# Premium Tax Credits and Form 1095-A FAQs

## How can I assist my clients who receive a Failure to File and Reconcile (FTR) warning notice from the Marketplace?

**Guidance on Failure to FTR operations for plan years 2021 and 2022:** Early in the new year following Open Enrollment (OE), the Marketplaces will typically use the federal eligibility and enrollment platform to perform a recheck of Internal Revenue Service (IRS) data to verify that those who attested on the application actually filed and reconciled. CMS will not run FTR Recheck in plan years 2021 and 2022. CMS will not act on data from the IRS for consumers who have failed to file tax returns and reconcile a previous year’s advance payments of the premium tax credit (APTC) with the premium tax credit (PTC) allowed for the year. This change is being made in response to the impact of the 2019 novel coronavirus disease (COVID-19) public health emergency on the processing of federal income tax returns and changes concerning the reconciliation of APTC with PTC for tax year 2020 announced by the IRS in response to the American Rescue Plan. This means CMS will not send FTR warning notices such as the FTR Direct Warning Notice when enrollees have an FTR status and CMS will not take action to terminate APTC for plan year 2022 for enrollees who have an FTR status. [Read more about this guidance](https://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/FTR-flexibilities-2021-and-2022.pdf).

**Special note for 2020 tax year filings***:*On April 9, 2021, the IRS announced that taxpayers with excess APTC for 2020 do not need to file Form 8962 with their 2020 federal income tax return per the American Rescue Plan Act. Taxpayers have excess APTC if they received more APTC based on their projected income than the PTC they were eligible to receive based on their actual income reported during federal income tax filing. Taxpayers who claim net PTC must still submit Form 8962 with their 2020 tax return. This announcement applies for 2020 tax filing only. More information can be found [here](https://www.irs.gov/newsroom/irs-suspends-requirement-to-repay-excess-advance-payments-of-the-2020-premium-tax-credit-those-claiming-net-premium-tax-credit-must-file-form-8962).

If you need additional assistance on this topic, contact the Agent/Broker Email Help Desk at FFMProducer-AssisterHelpDesk@cms.hhs.gov.

Helpful Resources:

* [Failure to File and Reconcile Operational Flexibilities for Plan Years 2021 and 2022](https://marketplace.cms.gov/assister-webinars/failure-to-reconcile-webinar.pdf)
* [Premium Tax Credit: Claiming the Credit and Reconciling Advance Credit Payments](https://www.irs.gov/affordable-care-act/individuals-and-families/premium-tax-credit-claiming-the-credit-and-reconciling-advance-credit-payments)
* [About Form 8962, Premium Tax Credit](https://www.irs.gov/forms-pubs/about-form-8962)
* [Premium Tax Credits And Form 1095-A FAQs](https://www.agentbrokerfaq.cms.gov/s/topic/0TOt0000000Gw5fGAC/premium-tax-credits-and-form-1095a)
* [IRS Fact Sheet: More Details About Changes for Taxpayers who Received Advance Payments of the 2020 Premium Tax Credit](https://www.irs.gov/newsroom/more-details-about-changes-for-taxpayers-who-received-advance-payments-of-the-2020-premium-tax-credit)

## If a consumer decides to keep an existing plan (if it is still available), will their advance payments of the premium tax credit (APTC) be re-calculated during auto re-enrollment if the consumer does not update their financial information?

Yes, assuming the consumer authorized the Marketplace to check with the Internal Revenue Service (IRS) for updated income information for the purposes of annual redetermination. The amount of financial assistance a consumer is eligible for will be recalculated based on the most recent, verified income and family size information available to the Marketplace, updated federal poverty level tables, and plan premiums for the current plan year. A consumer will be auto re-enrolled in the same plan or, if the same plan is unavailable, a plan available to the consumer that is intended to be similar based on the current plan year plan crosswalk provided by the issuers or in a selected alternative plan from a different issuer.

All consumers are encouraged to return to the Marketplace to update their application and actively re-select their plan during Open Enrollment to ensure the Marketplace has their most updated eligibility information and the consumer enrolls in a plan that meets their coverage needs.

If you need additional assistance, contact the Agent/Broker Email Help Desk at FFMProducer-AssisterHelpDesk@cms.hhs.gov.

Helpful Resources:

* [APTC/CSR Basics](https://marketplace.cms.gov/technical-assistance-resources/aptc-csr-basics.pdf)

## How do consumers receive their Form 1095-A?

Consumers should expect to receive their Form 1095-A in the mail early February each year (notices are mailed by January 31st). They can also log in to their account on an approved primary Enhanced Direct Enrollment (EDE) entity’s website to retrieve their Form 1095-A, or download a copy from their “MyAccount” page on [HealthCare.gov](http://healthcare.gov/). Notices will be available online no later than January 31st each year. Notices and Forms 1095-A for years prior to 2017 are not available through EDE entities’ websites.

In addition, agents and brokers can assist their Marketplace clients in downloading their Form 1095-A using the client management portal on a CMS-approved primary EDE entity’s website. [Learn more about how to help your client download their Form 1095-A from a private CMS-approved primary EDE partner’s website](https://www.agentbrokerfaq.cms.gov/s/article/How-can-agents-and-brokers-help-consumers-download-their-Form-1095-A-from-a-private-CMS-approved-primary-Enhanced-Direct-Enrollment-EDE-entity).

It is important to note that the Marketplace will generate a separate Form 1095-A for each qualified health plan health insurance policy in which members of the household have enrolled, and that each member of a tax household included on the same policy will be listed together on one Form 1095-A.

If your client believes they should have received their Form 1095-A and didn’t, they should contact the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325). Additionally, if you have a client who believes that the information on their Form 1095-A is incorrect, you should instruct them to contact the Marketplace Call Center to request a correction. [Learn more about how you can help your clients make corrections to their Form 1095-A](https://www.agentbrokerfaq.cms.gov/s/article/How-can-I-help-my-clients-make-corrections-to-their-Form-1095-A).

Helpful Resources:

* [How to Find a Form 1095-A Online](https://www.healthcare.gov/downloads/find-form-1095-a-online.pdf) (HealthCare.gov)

* [Taxes, Exemptions, Reconciling Advance Payments of the Premium Tax Credit (APTC), and Failure to File and Reconcile (FTR)](https://marketplace.cms.gov/technical-assistance-resources/tax-information/taxes-APTC-reconciliation-webinar.pdf)
* [Form 1095-A: Questions and Answers for Agents, Brokers, and Assisters](https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Downloads/Form-1095-A.pdf)

## How can I help my clients make corrections to their Form 1095-A?

If you have a client who believes that the information on their Form 1095-A is incorrect, you should instruct them to contact the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325) to request a correction.

Once a request has been submitted, the Marketplace will:

1. Research the issue to determine if a correction is necessary.
2. Correct the Form 1095-A, if necessary.
3. Mail the corrected Form 1095-A and upload it to your client’s HealthCare.gov account if your client has elected to receive electronic communications from the Marketplace. The consumer can also call the Marketplace Call Center and request a form reprint. Clients can also access their corrected Form 1095-A through approved Enhanced Direct Enrollment (EDE) entities.
4. Report the corrected information to the Internal Revenue Service (IRS).

[Learn more about what changes clients may see on their corrected Form 1095-A and how these changes may affect their tax return](https://www.agentbrokerfaq.cms.gov/s/article/What-changes-could-my-clients-see-on-their-corrected-Form-1095-A-and-will-those-changes-affect-their-federal-income-tax-return).

If your client only needs to correct demographic information on their Form 1095-A, they may do so when they file their federal income tax return without contacting the Marketplace Call Center and/or generating a corrected form. For instance, updates to some of the form’s data elements are not required for your clients to complete their federal income tax return. Social Security Number (SSN), name, and/or date of birth are examples of demographic information. Consumers can update this information on their federal income tax return and changes may be made online within the consumer’s current application on [HealthCare.gov](http://healthcare.gov/), or with the assistance of the Marketplace Call Center.

If you need additional assistance on this topic, contact the Agent/Broker Email Help Desk at FFMProducer-AssisterHelpDesk@cms.hhs.gov.

Helpful Resources:

* [Taxes, Exemptions, Reconciling Advance Payments of the Premium Tax Credit (APTC), and Failure to File and Reconcile (FTR)](https://marketplace.cms.gov/technical-assistance-resources/tax-information/taxes-APTC-reconciliation-webinar.pdf)
* [How to Find a Form 1095-A Online](https://www.healthcare.gov/downloads/find-form-1095-a-online.pdf)
* [Form 1095-A: Questions and Answers for Agents, Brokers, and Assisters](https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Downloads/Form-1095-A.pdf)

## What happens if my client does not file their federal income taxes and/or fails to reconcile their advance payments of the premium tax credit (APTC)?

**Guidance on Failure to File and Reconcile (FTR) operations for plan years 2021 and 2022:**  Early in the new year following Open Enrollment (OE), the Marketplaces will use the federal eligibility and enrollment platform to perform a recheck of Internal Revenue Service (IRS) data to verify that those who attested on the application actually filed and reconciled. CMS will not run FTR Recheck in plan years 2021 and 2022. CMS will not act on data from the IRS for consumers who have failed to file tax returns and reconcile a previous year’s advance payments of the premium tax credit (APTC) with the premium tax credit (PTC) allowed for the year. This change is being made in response to the impact of the 2019 novel coronavirus disease (COVID-19) public health emergency (PHE) on the processing of federal income tax returns and changes concerning the reconciliation of APTC with PTC for tax year 2020 announced by the IRS in response to the American Rescue Plan. This means CMS will not send FTR warning notices such as the FTR Direct Warning Notice when enrollees have an FTR status and CMS will not take action to terminate APTC for plan year 2022 for enrollees who have an FTR status. [Read more about this guidance](https://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/FTR-flexibilities-2021-and-2022.pdf).

Your clients must file their federal income tax return and reconcile any APTC previously paid on their behalf using the [Internal Revenue Service (IRS) Form 8962](https://www.irs.gov/forms-pubs/about-form-8962) for each year they receive APTC.

**Special note for 2020 tax year filings***:*On April 9, 2021, IRS announced that taxpayers with excess APTC for 2020 do not need to file Form 8962 with their 2020 federal income tax return per the American Rescue Plan Act. Taxpayers have excess APTC if they received more APTC based on their projected income than the PTC they were eligible to receive based on their actual income reported during federal income tax filing. Taxpayers who claim net PTC must still submit Form 8962 with their 2020 tax return. This announcement applies for 2020 tax filing only. More information can be found [here](https://www.irs.gov/newsroom/irs-suspends-requirement-to-repay-excess-advance-payments-of-the-2020-premium-tax-credit-those-claiming-net-premium-tax-credit-must-file-form-8962).

If you need additional assistance on this topic, contact the Agent/Broker Email Help Desk at FFMProducer-AssisterHelpDesk@cms.hhs.gov.

Helpful Resources:

* [Failure to File and Reconcile Operational Flexibilities for Plan Years 2021 and 2022](https://marketplace.cms.gov/assister-webinars/failure-to-reconcile-webinar.pdf)
* [Premium Tax Credit: Claiming the Credit and Reconciling Advance Credit Payments](https://www.irs.gov/affordable-care-act/individuals-and-families/premium-tax-credit-claiming-the-credit-and-reconciling-advance-credit-payments)
* [About Form 8962, Premium Tax Credit](https://www.irs.gov/forms-pubs/about-form-8962)
* [IRS Fact Sheet: More Details About Changes for Taxpayers who Received Advance Payments of the 2020 Premium Tax Credit](https://www.irs.gov/newsroom/more-details-about-changes-for-taxpayers-who-received-advance-payments-of-the-2020-premium-tax-credit)

## What can my clients do if their advance payments of the premium tax credit (APTC) were discontinued because they or their tax filer failed to file their income taxes?

**Guidance on Failure to File and Reconcile (FTR) operations for plan years 2021 and 2022:** Early in the new year following Open Enrollment (OE), the Marketplaces will use the federal eligibility and enrollment platform to perform a recheck of Internal Revenue Service (IRS) data to verify that those who attested on the application actually filed and reconciled. CMS will not run FTR Recheck in plan years 2021 and 2022. CMS will not act on data from the IRS for consumers who have failed to file tax returns and reconcile a previous year’s advance payments of the premium tax credit (APTC) with the premium tax credit (PTC) allowed for the year. This change is being made in response to the impact of the 2019 novel coronavirus disease (COVID-19) public health emergency on the processing of federal income tax returns and changes concerning the reconciliation of APTC with PTC for tax year 2020 announced by the IRS in response to the American Rescue Plan. This means CMS will not send FTR warning notices such as the FTR Direct Warning Notice when enrollees have an FTR status and CMS will not take action to terminate APTC for plan year 2022 for enrollees who have an FTR status. Read more about this guidance here: <https://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/FTR-flexibilities-2021-and-2022.pdf>.

If an enrollee’s APTC and income-based cost-sharing reductions (CSRs) are discontinued after they or their tax filer failed to file a federal income tax return and reconcile APTC paid on their behalf in the previous year, they will remain enrolled in Marketplace coverage but without financial assistance. [Learn more about failing to file and reconcile](https://www.agentbrokerfaq.cms.gov/s/article/What-does-failure-to-file-and-reconcile-mean).

Agents and brokers should encourage clients whose APTC has been discontinued to file their federal income tax return **as soon as possible** and complete [Form 8962](https://www.irs.gov/forms-pubs/about-form-8962) to reconcile any past year APTC that was paid on their behalf so that the clients can regain eligibility for APTC and CSRs.

Once your client or their tax filer has completed these steps, they should return to their Marketplace application and attest to having filed and reconciled. If they have already filed their Form 8962 and it has not yet been processed by the IRS, they can also return to the Marketplace and attest that they have filed and reconciled to receive APTC again. Enrollees who had already filed and reconciled before their APTC was discontinued can file an appeal and request to receive APTC while their appeal is being processed. Information on how to request an appeal can be found in the updated eligibility determination notice (EDN) enrollees receive when their APTC is discontinued.

If you need additional assistance on this topic, contact the Agent/Broker Email Help Desk at FFMProducer-AssisterHelpDesk@cms.hhs.gov.

Helpful Resources:

* [Failure to File and Reconcile Operational Flexibilities for Plan Years 2021 and 2022](https://marketplace.cms.gov/assister-webinars/failure-to-reconcile-webinar.pdf)
* [Premium Tax Credit: Claiming the Credit and Reconciling Advance Credit Payments](https://www.irs.gov/affordable-care-act/individuals-and-families/premium-tax-credit-claiming-the-credit-and-reconciling-advance-credit-payments)
* [About Form 8962, Premium Tax Credit](https://www.irs.gov/forms-pubs/about-form-8962)

## What does it mean to “reconcile” advance payments of the premium tax credit (APTC)?

Consumers with a Marketplace plan who used APTC to lower their monthly premium payment will have to “reconcile” those tax credits when they or their household’s taxpayer file their federal income taxes. This means they will compare two figures:

* The amount of premium tax credit they used in advance during the year. (This was paid directly to their health plan, so their monthly premium payment was lower.)
* The premium tax credit they actually qualify for based on their final household income for the year.

Any difference between the two figures will affect their refund or tax owed.

**Special note for 2020 tax year filings***:*On April 9, 2021, IRS announced that taxpayers with excess APTC for 2020 do not need to file Form 8962 with their 2020 federal income tax return per the American Rescue Plan Act. Taxpayers have excess APTC if they received more APTC based on their projected income than the PTC they were eligible to receive based on their actual income reported during federal income tax filing. Taxpayers who claim net PTC must still submit Form 8962 with their 2020 tax return. This announcement applies for 2020 tax filing only. More information can be found [here](https://www.irs.gov/newsroom/irs-suspends-requirement-to-repay-excess-advance-payments-of-the-2020-premium-tax-credit-those-claiming-net-premium-tax-credit-must-file-form-8962).

[Learn more about reconciling APTC.](https://www.healthcare.gov/taxes-reconciling/)

Helpful Resources:

* [Failure to File and Reconcile Operational Flexibilities for Plan Years 2021 and 2022](https://marketplace.cms.gov/assister-webinars/failure-to-reconcile-webinar.pdf)
* [IRS Fact Sheet: More Details About Changes for Taxpayers who Received Advance Payments of the 2020 Premium Tax Credit](https://www.irs.gov/newsroom/more-details-about-changes-for-taxpayers-who-received-advance-payments-of-the-2020-premium-tax-credit)

If you need additional assistance, contact the Agent/Broker Email Help Desk at FFMProducer-AssisterHelpDesk@cms.hhs.gov.

## How do I assist my clients when they are filing their taxes?

During tax season, you may not assist clients with filing taxes (unless you are a properly licensed tax professional). However, you may:

* Help them understand what a Form 1095-A is and what it means as they prepare their taxes.
* Help them understand the timing for receiving a Form 1095-A, what to look for in the mail, and that it is an important tax document.
* Show them how to access their Form 1095-A in their online accounts.
* Help them understand how Form 1095-A relates to IRS Form 8962.
* Explain how to review Forms 1095-A for accuracy.
* Ensure they are aware of the potential implications of not providing the correct information on their income tax returns.
* Help them understand how to reconcile their advance payments of the premium tax credit (APTC) with the premium tax credit (PTC) allowed based on their earned income.

[Learn more about Form 1095-A.](https://www.agentbrokerfaq.cms.gov/s/article/What-is-Form-1095-A)

If you need additional assistance, contact the Agent/Broker Email Help Desk at FFMProducer-AssisterHelpDesk@cms.hhs.gov.

Helpful Resources:

* [Taxes, Exemptions, Reconciling Advance Payments of the Premium Tax Credit (APTC), and Failure to File and Reconcile (FTR)](https://marketplace.cms.gov/technical-assistance-resources/tax-information/taxes-APTC-reconciliation-webinar.pdf)
* [How to Find a Form 1095-A Online](https://www.healthcare.gov/downloads/find-form-1095-a-online.pdf)
* [Healthcare.gov Guide to Reconciling Premium Tax Credits](https://www.healthcare.gov/taxes-reconciling/)
* [IRS Fact Sheet: More Details About Changes for Taxpayers who Received Advance Payments of the 2020 Premium Tax Credit](https://www.irs.gov/newsroom/more-details-about-changes-for-taxpayers-who-received-advance-payments-of-the-2020-premium-tax-credit)

## What changes could my clients see on their corrected Form 1095-A, and will those changes affect their federal income tax return?

If the Marketplace makes a correction to your clients’ Forms 1095-A, the updated form will be mailed to them and uploaded to their [HealthCare.gov](http://healthcare.gov/) account. Your clients will notice that the updated Form 1095-A will have the “corrected” check box marked at the top of the form. [Learn more about how you can assist clients with making corrections to their Form 1095-A](https://www.agentbrokerfaq.cms.gov/s/article/How-can-I-help-my-clients-make-corrections-to-their-Form-1095-A).

Corrections made to your clients’ Forms 1095-A may affect their federal income tax return, depending on the type of change(s) made to the form. Changes to any of the following sections of Form 1095-A will likely affect your clients’ federal income tax return:

* The number of individuals covered, or their ages (Part II of the form)
* Monthly premiums for the consumer’s plan (Part III of the form)
* Amount of the second lowest cost Silver plan premium listed (Part III of the form)
* Advance payments of the premium tax credit (Part III of the form)
* Months for which your clients had coverage (Part III of the form)

Changes to Form 1095-A that will likely not affect your clients’ federal income tax returns include:

* Your clients’ names, Social Security Numbers (SSNs), or other identifying information (Part I of the form)
* The names and SSNs of covered individuals (Part II of the form)

Your clients should compare their corrected Form 1095-A to the original form they received to determine the nature of the change and decide whether they should file an amended federal income tax return (Form 1040-X). If your clients are uncertain whether they should amend their federal income tax return, they should contact a licensed tax professional. Agents and brokers may not assist with filing taxes unless they are also a licensed tax professional.

For more information about corrected Forms 1095-A, visit the [Internal Revenue Service website.](https://www.irs.gov/affordable-care-act/corrected-incorrect-or-voided-forms-1095-a)

If you need additional assistance on this topic, contact the Agent/Broker Email Help Desk at FFMProducer-AssisterHelpDesk@cms.hhs.gov.

Helpful Resources:

* [Taxes, Exemptions, Reconciling Advance Payments of the Premium Tax Credit (APTC), and Failure to File and Reconcile (FTR)](https://marketplace.cms.gov/technical-assistance-resources/tax-information/taxes-APTC-reconciliation-webinar.pdf)
* [Form 1095-A: Questions and Answers for Agents, Brokers, and Assisters](https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Downloads/Form-1095-A.pdf)

## What does “Failure to File and Reconcile” mean?

Marketplace regulations specify that a consumer may not be eligible for advance payments of the premium tax credit (APTC) if the tax filer for the household did not:

* File a federal income tax return for a year during which APTC was paid on the enrollee’s behalf
* Reconcile APTC for that year (this is done using [Form 8962](https://www.irs.gov/forms-pubs/about-form-8962))

This situation is called “Failure to File and Reconcile” or “FTR.” [Learn more about when consumers will receive an FTR warning notice from the Marketplace.](https://www.agentbrokerfaq.cms.gov/s/article/When-will-consumers-receive-a-failure-to-file-and-reconcile-warning-notice-from-the-Marketplace)

**Guidance on Failure to File and Reconcile (FTR) operations for plan years 2021 and 2022:** Early in the new year following Open Enrollment (OE), the Marketplaces will use the federal eligibility and enrollment platform to perform a recheck of Internal Revenue Service (IRS) data to verify that those who attested on the application actually filed and reconciled. CMS will not run FTR Recheck in plan years 2021 and 2022. CMS will not act on data from the IRS for consumers who have failed to file tax returns and reconcile a previous year’s advance payments of the premium tax credit (APTC) with the premium tax credit (PTC) allowed for the year. This change is being made in response to the impact of the 2019 novel coronavirus disease (COVID-19) public health emergency on the processing of federal income tax returns and changes concerning the reconciliation of APTC with PTC for tax year 2020 announced by the IRS in response to the American Rescue Plan. This means CMS will not send FTR warning notices such as the FTR Direct Warning Notice when enrollees have an FTR status and CMS will not take action to terminate APTC for plan year 2022 for enrollees who have an FTR status. [Read more about this guidance here](https://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/FTR-flexibilities-2021-and-2022.pdf).

**Special note for 2020 tax year filings***:*On April 9, 2021, IRS announced that taxpayers with excess APTC for 2020 do not need to file Form 8962 with their 2020 federal income tax return per the American Rescue Plan Act. Taxpayers have excess APTC if they received more APTC based on their projected income than the PTC they were eligible to receive based on their actual income reported during federal income tax filing. Taxpayers who claim net PTC must still submit Form 8962 with their 2020 tax return. This announcement applies for 2020 tax filing only. More information can be found [here](https://www.irs.gov/newsroom/irs-suspends-requirement-to-repay-excess-advance-payments-of-the-2020-premium-tax-credit-those-claiming-net-premium-tax-credit-must-file-form-8962).

If you need additional assistance on this topic, contact the Agent/Broker Email Help Desk at FFMProducer-AssisterHelpDesk@cms.hhs.gov.

Helpful Resources:

* [Failure to File and Reconcile Operational Flexibilities for Plan Years 2021 and 2022](https://marketplace.cms.gov/assister-webinars/failure-to-reconcile-webinar.pdf)
* [Premium Tax Credit: Claiming the Credit and Reconciling Advance Credit Payments](https://www.irs.gov/affordable-care-act/individuals-and-families/premium-tax-credit-claiming-the-credit-and-reconciling-advance-credit-payments)
* [About Form 8962, Premium Tax Credit](https://www.irs.gov/forms-pubs/about-form-8962)

## What is Form 1095-A?

Form 1095-A, or the Health Insurance Marketplace®[[1]](#footnote-2) Statement, is a prepopulated tax form that the Marketplace sends to consumers if they or a member of their household were enrolled in a qualified health plan. A Form 1095-A is not generated for Marketplace consumers who were enrolled in catastrophic plans or dental-only plans.

The Form 1095-A provides consumers with information about their health coverage during the prior year so they can file their federal income taxes, reconcile any advance payments of the premium tax credit (APTC) received, and claim the premium tax credit (PTC). Consumers need the information on Form 1095-A to complete Form 8962. Consumers must complete Form 8962 and file it with their federal income tax return if they want to claim the PTC or if they received premium assistance through the APTC (consumers receiving APTC are required to file a federal income tax return).

[Learn more about when your clients should expect to receive their Form 1095-A and how to access it online](https://www.agentbrokerfaq.cms.gov/s/article/How-do-consumers-receive-their-Form-1095-A).

**Special note for 2020 tax year filings***:*On April 9, 2021, IRS announced that taxpayers with excess APTC for 2020 do not need to file Form 8962 with their 2020 federal income tax return per the American Rescue Plan Act. Taxpayers have excess APTC if they received more APTC based on their projected income than the PTC they were eligible to receive based on their actual income reported during federal income tax filing. Taxpayers who claim net PTC must still submit Form 8962 with their 2020 tax return. This announcement applies for 2020 tax filing only. More information can be found [here](https://www.irs.gov/newsroom/irs-suspends-requirement-to-repay-excess-advance-payments-of-the-2020-premium-tax-credit-those-claiming-net-premium-tax-credit-must-file-form-8962).

If you need additional assistance on this topic, contact the Agent/Broker Email Help Desk at FFMProducer-AssisterHelpDesk@cms.hhs.gov.

Helpful Resources:

* [Taxes, Exemptions, Reconciling Advance Payments of the Premium Tax Credit (APTC), and Failure to File and Reconcile (FTR)](https://marketplace.cms.gov/technical-assistance-resources/tax-information/taxes-APTC-reconciliation-webinar.pdf)
* [How to Find a Form 1095-A Online](https://www.healthcare.gov/downloads/find-form-1095-a-online.pdf)
* [Form 1095-A: Questions and Answers for Agents, Brokers, and Assisters](https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Downloads/Form-1095-A.pdf)
* [IRS Fact Sheet: More Details About Changes for Taxpayers who Received Advance Payments of the 2020 Premium Tax Credit](https://www.irs.gov/newsroom/more-details-about-changes-for-taxpayers-who-received-advance-payments-of-the-2020-premium-tax-credit)

## How can agents and brokers help consumers download their Form 1095-A from a private CMS-approved primary Enhanced Direct Enrollment (EDE) entity?

For years 2017 and later, agents and brokers can assist their Marketplace clients in downloading their Form 1095-A using the client management portal on a CMS-approved primary EDE entity’s website. This eliminates the need for an agent or broker’s clients to visit [HealthCare.gov](http://healthcare.gov/) to retrieve their Form 1095-A, and allows the agent or broker to retrieve the Form 1095-A for them. Note that agents and brokers cannot access their clients’ Form 1095-A via the Classic Direct Enrollment Pathway.

Agents and brokers may also receive notifications regarding their clients’ initial, corrected, and voided Form 1095-A directly from their approved primary EDE entity instead of from the Marketplace. [Contact the approved primary EDE partners directly for more information on the functionality and notices they may offer to agents and brokers.](https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Private-Partner-Enrollment.html)

If your client believes they should have received their Form 1095-A and didn’t, they should contact the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325). Additionally, if you have a client who believes that the information on their Form 1095-A is incorrect, you should instruct them to contact the Marketplace Call Center to request a correction. [Learn more about how you can help your clients make corrections to their Form 1095-A](https://www.agentbrokerfaq.cms.gov/s/article/How-can-I-help-my-clients-make-corrections-to-their-Form-1095-A).

Helpful Resources:

* [Issuer and Direct Enrollment Partner Directory](https://data.healthcare.gov/issuer-partner-lookup)
* [Failure to File and Reconcile Operational Flexibilities for Plan Years 2021 and 2022](https://marketplace.cms.gov/assister-webinars/failure-to-reconcile-webinar.pdf)
* [Form 1095-A: Questions and Answers for Agents, Brokers, and Assisters](https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Downloads/Form-1095-A.pdf)
* [Using Private Partner Websites to Enroll Consumers in Marketplace Coverage](https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Downloads/AB-Slides-Private-Partner-Websites.pdf)

## When will consumers receive a Failure to File and Reconcile warning notice from the Marketplace?

1. Health Insurance Marketplace® is a registered service mark of the U.S. Department of Health & Human Services. [↑](#footnote-ref-2)