

VARUN GAUR
2 POST OAK LN
APT 6
NATICK, MA 01760

01/16/2024
133975428

Notice Name: 1095-A
Member ID: 700001233639

IMPORTANT: Use your *Form 1095-A* when you file 2023 taxes

Dear VARUN GAUR,

Why you got *Form 1095-A*

You got a *Form 1095-A* because you were enrolled in health insurance coverage through the Health Connector for at least one month in 2023.

You will need your *Form 1095-A* when you prepare your taxes or meet with your tax preparer. You will use it to fill out *IRS Form 8962*. The *IRS Form 8962* helps the IRS make sure you got the right amount of Advance Premium Tax Credits (APTC) in 2023.

Your APTC amount was based on your estimated income. If your actual income was more than your estimate, you may have to pay back some or all of your APTC. If your income was less than your estimate, you could get a refund.

If you did not get APTC but want to claim a premium tax credit on your tax return, you will need to fill out *IRS Form 8962* to find out if you qualify.

As required by law, we sent a copy of your *Form 1095-A* to the Internal Revenue Service (IRS).

You must file taxes if you got Advance Premium Tax Credits (APTC) in 2023

If you were enrolled in a ConnectorCare plan, you got APTC.

You will need to file taxes even if you have very low income and didn't need to file in the past. If you don't file, you won't be able to get help paying for your health insurance in the future. If you're not sure if you got APTC in 2023, read the Frequently Asked Questions (FAQ) that came with this letter.

What to do with your *Form 1095-A*

1. Make sure the information on your *Form 1095-A* is right. Use the checklist below to check your form. Tell us right away if anything on your form is wrong. Tell us by mid-March to avoid a tax filing delay.
2. File a federal income tax return with *IRS Form 8962* if you got APTC or want to claim a Premium Tax Credit.
3. Keep a copy of *Form 1095-A* for your records.

Form 1095-A checklist

Part I

- Do fields 10 and 11 show the right dates for the months you were covered by the Health Connector?

Note:

- You only need to check your 1095-A for the months you were enrolled with the Health Connector.
- If you had coverage from another source such as a job in 2023, you will get forms from those sources. They will show your other months of coverage.

Part II

- Is the information about people covered under your health plan right?

Part III

- Does Column C show the right amount of tax credit applied to your 2023 premiums?

Note:

- **Part III, Column A:** The monthly premium shown will not exactly match the amount you paid each month. Learn more about this on the FAQ page. Or, go to our website at www.MAhealthconnector.org/taxes.
- **Part III, Column B:** Shows the cost of the second lowest-cost Silver plan available to your tax household in 2023. We used this to figure your tax credit amount. Learn more about this on the FAQ page or on our website.

For questions or changes to your form

Read FAQ that came with this letter or visit www.MAhealthconnector.org/taxes.

If you think information on your *Form 1095-A* is wrong, call us right away. To avoid late filing, call us by mid-March at: 1-877-MA ENROLL (1-877-623-6765) or TTY: 1-877-623-7773.

If you filed your tax return before you got your *Form 1095-A*

You may need to file an amended federal income tax return. To learn how to file an amended return, go to irs.gov. Search for “amended return.”

How to get help with your taxes

Many people can get free tax help from programs such as Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE). To learn more about getting free help with your taxes, go to www.MAhealthconnector.org/taxes. Or call 1-800-906-9887 to find help near you.

Thank you,

Massachusetts Health Connector

Part I Recipient Information

1 Marketplace identifier 02.MA*.SBE.002.002	2 Marketplace-assigned policy number 70000123363941304MA0141901	3 Policy issuer's name Mass General Brigham Health Plan Inc		
4 Recipient's name VARUN GAUR		5 Recipient's SSN XXX-XX-0701	6 Recipient's date of birth 12/28/1984	
7 Recipient's spouse's name MINAKSHI GAUR		8 Recipient's spouse's SSN	9 Recipient's spouse's date of birth 01/18/1986	
10 Policy start date 01/01/2023	11 Policy termination date 12/31/2023	12 Street address (including apartment no.) 2 POST OAK LN APT 6		
13 City or town NATICK	14 State or province MA	15 Country and ZIP or foreign postal code 01760		

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	VARUN GAUR	XXX-XX-0701	12/28/1984	01/01/2023	12/31/2023
17	MINAKSHI GAUR		01/18/1986	01/01/2023	12/31/2023
18					
19					
20					

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	977.71	796.50	665.00
22 February	977.71	796.50	665.00
23 March	979.50	796.50	583.00
24 April	979.50	796.50	583.00
25 May	979.50	796.50	583.00
26 June	979.50	796.50	583.00
27 July	979.50	796.50	583.00
28 August	979.50	796.50	583.00
29 September	979.50	796.50	583.00
30 October	979.50	796.50	583.00
31 November	979.50	796.50	583.00
32 December	979.50	796.50	583.00
33 Annual Totals	11750.42	9558.00	7160.00

Instructions for Recipient

You received this Form 1095-A because you or a family member enrolled in health insurance coverage through the Health Insurance Marketplace. This Form 1095-A provides information you need to complete Form 8962, Premium Tax Credit (PTC). **You must complete Form 8962 and file it with your tax return (Form 1040, Form 1040-SR, or Form 1040-NR) if any amount other than zero is shown in Part III, column C, of this Form 1095-A (meaning that you received premium assistance through advance payments of the premium tax credit (also called advance credit payments)) or if you want to take the premium tax credit.** The filing requirement applies whether or not you're otherwise required to file a tax return. If you are filing Form 8962, you cannot file Form 1040-NR-EZ, Form 1040-SS, or Form 1040-PR. The Marketplace has also reported the information on this form to the IRS. If you or your family members enrolled at the Marketplace in more than one qualified health plan policy, you will receive a Form 1095-A for each policy. Check the information on this form carefully. Please contact your Marketplace if you have questions concerning its accuracy. If you or your family members were enrolled in a Marketplace catastrophic health plan or separate dental policy, you aren't entitled to take a premium tax credit for this coverage when you file your return, even if you received a Form 1095-A for this coverage. For additional information related to Form 1095-A, go to www.irs.gov/Affordable-Care-Act/Individuals-and-Families/Health-Insurance-Marketplace-Statements.

Additional information. For additional information about the tax provisions of the Affordable Care Act (ACA), including the premium tax credit, see www.irs.gov/Affordable-Care-Act/Individuals-and-Families or call the IRS Healthcare Hotline for ACA questions (800-919-0452).

VOID box. If the "VOID" box is checked at the top of the form, you previously received a Form 1095-A for the policy described in Part I. That Form 1095-A was sent in error. You shouldn't have received a Form 1095-A for this policy. Don't use the information on this or the previously received Form 1095-A to figure your premium tax credit on Form 8962.

CORRECTED box. If the "CORRECTED" box is checked at the top of the form, use the information on this Form 1095-A to figure the premium tax credit and reconcile any advance credit payments on Form 8962. Don't use the information on the original Form 1095-A you received for this policy.

Part I. Recipient Information, lines 1–15. Part I reports information about you, the insurance company that issued your policy, and the Marketplace where you enrolled in the coverage.

Line 1. This line identifies the state where you enrolled in coverage through the Marketplace.

Line 2. This line is the policy number assigned by the Marketplace to identify the policy in which you enrolled. If you are completing Part IV of Form 8962, enter this number on line 30, 31, 32, or 33, box a.

Line 3. This is the name of the insurance company that issued your policy.

Line 4. You are the recipient because you are the person the Marketplace identified at enrollment who is expected to file a tax return and who, if qualified, would take the premium tax credit for the year of coverage.

Line 5. This is your social security number (SSN). For your protection, this form may show only the last four digits. However, the Marketplace has reported your complete SSN to the IRS.

Line 6. A date of birth will be entered if there is no SSN on line 5.

Lines 7, 8, and 9. Information about your spouse will be entered only if advance credit payments were made for your coverage. The date of birth will be entered on line 9 only if line 8 is blank.

Lines 10 and 11. These are the starting and ending dates of the policy.

Lines 12 through 15. Your address is entered on these lines.

Part II. Covered Individuals, lines 16–20. Part II reports information about each individual who is covered under your policy. This information includes the name, SSN, date of birth, and the starting and ending dates of coverage for each covered individual. For each line, a date of birth is reported in column C only if an SSN isn't entered in column B.

If advance credit payments are made, the only individuals listed on Form 1095-A will be those whom you certified to the Marketplace would be in your tax family for the year of coverage (yourself, spouse, and dependents). If you certified to the Marketplace at enrollment that one or more of the individuals who enrolled in the plan aren't individuals who would be in your tax family for the year of coverage, those individuals won't be listed on your Form 1095-A. For example, if you indicated to the Marketplace at enrollment that an individual enrolling in the policy is your adult child who will not be your dependent for the year of coverage, that child will receive a separate Form 1095-A and won't be listed in Part II on your Form 1095-A.

If advance credit payments are made and you certify that one or more enrolled individuals aren't individuals who would be in your tax family for the year of coverage, your Form 1095-A will include coverage information in Part III that is applicable solely to the individuals listed on your Form 1095-A, and separately issued Forms 1095-A will include coverage information, including dollar amounts, applicable to those individuals not in your tax family.

If advance credit payments weren't made and you didn't identify at enrollment the individuals who would be in your tax family for the year of coverage, Form 1095-A will list all enrolled individuals in Part II on your Form 1095-A.

If there are more than 5 individuals covered by a policy, you will receive one or more additional Forms 1095-A that continue Part II.

Part III. Coverage Information, lines 21–33. Part III reports information about your insurance coverage that you will need to complete Form 8962 to reconcile advance credit payments or to take the premium tax credit when you file your return.

Column A. This column is the monthly premiums for the plan in which you or family members were enrolled, including premiums that you paid and premiums that were paid through advance payments of the premium tax credit. If you or a family member enrolled in a separate dental plan with pediatric benefits, this column includes the portion of the dental plan premiums for the pediatric benefits. If your plan covered benefits that aren't essential health benefits, such as adult dental or vision benefits, the amount in this column will be reduced by the premiums for the nonessential benefits. If the policy was terminated by your insurance company due to nonpayment of premiums for 1 or more months, then a -0- will appear in this column for these months regardless of whether advance credit payments were made for these months.

Column B. This column is the monthly premium for the second lowest cost silver plan (SLCSP) that the Marketplace has determined applies to members of your family enrolled in the coverage. The applicable SLCSP premium is used to compute your monthly advance credit payments and the premium tax credit you take on your return. See the instructions for Form 8962, Part II, on how to use the information in this column or how to complete Form 8962 if there is no information entered. If the policy was terminated by your insurance company due to nonpayment of premiums for 1 or more months, then a -0- will appear in this column for the months, regardless of whether advance credit payments were made for these months.

Column C. This column is the monthly amount of advance credit payments that were made to your insurance company on your behalf to pay for all or part of the premiums for your coverage. If this is the only column in Part III that is filled in with an amount other than zero for a month, it means your policy was terminated by your insurance company due to nonpayment of premiums, and you aren't entitled to take the premium tax credit for that month when you file your tax return. You must still reconcile the entire advance payment that was paid on your behalf for that month using Form 8962. No information will be entered in this column if no advance credit payments were made.

Lines 21–33. The Marketplace will report the amounts in columns A, B, and C on lines 21–32 for each month and enter the totals on line 33. Use this information to complete Form 8962, line 11 or lines 12–23.

Why did I get a Form 1095-A?

You got a Form 1095-A because you had health insurance through the Health Connector. You will need the information from your 1095-A when you file your federal income tax return.

Do I have to file taxes even if I have low income?

Yes. Even if you've never had to file taxes in the past because your income is low, you will need to file a federal income tax return if you got Advance Premium Tax Credits (APTC). You must file with Form 1040, 1040-SR, or 1040-NR.

What happens if I don't file a federal income tax return?

If you got APTC and don't file a federal income tax return, you won't be able to get help paying for your health insurance through a tax credit or ConnectorCare again in the future.

How can I get help with filing my taxes?

Many people can get free tax help from programs such as Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE). To find a location near you, call the IRS hotline at 800-906-9887. To learn more about how to get free help with your taxes, go to www.MAhealthconnector.org/taxes.

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

You can view and print your 1095-A form through your online account using these steps:

1. Go to MAhealthconnector.org
2. Click **Log In** at the top of the screen, then choose **Individuals and Families**
3. Sign in with your MA Login (username) and password
4. Click **My Enrollments**
5. Click the **Make a Payment** button
6. Go to the **Tax Documents** section of your account to find your 1095-A

If you don't have an online account or have trouble signing in, please call Customer Service at 1-877-623-6765 (TTY 1-877-623-7773) for help.

Something on my form is wrong. How can I have it corrected?

If you think something on your form is wrong, please call Customer Service at 1-877-623-6765 (TTY 1-877-623-7773) right away. It's important to ask for a corrected form as soon as possible.

What do I do with my Form 1095-A?

Keep a copy of your Form 1095-A in a safe place. Have it with you as you prepare your own tax return. Or, take it with you to your tax preparer. If you had Advance Premium Tax Credits (APTC) to help you pay for your health insurance, you'll need the information in your 1095-A to fill out *IRS Form 8962, Premium Tax Credit*.

You will need to include Form 8962 when you file. You will also need to fill out and include Form 8962 if you didn't get a tax credit during the year but want to claim a premium tax credit when you file. You may also use the Form 1095-A to answer questions about your health insurance coverage in the "Health Care: Individual Responsibility" section of your tax form.

How do I know if I got an Advance Premium Tax Credit (APTC)?

Look at Part III, Column C, "Monthly advance payment of premium tax credit" on your Form 1095-A. If there are any numbers in the rows under Column C, you had a tax credit applied to your premium for those months. If you got APTC for any months, you must file a federal income tax return for that year. You will use your 1095-A to answer questions on *IRS Form 8962*.

How can I tell if my Advance Premium Tax (APTC) Credit amount is right?

To see if the amount is correct, compare the amount in Part III, Column C "Monthly advance payment of premium tax credit" on your Form 1095-A to the Advance Premium Tax Credit amount on your online account or on your monthly bills from the past year. To view your online account, log in at www.MAhealthconnector.org. Then go to **My Enrollments**.

Why is the monthly premium on my form different from what I paid each month?

The amount in Column A, “Monthly enrollment premiums” will not match what you actually paid for your monthly premiums. The amount is different because the amount shown is only for the “Essential Health Benefits” part of your health plan. This is how the IRS needs to have your premium information. It does not include any Advance Premium Tax Credit that lowered your monthly premium (cost). It does not include any state subsidies that lowered your premium if you were enrolled in a ConnectorCare plan.

Why doesn't my form show all the months I was covered?

Each *Form 1095-A* will only show the months you were enrolled in a plan through the Health Connector. If you had more than one Health Connector plan during the year, you will get a form for each plan. If you had coverage from other sources, such as from a job or from MassHealth, you will get forms in the mail from those sources. They will show the months you were covered. If you had coverage with the Health Connector but that month is not shown on any *Form 1095-A*, call Customer Service at 1-877-623-6765 (TTY 1-877-623-7773) to ask for a corrected form.

Why do I need to know the cost of the second-lowest-cost Silver plan?

The cost of the second lowest-cost Silver plan that was available to you is listed on your form to help the IRS decide if you got the right amount of tax credit. Some people may need to recalculate this cost when they file taxes. They should use our online tool at: www.MAhealthconnector.org/tax-tool. For example, you may need to recalculate if your household had a change that you did not tell us about. If you have questions about whether this applies to you, you should talk to a tax professional.

Why did I get more than one form for my health insurance coverage?

You will get one form for your state income tax return and one form for your federal income tax return from each source of health insurance that you had during the year. This means you will get at least two forms. You may get more than two if you were enrolled through another source, such as a job, or if you had more than one plan through the Health Connector. You will **not** get a *Form 1095-A* for any dental insurance coverage you may have had during the year. You should expect to get the following forms for each health insurance policy you had through the Health Connector:

Tax forms related to Health Connector coverage		
Form name	1095-A	1099-HC
Sent by...	Massachusetts Health Connector	Your insurance company
Use it when filing your...	Federal income tax return	State income tax return

If you or your household members were enrolled in MassHealth coverage, you will also get:

Tax forms related to MassHealth coverage		
Form name	1095-B	1099-HC
Sent by...	MassHealth (Medicaid)	MassHealth (Medicaid)
Use it when filing your...	Federal income tax return	State income tax return