



How Health Coverage Affects Your 2019 Taxes

If you had a Marketplace plan in 2019, you must file a 2019 federal income tax return. The steps you take will depend on your eligibility for the premium tax credit. Find your situation below for more information.

I had a Marketplace plan in 2019

Watch your mail for Form 1095-A. It'll help you file your 2019 federal income taxes.

You also can download and print a copy of this important tax document. Visit [HealthCare.gov](https://www.healthcare.gov) and log into your Marketplace account. Then open your **2019** application and select "Tax forms." Wait until you download or get this document before you file your income tax return.

When you have your Form 1095-A, 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 wrong, visit [HealthCare.gov/taxes](https://www.healthcare.gov/taxes) to find out how to get a corrected Form 1095-A. **If you had a plan and used premium tax credits to lower your monthly payments**, you must file a federal tax return and "reconcile" your premium tax credit. This means you'll compare the amount you used to lower your monthly premium costs with the actual amount of financial help you qualify for, based on your final income for the year.

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 used with the actual amount you should have gotten based on your earnings for the whole year. Information included on your Form 1095-A will help you do this.

- If there's a difference, it'll affect the amount of your refund or tax bill.
- If you don't file a tax return and reconcile your financial help, you won't be eligible to get financial help in the Marketplace in the future.

If you had a 2019 Marketplace plan, but didn't qualify for (or didn't apply for) a premium tax credit:

Your 1095-A should have the number "0" in Part III, column C, if you paid full price for your Marketplace plan. If you want to see if you qualify for a premium tax credit based on your final income for the year, visit [HealthCare.gov/tax-tool](https://www.healthcare.gov/tax-tool) to find the premium for the second lowest cost Silver plan (SLCSP) that applied to you that year. Use this information to fill out **IRS Form 8962**. When you're done, you'll find out if you qualify for a premium tax credit based on your income. If you qualify, you must include your completed Form 8962 when you file your income tax return. Your credit will either increase your refund or reduce your tax bill.

If you're sure you don't qualify for a premium tax credit, you don't need to take the steps above. Keep your Form 1095-A with your other tax records.

I didn't have health coverage in 2019

You won't owe a fee called the Shared Responsibility Payment on your **federal income tax return**. Starting with the 2019 plan year (for which you file taxes beginning in early 2020), the Shared Responsibility Payment no longer applies. The fee is sometimes called the "penalty," "fine," or "individual mandate."

But, you may owe a fee on your **state taxes**. If you live in a state that has its own individual health insurance mandate and you don't have qualifying coverage (or an exemption), you'll be charged a fee when you file your 2019 state taxes, but not your federal taxes. Check with your state's tax department or your tax preparer to find out if there's a fee for not having health coverage.

I didn't have health coverage in 2018 or an earlier year

You may owe the fee for any month you, your spouse, or your tax dependents didn't have qualifying health coverage. You pay the fee when you file your federal tax return for the year you didn't have coverage. In some cases, you may qualify for a health coverage exemption from the insurance requirement for that year. If you qualify, you won't have to pay the fee. Visit [HealthCare.gov/exemptions-tool](https://www.healthcare.gov/exemptions-tool) to see if you might qualify for an exemption for 2018 or a previous year.

For more information

- For more information about how your Marketplace coverage will affect your taxes, visit [HealthCare.gov/taxes](https://www.healthcare.gov/taxes) or call the Marketplace Call Center at 1-800-318-2596. TTY users can call 1-855-889-4325.
- Many people with 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](https://www.irs.gov/freefile) or [IRS.gov/VITA](https://www.irs.gov/VITA).
- If you have questions about your taxes, visit [IRS.gov](https://www.irs.gov).

You have the right to get Marketplace information in an accessible format, like large print, Braille, or audio. You also have the right to file a complaint if you feel you've been discriminated against. Visit [CMS.gov/about-cms/agency-information/aboutwebsite/cmsnondiscriminationnotice.html](https://www.cms.gov/about-cms/agency-information/aboutwebsite/cmsnondiscriminationnotice.html), or call the Marketplace Call Center at 1-800-318-2596 for more information. TTY users can call 1-855-889-4325.

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