

Post-enrollment Assistance



Locating Form 1095-A and Determining the Second-lowest-cost Silver Plan (SLCSP) Premium

Let's Get Started

Some consumers may need help finding the Marketplace information they need to file their taxes. Common questions may include:

- Where can I locate my Form 1095-A?
- How do I find the second lowest cost Silver plan (SLCSP) premium?
- What if the information on my Form 1095-A is missing or inaccurate?

Marketplace enrollees, except for those enrolled in catastrophic health plans and stand-alone dental plans, receive Form 1095-A. These consumers receive Form 1095-A regardless of whether they receive financial assistance (i.e., Advance Premium Tax Credits [APTC] and/or cost-sharing reductions [CSRs]) with their coverage.

Form 1095-A contains the following consumer information:

- Names and other information for the consumer or family members enrolled in a Marketplace plan
- Coverage information like the premium amount, SLCSP premium, and monthly APTC paid to the insurance company

Consumers need to review the information provided on their Form 1095-A to make sure it's accurate.

In addition, consumers who received APTC with their Marketplace coverage should make sure the SLCSP information is correct so they can reconcile their APTC at tax-filing time using Form 8962 and figure out their final premium tax credit.

You should be able to:

- Explain the information on a consumer's Form 1095-A;
- Show a consumer how to locate their 1095-A; and
- Explain how to find and confirm the SLCSP premium

This module will guide you through locating Form 1095-A in a HealthCare.gov account and using the [Health Coverage Tax Tool](#) to find and confirm the SLCSP premium information on a consumer's Form 1095-A.

What You Need to Know

Let's review some important reminders when helping consumers review their Form 1095-A and SLCSP:

Consumers who have enrolled in Marketplace coverage will receive Form 1095-A from the Marketplace by mail. The form will also be available online through their HealthCare.gov account. If household members enroll in different policies during the coverage year, they will receive one 1095-A for each policy in a household.

Once it has been posted, consumers can access their Form 1095-A from the "Tax Forms" page in their HealthCare.gov account.

The SLCSP is the second lowest cost Silver plan premium available to a consumer and any family members at the time they enrolled in Marketplace coverage. The SLCSP isn't necessarily the plan a consumer is enrolled in; rather, it's the plan premium used to determine the amount of PTC the consumer is eligible for.

Assister Tip: Always keep in mind that you are not permitted to provide tax advice in your role as an assister. Consumers can get additional help with IRS forms and other tax-related questions by seeking advice from a tax professional.

For more detailed information on helping consumers review their 1095-A and finding and confirming their SLCSP, refer to [Healthcare.gov - How to Use Form 1095-A](#).

What You Need to Do

Locate and Review Form 1095-A

Scenario, Joanna and Angelo Ruelos

You will help Joanna and Angelo Ruelos navigate to their existing HealthCare.gov application to locate and review their Form 1095-A, including reviewing the monthly premium for the second-lowest cost silver plan (SLCSP) since they're enrolled in Marketplace coverage with financial assistance.

Joanna logs into their existing HealthCare.gov account and selects the **Go to My Applications & Coverage** button.

From the My Applications & Coverage section, Joanna will select their most recent application under the **Your existing applications** section.

She navigates to and selects the section for **Tax Forms** under the menu on the left side.

Joanna can now download all 1095-A forms in this section and review the information provided on Form 1095-A to make sure it's accurate.

Assister Tip: If a consumer believes enrollment-related information may be incorrect, the consumer should contact the [FFM Call Center](#).

Consumers may also contact the [FFM Call Center](#) if they didn't receive Form 1095-A by mail or through their Marketplace account.

In addition to ensuring the information on Form 1095-A is accurate, Joanna should also make sure the SLCSP information is correct so she can reconcile her Advance Premium Tax Credits (APTCs) when she and Angelo file their federal income tax return.

Determining the monthly premium for the Second-lowest Cost Silver Plan (SLCSP)

While reviewing her and Angelo's Form 1095-A, Joanna realizes the SLCSP premium information is missing.

Joanna needs to use the [Health Coverage Tax Tool](#) at Healthcare.gov to determine their SLCSP.

She navigates to the Health Coverage Tax Tool, then selects the **Figure out your tax credit** button.

To begin, Joanna selects the **Start** button.

Joanna will enter in the tax year that she is working on as well as the state she lived in during that tax year.

In this example, Joanna enters 2023, and since she lived in Georgia all year, Joanna selects Georgia from the dropdown menu.

Next, she enters the number of people in the household that meet all of the requirements listed including each person who:

- **Will** be included in your tax family for the selected tax year
- **And was** enrolled in a Marketplace plan for that tax year
- **And wasn't** eligible for coverage outside the Marketplace for a least one of the months they were enrolled in a Marketplace plan
 - **Note:** "Coverage outside of the Marketplace": includes Medicare, Medicaid, and job-based plans. It **doesn't** include individual plans bought outside the Marketplace.

Since it is just her and Angelo, she will enter 2 in the box.

Joanna will then decide whether she and Angelo meet the requirements listed. Since they both do meet the requirements, she will select **Yes**.

Then Joanna enters her name in the First name of the primary person box because she is the primary taxpayer of the household. She enters Angelo's name in the second box since he is considered person 2.

Since Angelo is Joanna's spouse, she will need to select **Spouse** in the drop-down menu.

By selecting the **Continue** button when displayed after a set of questions, Joanna proceeds through the tax tool.

Joanna will then enter her date of birth, the zip code where she lived during all of the indicated tax year, 2023, and select the months that she lived there.

When Joanna enters her zip code, 30005 in the indicated field, the option for Fulton County, GA will appear for her to select. Since she lived in the same county every month of the tax year, Joanna will select the **Select all** button.

Joanna will then be asked to select all the months she was enrolled in a Marketplace plan and paid the premium. Since she was enrolled in a Marketplace plan and paid the premium every month of the tax year, 2023, she selects the **Select All** button.

Joanna enters Angelo's date of birth next. Angelo also lived in Fulton County, GA all year, so she will select the **Yes** button.

Angelo was enrolled in a Marketplace plan and paid the premium every month of the year, so she selects the **Select all** button.

Joanna needs to review the information and ensure that it is accurate for both her and Angelo before she can continue.

Once she is done entering their information and answering the questions, she selects the **Continue** button to view the SLCSP results from the tax tool.

Joanna does not need to request a new Form 1095-A, she can just print or save her results from the tax tool and enter the amounts on IRS Form 8962 when she prepares her and Angelo's 2023 federal income tax return. Joanna should save her SLCSP results from the tax tool with her tax records.

Great job helping Joanna and Angelo!

Wrap Up

Congratulations! You have completed *Locating Form 1095-A at HealthCare.gov During Tax Season and Determining the Second-lowest-cost Silver Plan (SLCSP) Premium*.

Here are some reminders when you are helping consumers locate Form 1095-A and determining the SLCSP premium:

- Keep in mind that you are not permitted to provide tax advice when acting in your role as an assister. You should provide basic information about Form 1095-A and inform consumers about IRS resources. For more information about Form 1095-A and SLCSP, refer to [How to Use Form 1095-A on the Healthcare.gov website](#).
- Consumers can complete several questions using the [Health Coverage Tax Tool](#) to find the SLCSP in their geographic area. When using the tool, it is important for consumers to select each month they had Marketplace coverage and paid their premiums.
- Refer to HealthCare.gov – [How to Use Form 1095-A](#) or [Form 1095-A and instructions](#) for more information on helping consumers with their Form 1095-A.

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