



Don't file your taxes until you have all of your 2015 health insurance tax forms.

We will send you a **Form 1095-A** by the **end of January**. Wait until you get this form before filing your federal income tax return.

Remember, **you must file a federal income tax return** this year, even if you haven't had to in the past.

When can I file my taxes?

We will send you a **Form 1095-A** by the end of January. Wait until you have this form before filing taxes for 2015. If you file without this important information about your health coverage, you may need to file an amended return with the IRS.

What is **Form 1095-A**?

Your **Form 1095-A** has information about:

- The months you were covered by the Health Connector.
- The tax credit you got in 2015 to lower your health insurance premiums.

Bring your **Form 1095-A** with you when you go to your tax preparer, or have it ready when you prepare your own return.



If you're filing your taxes by paper, you'll use the information from your **Form 1095-A** to fill out **IRS Form 8962** and include with your tax return. If you're filing with online tax filing software, you'll use the information from your **Form 1095-A** to answer questions for **Form 8962**. The questions from **Form 8962** help the IRS know if you got the right amount of tax credit in 2015.

Are you sure I have to file taxes?

Yes. If you don't file a federal income tax return for 2015, **you won't be able to get help paying for your health insurance again next year.** Even if you didn't have to file in the past because you have low income, you'll need to file a federal income tax return this year once you've received all of your important tax documents in the mail.

What other health insurance tax forms will I get?

You should expect to get:

Form	1095-A	1099-HC
Sent by...	Health Connector	Your insurance company
Use it for your...	Federal income tax return	State income tax return

If you were enrolled in Commonwealth Care for January 2015, you should also expect to get:

Form	1095-B	1099-HC
Sent by...	MassHealth	Health Connector
Use it for your...	Federal income tax return	State income tax return

You may get more forms if you also had health insurance through another source in 2015, such as a job.

For more information, go to www.MAhealthconnector.org/taxes