

How Health Coverage Affects Your 2025 Taxes

If you had a Marketplace plan in 2025, you must file a 2025 federal income tax return. The steps you take depend on your eligibility for the premium tax credit to lower your monthly Marketplace plan premiums. Find your situation below for more information.

I had a Marketplace plan in 2025.

You should get tax Form 1095-A in the mail by mid-February at the address listed on your Marketplace application. Your 1095-A has information about Marketplace plans any member of your household had, and you'll use it to fill out and submit IRS Form 8962 (available at [IRS.gov/pub/irs-pdf/f8962.pdf](https://www.irs.gov/pub/irs-pdf/f8962.pdf)) when you file your federal taxes. Keep your Form 1095-A with your other tax records.

Can't find your Form 1095-A in the mail? You also can download and print a copy of your Form 1095-A at [HealthCare.gov](https://www.healthcare.gov). Here's how:

1. Log into your Marketplace account and select your 2025 application — not your 2026 application.
2. Select "Tax Forms" from the menu.
3. Under "Your Form 1095-A," select "Download PDF." If a form has a "Corrected" status, download this corrected form instead of a previous version.
4. Use the information from your 1095-A form to complete Form 8962.

Before you file, make sure the information on your Form 1095-A matches your records. Confirm coverage start and end dates, and the number of people in your household.

Found an error? Visit [HealthCare.gov/tax-form-1095](https://www.healthcare.gov/tax-form-1095) to find out how to get a corrected Form 1095-A.

If you had a Marketplace plan and used the premium tax credit to lower your Marketplace plan premium, you must file a federal tax return and "reconcile" your premium tax credit using Form 8962. This means comparing:

- The advance premium tax credit amount you used during the year
- The actual premium tax credit amount you got based on your final annual income

If there's a difference between these 2 amounts, it'll affect your tax refund or the amount you owe. If you don't file a return and reconcile your premium tax credit, you won't be eligible for future savings to lower your Marketplace insurance costs.

Visit [HealthCare.gov/taxes-reconciling](https://www.healthcare.gov/taxes-reconciling) for how to reconcile your premium tax credit.

<p>I had a 2025 Marketplace plan, but I didn't qualify for (or didn't apply for) the premium tax credit.</p>	<p>Your 1095-A should have the number "0" in Part III, Column C, if you paid full price for your Marketplace plan. Check if you qualify for the premium tax credit based on your final income for the year.</p> <ol style="list-style-type: none"> 1. Visit HealthCare.gov/tax-tool to find the premium for the "second lowest-cost Silver plan" (SLCSP) that applied to you in 2025. 2. Use this information to fill out IRS Form 8962 (available at IRS.gov/pub/irs-pdf/f8962.pdf). 3. When you're done, you'll find out if you qualify for the premium tax credit based on your income. 4. If you qualify, include your completed IRS Form 8962 with your income tax return. Your refund or money owed depends on it. <p>You don't need to take the above steps if you're sure you didn't qualify for a premium tax credit.</p>
<p>I didn't have health coverage last year.</p>	<p>Depending on your state, you may owe a fee when you file your state taxes if you:</p> <ul style="list-style-type: none"> ■ Live in a state that had its own individual health insurance mandate in 2025, and ■ Didn't have qualifying coverage (or an exemption). <p>Check with your state's tax department or your tax preparer to find out if there's a fee for not having health coverage.</p>

For more information

- To learn more about how your Marketplace coverage affects your taxes, visit [HealthCare.gov/taxes](https://www.healthcare.gov/taxes) or call the Marketplace Call Center.
- For more information about taxes, visit [IRS.gov](https://www.irs.gov). Many people with Marketplace coverage can get free help with filling out their taxes, like 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).

How can I learn more?

To learn more about coverage through the Marketplace or your benefits and protections, visit [HealthCare.gov](https://www.healthcare.gov) or call the Marketplace Call Center at 1-800-318-2596.
TTY users can call 1-855-889-4325.

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You have the right to get your 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/accessibility-nondiscrimination](https://www.cms.gov/accessibility-nondiscrimination), or call 1-800-318-2596. TTY users can call 1-855-889-4325.

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