

# How Health Coverage Affects Your Taxes

When you file your taxes, you'll need to include information about your health coverage. The steps you take will depend on the type of coverage you had in 2015:

- If you had coverage through your state's Health Insurance Marketplace or **HealthCare.gov**, you'll need to show that when you file your taxes and reconcile any tax credits you received in advance to help lower the cost of your monthly premiums last year.
- If you had coverage from your employer, or had Medicare, Medicaid or coverage from another qualifying source, you'll just need to check a box on your tax return to show you had health insurance for the entire year.
- If you didn't have health insurance, you can see if you qualify for an exemption from the requirement to have health insurance, or you'll pay a fee when you file your federal income taxes.

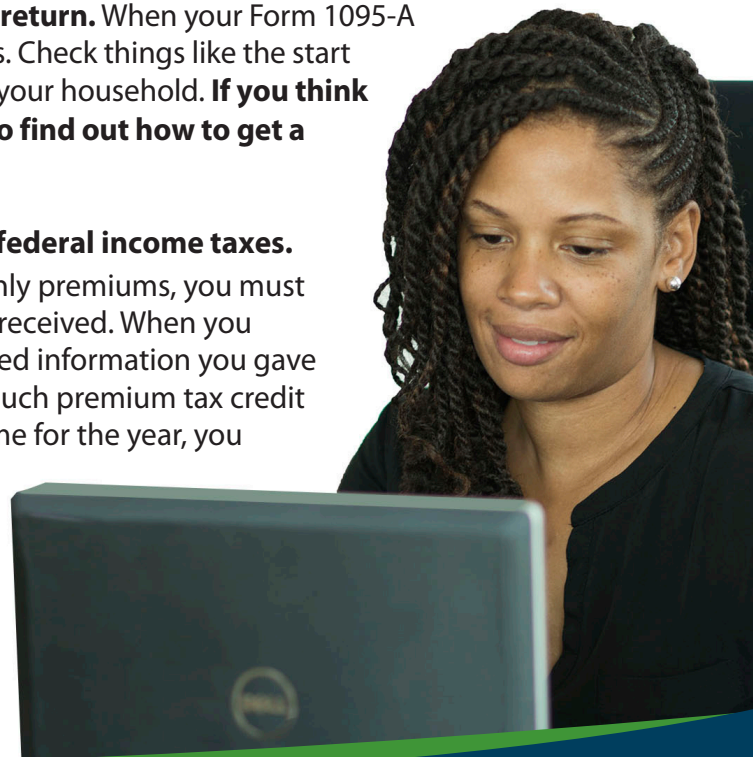
## I had Marketplace coverage in 2015

**Watch your mail for Form 1095-A—it'll help you file your 2015 federal taxes.**

If you enrolled in a health plan through **HealthCare.gov** or your state's Health Insurance Marketplace, you'll receive an important tax document in the mail called Form 1095-A. You also can download and print a copy of your Form 1095-A from your Marketplace account on **HealthCare.gov**. **Wait until you download or receive this document before you file your income tax return.** When your Form 1095-A arrives, make sure the information on it matches your records. Check things like the start and end date of your coverage and the number of people in your household. **If you think any information is incorrect, visit [HealthCare.gov/taxes](http://HealthCare.gov/taxes) to find out how to get a corrected Form 1095-A.**

**"Reconcile" your premium tax credit when you file your federal income taxes.**

If you received financial help to lower the cost of your monthly premiums, you must file a tax return and report the amount of financial help you received. When you applied for health coverage through the Marketplace, we used information you gave about your household and income to help figure out how much premium tax credit you were eligible to get. Now that you know your final income for the year, you need to reconcile the difference between the amount of financial help you received with the actual amount you should have received based on your 2015 **earnings**. Information included on your Form 1095-A will help you do this. If you don't file a tax return and reconcile your financial help, you won't be eligible to receive it in the future.



## I had coverage for all of 2015 through an employer, Medicare, Medicaid, the Children's Health Insurance Program (CHIP) or coverage from another qualifying source

If you and everyone in your household had coverage for the entire year through your employer, Medicare, Medicaid, CHIP or other qualifying coverage from another source, you'll simply need to **check a box on your federal income tax form to indicate that you had coverage** for all of 2015. You might receive a tax document called a Form 1095-B or Form 1095-C from your employer, your insurance company, or from the government program that provides your coverage, like Medicare or Medicaid. You don't need to attach this document to your tax return or wait to receive your 1095-B or 1095-C before filling out your tax return, but you should keep the form in a safe place with your other tax records.

## I didn't have health coverage in 2015

If you didn't have health coverage for all or part of 2015, you'll need to qualify for a health coverage exemption or you'll pay a fee when you file your federal income tax return.

- **Get an exemption:** If you couldn't afford coverage or if you met certain other conditions, you may be able to apply for an exemption or claim an exemption on your tax return. Visit [HealthCare.gov/exemptions-tool](http://HealthCare.gov/exemptions-tool) to see if you might qualify for an exemption. If you get an exemption, you won't have to pay the fee, but you still won't have health coverage.
- **Pay the fee:** If affordable health insurance options were available but you chose not to enroll in coverage for 2015, and you didn't qualify for an exemption, you may have to pay a fee when you file your 2015 federal income taxes. The fee for not having health coverage in 2015 is \$325 per person or 2% of your annual household income, whichever is higher.

**It's important to know that the fee for not having coverage is increasing: if you go without coverage in 2016, the fee you'll have to pay will increase to \$695 or 2.5% of your income, whichever is higher.**

## Help is available

- For more information about how your Marketplace coverage will affect your taxes, visit [HealthCare.gov/taxes](http://HealthCare.gov/taxes) or call the Marketplace Call Center at 1-800-318-2596. TTY users should call 1-855-889-4325.
- Many people who signed up for Marketplace coverage can get free help with filling out their taxes. This may include free access to tax software programs, or free in-person assistance. For more information, visit [IRS.gov/freefile](http://IRS.gov/freefile) or [IRS.gov/VITA](http://IRS.gov/VITA).
- If you have questions about your taxes, visit [IRS.gov](http://IRS.gov).

