As part of the Affordable Care Act (ACA), most taxpayers are required to have health insurance and report their coverage status on their tax returns. Reporting the details is simple.



#### WHAT IS A 1095?

It tells your health insurance status or offer of coverage. You may get one or several of these forms in the mail. Let's take a look at this quick breakdown to see which 1095 form you may be getting and what to do with it:



Form 1095-A is sent to those who purchased health insurance through the Marketplace—either Healthcare.gov or a state exchange. You will need this form to file your taxes, but luckily reporting your insurance information is as simple as entering your W-2 with TurboTax. Just like last year, you will need this form to file your taxes.



This form provides details of your insurance coverage, including:









Plan effective dates

Who was covered

Premium amount for your plan Monthly advanced premium tax credits



Form 1095-B or Form 1095-C are new forms and may come from your health insurance provider if you bought directly from the insurance company, from a government plan like Medicaid, or from your employer if your workplace has fewer than 50 employees. Most people actually won't need this form to file taxes! Your insurance provider or employer will provide proof to the IRS that coverage was offered—all you need to do is check a box on your tax return if you were insured all year. If you receive the form, check it for accuracy and keep it for your records.

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# **Health Coverage User Guide Intuit**

**David H. Ringstrom, Elaine Marmel** 

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