



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.

When can I file my taxes?

We will send you a *Form 1095-A* by the end of January. You need to 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. It also has information that helps the IRS determine if you should have received a premium tax credit 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 returns.



If you want to claim a premium tax credit for 2015 and 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*.

What other forms do I need to wait for?

You'll get one form for state taxes and one form for federal taxes, from each source of health insurance that you had during the year.

You should expect to get:

Form	1095-A	1099-HC
Sent by...	Health Connector	Your insurer
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