

What is

FORM

1095-A

?

You will need your 1095-A form when you prepare your taxes for 2014.

Q. What is it?

A. Your 1095-A shows

what Covered California paid to your insurance company in 2014 to help you with the cost of your health coverage. The amount paid was based on the income information and household size you provided. If your income changed, you may have paid too much or too little for your health coverage.



Q. What do I do with it?

A. Save this form —

you will need it when you prepare your taxes for 2014. Similar to a W-2, a 1095-A is one of the things that will determine the amount of taxes you will pay or the refund you receive. You'll use it to fill out IRS form 8962.

Q. Why am I getting this form?

A. As a result of the Affordable Care Act, most Americans are required to have health insurance or pay a penalty. This form tells the government when you had health coverage. It will also be used to make sure the subsidy paid to your plan is correct based on your income as reported to the Internal Revenue Service for 2014.



Subsidies go up and down with your income. A 1095-A helps ensure the amount you received in 2014 is just right.

Q. What if I feel the amount is incorrect?

A. The amount on your 1095-A reflects what Covered California paid to your insurance plan in 2014. If you feel the amount shown on your 1095-A is not the subsidy that Covered California actually paid, contact Covered California at (800) 300-1506. Detailed answers to frequently asked questions about 1095-As are available at www.coveredca.com/pdfs/IRS-Form-1095-FAQs.pdf.

For help with your taxes, consult a tax preparer. Most tax preparers are ready to assist you with this form and the tax requirements.

You may be able to get free help filing your taxes, including free software programs or in-person assistance. Go to www.irs.gov/freefile or www.irs.gov/VITA.

