

1095-A Update



February 1, 2016

1095-A Generation Update

- 2015 1095-A generation for the Federally facilitated Marketplace (FFM) is complete.
- As the forms were generated, they were posted to the consumer's online Marketplace account and are also sent out by mail (all forms postmarked by February 1, 2016).
 - Consumers should access their Form 1095-A from their online account in the tax form section.
 - If consumers do not have online accounts, they can create one to view their Form 1095-A.
 - If consumers experience issues when creating their online accounts or their Form 1095-A is not posted in their online account, they should contact the Marketplace Call Center.
- Unaffiliated Issuer Enrollments (UIE): We sent 1095-As to consumers with UIEs using the coverage information we have from issuers for these consumers.
 - These forms are accompanied by a special cover letter that instructs these consumers to call the Marketplace Call Center if they have any questions about their 1095-A. Also, this cover letter instructs these consumers to use the tax tool on HC.gov to obtain their Second Lowest Cost Silver Plan (SLCSP) value.

1095-A Corrections

- If consumers need a corrected 1095-A, the Centers for Medicare & Medicaid Services (CMS) are dedicated to sending it to them in a timely manner so that they can file and reconcile on time.
- Issuers may hear from consumers who have concerns about the Form 1095-A. Consumers may call with basic questions about the form or tax filing, or concerns about the data on Form 1095-A.
 - If an issuer is not able to answer a question regarding their 1095-A form, that consumer should be directed to call the Marketplace Call Center.
- CMS will continue to work with issuers to research consumer concerns about Form 1095-A data and update the FFM and issuer records where appropriate.
- When the FFM is updated, consumers will receive a corrected Form 1095-A.

Monthly Premium Amount on Form 1095-A

- 1095-A 2015 casework is starting to come in and CMS have noticed that many consumers are calling in requesting a correction to their premium amount when the amount listed on their form is correct.
- Consumers may not recognize the monthly premium amount listed on Form 1095-A:
 - Because the monthly premium amount is reduced for premiums allocated to benefits exceeding Essential Health Benefits (EHBs)
 - If consumers were also enrolled in a Stand-Alone Dental Plan (SADP), the monthly premium amount also includes the pediatric, EHB portion of SADP monthly premium amounts
 - If issuers prorated the monthly premium for enrollees in cases such as mid-month additions (i.e., birth/adoption) or mid-month terminations (i.e., death, voluntary termination)
 - A small rounding error with any of the calculations above
- Consumers should also be reminded that they may receive more than one 1095-A if they had a change in circumstance or changed plans during the year.

1095-A Resources Update

- Recently CMS made some updates to the 1095-A resources available online.
- Currently the 1095-A is only available to consumers in English; however, a Spanish version of the 1095-A form is available online to be used as a resource for consumers. That is posted here:
<https://marketplace.cms.gov/technical-assistance-resources/tax-information.html>
- The 1095-A envelope and the cover letter accompanying Form 1095-A is available in English and Spanish. Both versions of the cover letter are posted here: <https://marketplace.cms.gov/technical-assistance-resources/tax-information.html>
 - CMS updated the cover letter that we send out with the form 1095-A for 2015 and added instructions on how to use the SLCSP tool.
- An updated version of the health coverage tax tool was posted to HC.gov to help consumers figure out their premium tax credit, or claim an affordability exemption. That tool is available here:
<https://www.healthcare.gov/tax-tool/>