

Tax Season Readiness



An Overview for Agents and Brokers

February 15, 2017

*Centers for Medicare & Medicaid
Services (CMS)
Center for Consumer Information &
Insurance Oversight (CCIIO)*

Disclaimer

The information provided in this presentation is intended only as a general informal summary of technical legal standards. It is not intended to take the place of the statutes, regulations, and formal policy guidance that it is based upon. This presentation summarizes current policy and operations as of the date it was presented. Links to certain source documents have been provided for your reference. We encourage audience members to refer to the applicable statutes, regulations, and other interpretive materials for complete and current information about the requirements that apply to them.

This document generally is not intended for use in the State-based Marketplaces (SBMs), but some of the material in it might be relevant if you are in a state with an SBM that is using HealthCare.gov for eligibility and enrollment. Please review the guidance on our Agents and Brokers Resources webpage (<http://go.cms.gov/CCIIOAB>) and Marketplace.CMS.gov to learn more.

Unless indicated otherwise, the general references to “Marketplace” in the presentation only includes Federally-facilitated Marketplaces (FFMs) and State-based Marketplaces on the Federal Platform (SBM-FPs).

Webinar Agenda

- Tax Season Readiness
 - What Consumers Need to Know about Marketplace Coverage and Taxes
 - How Agents and Brokers Can Help Consumers
 - Anatomy of Form 1095-A
 - Tax Communications
 - Tax Tools
 - Reprints and Corrections
- Resources and Definitions

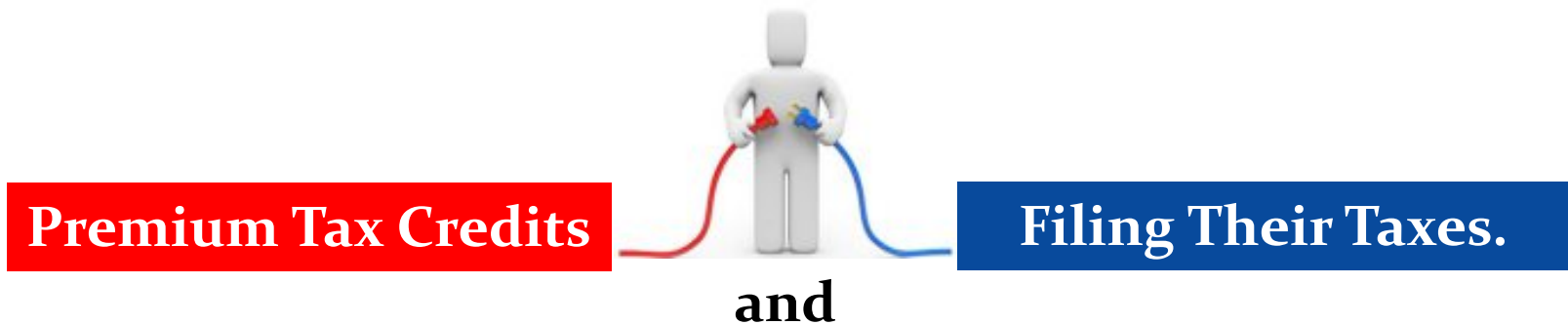
Tax Season Readiness



*What Consumers
Need to Know
about Marketplace
Coverage and
Taxes*

What Consumers Need to Know

Consumers need help making the connection between




Many consumers are unaware that:


- (1) **They must reconcile their advance payments of the premium tax credit (APTC) or claim the premium tax credit (PTC) for the first time,**
- (2) **They may have to pay a fee if they did not maintain minimum essential coverage, or**
- (3) **They may qualify for an exemption from the fee.**

Premium Tax Credit Process


1. Marketplace Eligibility & Enrollment Process: CMS oversees the enrollment of eligible consumers into qualified health plans (QHPs) through the Marketplace, which pays APTC to QHP issuers on consumers' behalf.



2. CMS Form 1095-A Process: At the end of the plan year, the Marketplace provides information via Form 1095-A to consumers and the Internal Revenue Service (IRS) about consumers' enrollment and APTC.



3. Federal Income Tax Filing Process: Consumers use the information provided on Form 1095-A to file their federal income tax returns with the IRS, reconcile APTC, and/or claim PTC.



4. APTC Reconciliation Process: The IRS processes consumers' claims for a PTC via the income tax process.

Tax Season Readiness

How Agents and Brokers Can Help Consumers



The Role of Agents and Brokers During Tax Season

- Agents and brokers may:
 - Help consumers understand what Form 1095-A is and what it means as they prepare their taxes.
 - Help consumers understand the timing for receiving Form 1095-A, what to look for in the mail, and that it is an important tax document.
 - Show consumers how to access Form 1095-A in their online accounts.
 - Help consumers understand how Form 1095-A relates to Form 8962.
 - Explain how to review Form 1095-A for accuracy.
 - Ensure consumers are aware of the potential implications of not providing the information on their income tax returns.
 - Help consumers understand how to reconcile their APTC with the PTC allowed.
- Agents and brokers may not provide assistance with filing taxes.

Consumer Questions that Should be Directed to the Marketplace

Why did I receive this Form 1095-A?

I never received a Form 1095-A. How can I get the form or the information I need?

Where can I find Form 1095-A in my online account?

How do I get another copy of my Form 1095-A?

What do I need to do with this Form 1095-A?

What does this information on the Form 1095-A mean?

I heard there was a form I should have received. Where do I get mine?

I think my Form 1095-A may have gone to the wrong address. What should I do?

Why did I get more than one Form 1095-A?

This information does not look correct. How can I change it?

I added a dependent, but he or she is not on my Form 1095-A. What should I do?

Consumer Questions that Should be Directed to the IRS

Do I qualify for the PTC?

Do I owe an individual shared responsibility payment?

What are the requirements for the individual shared responsibility provision?

How do I report health coverage on my income tax return?

Will the IRS verify that consumers had minimum essential coverage (MEC)?

I received a Form 1095-A. How should I report this on my income tax return?

Can you help me complete my income tax return?

How do I use the Form 1095-A to fill out my Form 8962?

Can I get a copy of the Form 8965 or 8962?

I received a corrected Form 1095-A. Do I need to amend my income tax return?

What happens if I do not file an income tax return?

I cannot file/pay my tax liabilities by April 15th. What should I do?

Tax Season Readiness



Anatomy of Form 1095-A

Form 1095-A, “Health Insurance Marketplace Statement”

- Form 1095-A is a prepopulated tax form that the Marketplace will send to consumers (like a W-2).
- Form 1095-A provides consumers with information about their health coverage so they can:
 - File their taxes.
 - Reconcile APTC.
 - Claim the PTC.
- Consumers need the information on Form 1095-A to complete Form 8962.
 - Consumers must complete Form 8962 and file it with their tax returns if they want to claim the PTC or if they received premium assistance through APTC.
 - This applies to all consumers whether or not they are otherwise required to file a tax return.

Form 1095-A Elements

Information about a tax filer or other relevant adult, and his or her tax household, who were enrolled in a Marketplace QHP

Information that can be used to complete a federal income tax return (e.g., monthly premium amount)

The amount of APTC that was paid to an issuer on a consumer's behalf

What Consumers Will Receive

By January 31, 2017, the Marketplace mailed an envelope labeled “Important Tax or Health Coverage Information Inside,” which included:

- Cover letter (Available in either English or Spanish, depending on user’s language preference)
- Line-by-line Form 1095-A instructions developed by the IRS
- Form 1095-A
 - A separate Form 1095-A will be generated for each policy in which the household enrolled.
 - Each member of a tax household who is on the same policy will be listed together on one Form 1095-A.
 - Households with more than 5 enrolled members will receive an additional Form 1095-A that continues Part II.

Marketplace Dissemination of Form 1095-A

- By January 31, 2017, the Marketplace:
 - Mailed a paper copy of Form 1095-A to the last known address of each tax filer or other responsible adult; and
 - Uploaded Form 1095-A to consumers' HealthCare.gov accounts.
- The IRS will also receive the information included on Form 1095-A from the Marketplace.

A tax filer is someone who:
-Enrolled in a QHP on behalf of one or more individuals, and **received APTC.**

An other responsible adult is someone who:
-Enrolled in a QHP on behalf of one or more individuals, but **did not receive APTC.**

Receipt of and Inclusion on Form 1095-A

Who receives the form	Who is included on the form
Tax filers or other responsible adults	All members of a tax household who enrolled in a QHP <ul style="list-style-type: none">Members of the household will be included on the form regardless of whether they received financial assistance (i.e., APTC).

Note: Form 1095-A will **not** be generated for Marketplace consumers who were enrolled in **catastrophic plans** or received an **exemption** and did not enroll in QHP coverage.

Availability of Form 1095-A in Languages Other than English

- Currently, Form 1095-A is only available in English; however, the envelope and the cover letter accompanying Form 1095-A are available in English and Spanish.
- Each Form 1095-A contains a notice that provides instructions in 15 additional languages for consumers to call 1-800-318-2596 if they need assistance interpreting or understanding Form 1095-A.

Accessing Form 1095-A Online

Consumers can log in to “My Account” on HealthCare.gov to access their Form 1095-A. If they do not have an existing account, they can create one.

The screenshot displays the HealthCare.gov website interface. At the top, the navigation bar includes the HealthCare.gov logo, menu items for 'Individuals & Families' and 'Small Businesses', a 'Log in' link, and a language selector for 'Español'. Below the navigation bar, a secondary menu contains 'Get Coverage', 'Keep or Change Your Plan' (highlighted with a red box), and 'Get Answers'. A search bar is also present. The main content area features a large banner with the text 'Act by Dec. 15 to stay covered Jan. 1' and a sub-message: 'Update your application, look for better plans & prices, and renew or enroll by December 15'. Two green buttons are visible: 'SEE PLANS & PRICES' and 'SEE HOW TO STAY COVERED'. A red arrow points to the 'Log in' link in the top navigation bar. Another red arrow points to the 'DON'T HAVE AN ACCOUNT?' button in a dark blue sidebar. A third red arrow points to the 'SEE HOW TO STAY COVERED' button. Below the banner, a login form is shown with three red arrows pointing to its components: the email input field containing 'miles.scott@yopmail.com', the password input field (masked with dots), and the green 'LOG IN' button. A message below the password field reads: 'Important: Please complete this required field'.

APTC Reconciliation

- An enrollee who receives APTC is required to file an income tax return including the IRS Form 8962 to compare the amount of tax credit paid in advance on the enrollee's behalf based on estimated income with the final tax credit (i.e., the PTC) the enrollee is eligible for based on actual income for the year during which he or she received APTC.
- 2016 Form 1095-A and instructions:
<https://www.irs.gov/uac/about-form-1095-a>
- 2016 Form 8962 with instructions:
<https://www.irs.gov/uac/about-form-8965>

Excess APTC Repayment Limitation

If excess APTC is paid in advance on the enrollee's behalf, the amount of repayment may be capped based on actual annual household income.

Household Income as a Percent of the Federal Poverty Level (FPL)	Limitation of Excess APTC Repayment for 2016	
Less than 200%.....	Single filing status— \$300	Any other filing status— \$600
At least 200% but less than 300%	\$750	\$1,500
At least 300% but less than 400%.....	\$1,275	\$2,550
400% or more.....No repayment limitation	

The excess APTC repayment limitation applies only to excess APTC for coverage of lawfully present individuals. Excess APTC that relates to the coverage of individuals who are not lawfully present must be repaid without limitation.

Form 1095-A

Part I: Recipient Information

- Part I, lines 1–15, reports information about:
 - The tax filer or other relevant adult;
 - The insurance company that issued the policy; and
 - The Marketplace where the consumer enrolled in coverage.

Part I Recipient Information		
1 Marketplace identifier	2 Marketplace-assigned policy number	3 Policy issuer's name
4 Recipient's name	5 Recipient's SSN	6 Recipient's date of birth
7 Recipient's spouse's name	8 Recipient's spouse's SSN	9 Recipient's spouse's date of birth
10 Policy start date	11 Policy termination date	12 Street address (including apartment no.)
13 City or town	14 State or province	15 Country and ZIP or foreign postal code

Form 1095-A

Part II: Covered Individuals

- Part II, lines 16–20, reports information about each individual who is covered under the tax filer’s or other relevant adult’s policy, including:
 - Covered individual name;
 - Social Security number (SSN);
 - Date of birth; and
 - Coverage start and end date.

Part II Covered Individuals

	A. Covered individual name	B. Covered individual SSN	C. Covered individual date of birth	D. Coverage start date	E. Coverage termination date
16					
17					
18					
19					
20					

Form 1095-A

Part III: Coverage Information

- Part III, lines 21–33, reports information about the tax filer’s insurance coverage that he or she will need to complete Form 8962 to claim the PTC and reconcile APTC, including monthly:
 - Enrollment premiums;
 - Second Lowest Cost Silver Plan (SLCSP) premium; and
 - APTC.

Part III Coverage Information

Month	A. Monthly enrollment premiums	B. Monthly second lowest cost silver plan (SLCSP) premium	C. Monthly advance payment of premium tax credit
21 January			
22 February			
23 March			

Monthly APTC on Form 1095-A

- The monthly APTC amount (included in Part III Column C) is the monthly amount of payments that were made to the insurance company to pay for all or part of the premiums for the tax filer's coverage.
- The Marketplace will enter "0" in this column if no APTC payments were made.

Monthly Premium Amount on Form 1095-A

- Consumers may not recognize the monthly premium amount listed on Form 1095-A.
 - This is because the monthly premium amount is reduced for premiums allocated to benefits exceeding Essential Health Benefits (EHB).
 - 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.
 - Issuers may also prorate 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).

Sample Initial Form 1095-A

Form **1095-A**

Health Insurance Marketplace Statement

VOID

OMB No. 1545-2232

Department of the Treasury
Internal Revenue Service

▶ Do not attach to your tax return. Keep for your records.
▶ Information about Form 1095-A and its separate instructions
is at www.irs.gov/form1095a.

CORRECTED

2016

Part I Recipient Information

1 Marketplace identifier	2 Marketplace-assigned policy number	3 Policy issuer's name		
4 Recipient's name		5 Recipient's SSN	6 Recipient's date of birth	
7 Recipient's spouse's name		8 Recipient's spouse's SSN	9 Recipient's spouse's date of birth	
10 Policy start date	11 Policy termination date	12 Street address (including apartment no.)		
13 City or town	14 State or province	15 Country and ZIP or foreign postal code		

Part II Covered Individuals

A. Covered individual name	B. Covered individual SSN	C. Covered individual date of birth	D. Coverage start date	E. Coverage termination date
16				
17				
18				
19				
20				

Sample Corrected Form 1095-A

Form 1095-A	Health Insurance Marketplace Statement	<input type="checkbox"/> VOID	OMB No. 1545-2232
Department of the Treasury Internal Revenue Service	<p>▶ Do not attach to your tax return. Keep for your records.</p> <p>▶ Information about Form 1095-A and its separate instructions is at www.irs.gov/form1095a.</p>	<input checked="" type="checkbox"/> CORRECTED	2016

Part I Recipient Information

1 Marketplace identifier	2 Marketplace-assigned policy number	3 Policy issuer's name	
4 Recipient's name		5 Recipient's SSN	6 Recipient's date of birth
7 Recipient's spouse's name		8 Recipient's spouse's SSN	9 Recipient's spouse's date of birth
10 Policy start date	11 Policy termination date	12 Street address (including apartment no.)	
13 City or town	14 State or province	15 Country and ZIP or foreign postal code	

Part II Covered Individuals

A. Covered individual name	B. Covered individual SSN	C. Covered individual date of birth	D. Coverage start date	E. Coverage termination date
16				
17				
18				
19				
20				

Sample Void Form 1095-A

Form **1095-A**

Health Insurance Marketplace Statement

VOID

OMB No. 1545-2232

Department of the Treasury
Internal Revenue Service

▶ Do not attach to your tax return. Keep for your records.
▶ Information about Form 1095-A and its separate instructions
is at www.irs.gov/form1095a.

CORRECTED

2016

Part I Recipient Information

1 Marketplace identifier	2 Marketplace-assigned policy number	3 Policy issuer's name		
4 Recipient's name		5 Recipient's SSN	6 Recipient's date of birth	
7 Recipient's spouse's name		8 Recipient's spouse's SSN	9 Recipient's spouse's date of birth	
10 Policy start date	11 Policy termination date	12 Street address (including apartment no.)		
13 City or town	14 State or province	15 Country and ZIP or foreign postal code		

Part II Covered Individuals

A. Covered individual name	B. Covered individual SSN	C. Covered individual date of birth	D. Coverage start date	E. Coverage termination date
16				
17				
18				
19				
20				

Tax Season Readiness



Tax Communications

General Consumer Outreach

The Marketplace will provide general outreach to consumers regarding the timeline for receipt of Form 1095-A, and make them aware of the upcoming tax season process.

- If over the past year you received APTC and you:
 - Dropped your coverage before 12/31/2016;
 - Changed your coverage to a different QHP;
 - Changed the amount of assistance you were getting; or
 - Added or dropped members in your plan,...

...then you should log onto HealthCare.gov or contact your issuer to confirm that your information is correct.

Outreach to Consumers with Prior Coverage Year Corrections

- The Marketplace will identify consumers who needed Form 1095-A corrections during the previous coverage year and send them a targeted communication in order to reduce corrections volume for the current coverage year.
 - “Last year you needed a correction to your Form 1095-A. Here are some things you can check in advance so you will receive a more timely Form 1095-A this year....”

Tax Season Readiness

Tax Tools



Tax Tools

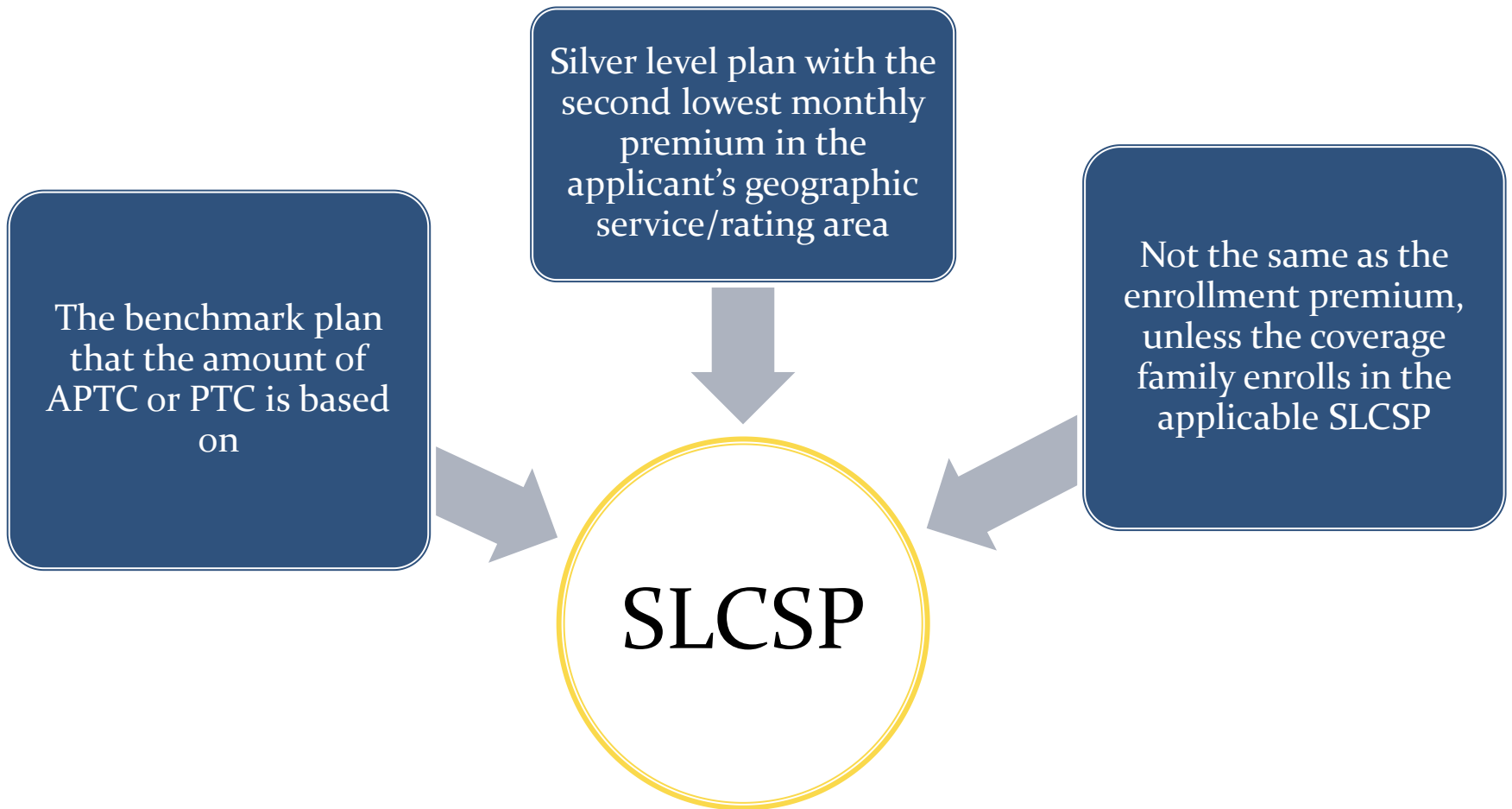
- Tax tools help consumers claim the affordability exemption and calculate their PTC.
- Tax tools provide:
 - A step in filing taxes for certain consumers to find essential information that might not appear on Form 1095-A; and
 - A report with the monthly break down of the SLCSP or Lowest Cost Bronze Plan (LCBP) using 2014 and/or 2015 plan data.
- Tax tools do not:
 - Provide APTC, PTC, or eligibility; or
 - Require an account or login (i.e., anonymous).

Types of Tax Tools

Available Tools	Use	Available at:
Second lowest cost Silver plan Tool	If the consumer did not take/qualify for APTC and wants to see if he or she can qualify for PTC	https://www.healthcare.gov/tax-tool/
Lowest cost Bronze plan Tool	To see if the consumer qualifies for an exemption	https://www.healthcare.gov/tax-tool/

Additional information about tax filing and the Affordable Care Act (ACA) is available from the IRS: <https://www.irs.gov/Affordable-Care-Act>.

Second Lowest Cost Silver Plan



SLCSP Tool

- Consumers should use the SLCSP tool if they:
 - Are enrolled in a QHP but did not apply for APTC or did not originally qualify for APTC, and now want to get the PTC; or
 - Did not report changes to coverage family information to the Marketplace during the coverage year; or
 - Have zeros in Form 1095-A, Part III, Column B for the months they had coverage.
- Consumers should enter the information from the SLCSP tool results into Form 8962 - “Premium Tax Credit (PTC).” Then, attach it to Form 1040, 1040A, or 1040NR.

LCBP Tool

- Consumers should use the LCBP tool if they:
 - Did not enroll in a QHP and want to see if they are eligible for an exemption; or
 - Want to request an affordability exemption.
- Consumers should enter the information from the LCBP tool results into Form 8965 - “Health Coverage Exemptions.” Then, attach it to Form 1040, Form 1040A, or Form 1040EZ.

Tax Season Readiness

*Reprints and
Corrections*



What Consumers Can Do If They Did Not Receive Form 1095-A or Need Another Copy

- Consumers should access their Form 1095-As from their HealthCare.gov accounts in the “Tax forms” section.
- If a consumer does not have a HealthCare.gov account, he or she can create one to view the Form 1095-A.
- Consumers who experience issues when creating an online account or find that their Form 1095-A is not posted in their online account should contact the Marketplace Call Center.

Corrections to Information on Form 1095-A from the Marketplace

- Demographic information that is incorrect on Form 1095-A can be updated directly by the consumer when he or she files a federal income tax return without the need to generate a corrected Form 1095-A.
- Consumers who believe their enrollment-related information may be incorrect on Form 1095-A should contact the Marketplace Call Center for research and resolution.
 - The Marketplace will:
 - Research the consumer reported inquiry;
 - Update incorrect information when appropriate;
 - Mail and upload a corrected Form 1095-A to a consumer's online account; and
 - Send the IRS the corrected Form 1095-A information.

Demographic Information on Form 1095-A

Form 1095-A Line Number	Demographic information on Form 1095-A
4	Recipient's name
5	Recipient's SSN
6	Recipient's date of birth
7	Recipient's spouse's name
8	Recipient's spouse's SSN
9	Recipient's spouse's date of birth
12 - 15	Permanent address
16-20 A	Covered individual name
16-20 B	Covered individual SSN
16-20 C	Covered individual date of birth
16-20 D	Covered individual start date

Consumers can update their demographic information on their federal income tax return and on their 2017 Marketplace application.

Enrollment Information on Form 1095-A

Form 1095-A Line Number	Enrollment information on Form 1095-A
2	Marketplace-assigned policy number
3	Policy issuer's name
10	Policy start date
11	Policy end date
16-20D	Covered individual start date
16-20E	Covered individual termination date
21A	Monthly Premium Amount
21B	Monthly Premium Amount of SLCSP
21C	Monthly Advance Payment of Premium Tax Credit
N/A	Mailing address

Consumers should contact the Marketplace if they believe any enrollment information on their Form 1095-A is incorrect.

Corrected Form 1095-As

- Beginning in February 2017, corrected Form 1095-As from the Marketplace will be mailed and uploaded to consumers' HealthCare.gov accounts.
- The updated Form 1095-A will have the “corrected” check box marked.
- The Marketplace will also report corrected information to the IRS.

Tax Season Readiness and Medicare PDM



*Resources and
Definitions*

Tax Resources

- For more information about how Marketplace coverage will affect a consumer's taxes:
 - Visit <https://www.HealthCare.gov/taxes/>; or
 - Call the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325).
- Consumers who have questions about their taxes, need Form 8962 or 8965, or want to learn more about the fee for not having health coverage should visit [IRS.gov](https://www.irs.gov). A toll-free line is also available for routine customer service issues at 1-800-829-1040.
 - Consumers who call this toll-free line may receive live or automated assistance (i.e., recorded answers).

Free Tax Preparation

- Many people who signed up for Marketplace coverage can get free assistance with filling out their taxes.
 - Volunteer Income Tax Assistance (VITA):
<http://www.irs.gov/Individuals/Find-a-Location-for-Free-Tax-Prep>
 - AARP – Tax Aide:
<http://www.aarp.org/applications/VMISLocator/searchTaxAideLocations.action>

Additional Resources

- More information is available:
 - On HealthCare.gov;
 - On the Spanish version of HealthCare.gov, CuidadodeSalud.gov;
 - On the [Tax Information section](http://Marketplace.cms.gov) of Marketplace.cms.gov; and
 - The Agents and Brokers Resources webpage at <http://go.cms.gov/CCIIOAB>.
- The monthly News for Agents and Brokers newsletter is distributed through GovDelivery and posted on the Agents and Brokers Resources webpage.
 - To subscribe to the newsletter, please email the Agent/Broker Email Help Desk at FFMProducer-AssisterHelpDesk@cms.hhs.gov.
- Current news and updates are distributed via email through GovDelivery and CMS' Twitter handles, @CMSGov and @HealthCareGov.

Additional Resources (Continued)

Resource	Link
Form 1095-A	https://www.irs.gov/uac/about-form-1095-a
Form 8962	https://www.irs.gov/uac/about-form-8962
ACA Tax Provisions	https://www.irs.gov/Affordable-Care-Act
Tax Facts about the ACA for Individuals and Families	http://www.irs.gov/uac/Newsroom/Tax-Facts-about-the-Affordable-Care-Act-for-Individuals-and-Families
Individual Shared Responsibility Provision – Exemptions: Claiming or Reporting	https://www.irs.gov/Affordable-Care-Act/Individuals-and-Families/ACA-Individual-Shared-Responsibility-Provision-Exemptions
Find health coverage exemptions that apply to consumers	https://www.healthcare.gov/exemptions-tool/#/
IRS Publication 974	http://www.irs.gov/pub/irs-pdf/p974.pdf

Additional Resources (Continued)

Resource	Link
SLCSP tax tool <i>In Spanish:</i>	https://www.healthcare.gov/tax-tool/ https://www.cuidadodesalud.gov/es/tax-tool/
LCBP tax tool <i>In Spanish:</i>	https://www.healthcare.gov/tax-tool/ https://www.cuidadodesalud.gov/es/tax-tool/
The Health Insurance Marketplace	http://www.irs.gov/Affordable-Care-Act/Individuals-and-Families/The-Health-Insurance-Marketplace
Instructions on ending Marketplace coverage	https://www.healthcare.gov/reporting-changes/cancel-plan/

Additional Resources (Continued)

Resource	Link
Information on Medicare and the Marketplace	https://www.healthcare.gov/medicare/medicare-and-the-marketplace/
Changing from Marketplace to Medicare coverage	https://www.healthcare.gov/medicare/changing-from-marketplace-to-medicare/
Video about Medicare and the Marketplace	https://www.youtube.com/watch?v=SYeY2MdCpfw
List of Medicare programs that are Minimum Essential Coverage	https://www.irs.gov/affordable-care-act/individuals-and-families/aca-individual-shared-responsibility-provision-minimum-essential-coverage
State Health Insurance Assistance Program (SHIP) contact information	https://www.shiptacenter.org/

Definition of Acronyms

Acronym	Definition
ACA	Affordable Care Act
APTC	Advance Payments of the Premium Tax Credit
CCIIO	Center for Consumer Information & Insurance Oversight
CMS	Centers for Medicare & Medicaid Services
CSR	Cost-Sharing Reductions
EHB	Essential Health Benefits
LCBP	Lowest Cost Bronze Plan
MEC	Minimum Essential Coverage
PTC	Premium Tax Credit
QHP	Qualified Health Plan
SADP	Stand-alone Dental Plan
SBM	State-based Marketplace
SBM-FP	State-based Marketplace on the Federal Platform
SLCSP	Second Lowest Cost Silver Plan
SSN	Social Security Number

Summary

- Tax Season Readiness
 - What Consumers Need to Know about Marketplace Coverage and Taxes
 - How Agents and Brokers Can Help Consumers
 - Anatomy of Form 1095-A
 - Tax Communications
 - Tax Tools
 - Reprints and Corrections
 - Resources and Definitions

Questions?



For questions/comments about agent/broker participation in the FFMs:
FFMProducer-AssisterHelpDesk@cms.hhs.gov

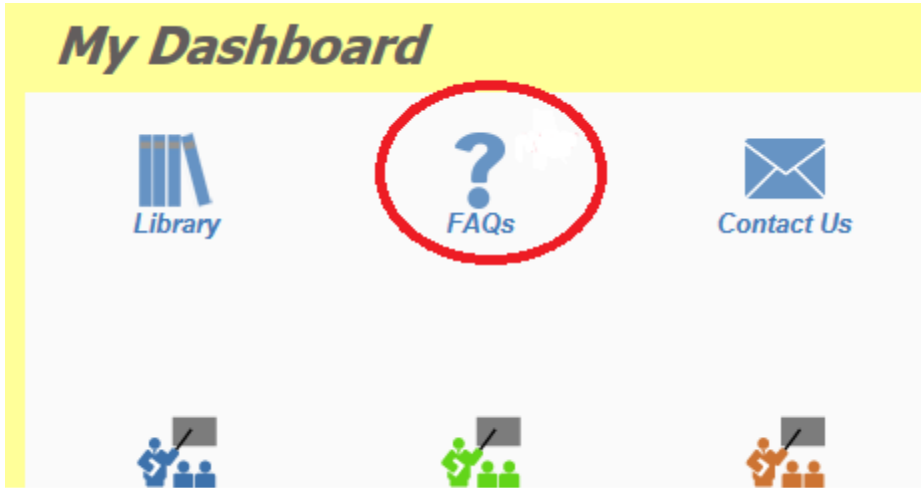
For questions/comments on the MLMS: MLMSHelpDesk@CMS.HHS.gov

For questions/comments about FFM application and enrollment:
1-800-318-2596 (TTY: 1-855-889-4325) available 7 days a week, 24 hours a day

For questions/comments about the SHOP Marketplace:
1-800-706-7893 (TTY: 711) available Monday-Friday 9:00 AM - 7:00 PM ET

For questions/comments about web-broker participation in the FFMs:
Webbroker@cms.hhs.gov

FAQ Database on REGTAP



The FAQ Database allows users to search FAQs by FAQ ID, Keyword/Phrase, Program Area, Primary and Secondary categories, Benefit Year and Publish Date.

www.REGTAP.info

The FAQ Database is available at: <https://www.REGTAP.info/>.

FAQ Search

FAQ ID Enter single FAQ ID or multiple IDs (1-10 or 15,18,87)

Keyword/Phrase

Program Area
Select All
ACA Financial Appeals
Agent Broker
Distributed Data Collection for RI and RA/Edge Server
Enrollment and Eligibility

Primary Category

Secondary Category

Benefit Year Select All

Publish Date
Start Date 22 End Date 22

FAQs to Display:
 Current FAQs Only
 Retired FAQs Only
 All FAQs (Current and Retired)

Webinar Session Survey

- CMS welcomes your feedback regarding this webinar and values any suggestions that will allow us to enhance this experience for you.
- Shortly after this call, we will send a link to you for a convenient way to submit any ideas or suggestions you wish to provide that you believe would be valuable during these sessions.
- Please take time to complete the survey and provide CMS with any feedback.



Tax Season Readiness



Closing Remarks