the Health Connector had an incorrect amount listed in the Second-Lowest Cost Silver Plan field</li> <li>• If you already filed a federal tax return for 2014, you do not need to take any action. You will not owe the IRS money on account of this error.</li> <li>• If you did not yet file a federal tax return for 2014, you must use this corrected 1095-A if you plan to file a Form 8962 (to claim a premium tax credit) with your return.</li> </ul>
<p><b>Communication Text/Design:</b></p> <p><b>Enclosed is a corrected Form 1095-A for your taxes</b></p> <p>Dear [Primary Recipient],</p> <p>Enclosed is a corrected Form 1095-A, with an updated amount in the “Monthly Premium Amount of Second Lowest Cost Silver Plan” field on your form. Use this updated form when you complete Form 8962 and file your federal income tax return. You must complete and file Form 8962 if you want to claim the premium tax credit, or if you had an Advance Premium Tax Credit applied to your monthly premiums last year.</p> <p><b>What happens next?</b></p> <p><b>If you have not filed your taxes yet:</b> <u>Use this corrected form when filing your taxes.</u> The change in this corrected form may impact the amount of premium tax credit you are able to claim on your federal tax return.</p> <p><b>If you already filed your taxes:</b> <u>You do not need to take any action.</u> No matter what the 1095-A shows, you won’t owe more on your taxes based on updated information in the corrected form.</p>	

Even though you do not need to file an amended tax return because of your Form 1095-A update, you may decide that you want to amend your return for other reasons. For more information, visit [irs.gov](http://irs.gov) and enter the keywords “amended return.”

**Please keep your original Form 1095-A, as well as the one that came with this letter**

You should keep a copy of this letter and the enclosed form for your records, as well as the original Form 1095-A that you received. **You will need the information on this form for filing your federal income taxes, if you have not already.** Copies of both the original and the corrected Forms 1095-A have also been sent to the IRS.

**How to get help with your taxes**

Many people can get free help to fill out their taxes. Visit [irs.gov/Individuals/Free-Tax-Return-Preparation-for-You-by-Volunteers](http://irs.gov/Individuals/Free-Tax-Return-Preparation-for-You-by-Volunteers) to learn more.

**If you have questions**

If you want more information about Form 1095-A, read the “Instructions for Recipient” section on the back of your form.

You can find more information about relief related to incorrect Forms 1095-A, including frequently asked questions at [treasury.gov](http://treasury.gov) (enter keyword: “1095-A”). You can also visit the official blog for the Centers for Medicare & Medicaid Services at [blog.cms.gov](http://blog.cms.gov), and click on the post titled “An Update for Consumers about Corrected 1095-As.”

You can also call us at 1-877-MA-ENROLL (1-877-623-6765) or TTY: 1-877-623-7773, Monday through Friday, 8:00 a.m. to 6:00 p.m.

Thank you,

Massachusetts Health Connector

**Talking Points**

- The original 1095-A form that you received from the Health Connector had an incorrect premium amount listed in the Second-Lowest Cost Silver Plan field. This mailing includes a corrected 1095-A form with an updated amount in that field.
- If member has already filed a federal tax return for 2014, they do not need to take any action. They will not owe the IRS money on account of this error.
- Members who already filed a federal tax return before receiving this correction do not need to file an amended return on account of this error. However, they may still choose to file an amended return for other reasons.
- If member has not yet filed a federal tax return for 2014, they must use the information on this corrected form if they file a Form 8962 with their return.