



Form 1095-A Reference Guide for Assisters 2020

Version: 01/2020

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NOTE:

You can jump to a page if looking at this guide electronically. Hold CTRL while clicking on a topic, and you will be jumped to that page.

Quick reference guides are created by the Instructional Design team at MNSure. Please email MNSure_MNSureTraining@state.mn.us for any questions, requested changes or updates.

Overview of Form 1095-A

MNsure is required to use IRS Form 1095-A, also known as the Health Insurance Marketplace Statement, to report information on consumers who enrolled in a qualified health plan (QHP) through MNsure's individual market.

The form is sent to consumers:

- **Enrolled in a QHP:** Form 1095-A will be sent to a primary enrollee (subscriber) if a member of the household had coverage for part or all of the coverage year. If no one in the household enrolled in a QHP, or everyone was enrolled in a catastrophic or stand-alone dental plan, then they will not get this form.
- **Enrolled in more than one health plan:** Primary enrollees will receive one Form 1095-A for each health plan in which they were enrolled, or members of their household were enrolled during the tax year. If all family members are covered on the same plan, they will receive one Form 1095-A.
- **With a gap in coverage:** If there was any gap in coverage, the primary enrollee will receive one Form 1095-A for each coverage period, even if enrolled on the same health plan. (For example, if the household was covered from January to August and then November to December they would receive one Form 1095-A for January to August and another for November to December.)

The form is produced for the following reasons:

- **APTC/PTC:** Tax filers enrolled in a QHP need the information on Form 1095-A to reconcile any advanced premium tax credit payments made on their behalf or to claim the premium tax credit if they are eligible. (NOTE: Enrollees are required to report on their federal tax return if APTC was paid on their behalf. If an enrollee did not use APTC, but is eligible for a premium tax credit, claiming the credit is optional)
- **Filing accurate tax returns:** All enrollees can use Form 1095-A as verification of coverage. For more information, refer consumers to a tax professional and to the IRS webpage on the [Individual Shared Responsibility Provision](#). MNsure.org also provides information on the [health coverage mandate](#).

If the primary enrollee or someone else in their household received or wants to claim the premium tax credit they **must** file a federal income tax return with Form 8962 (Premium Tax Credit). They will use the information on their Form 1095-A to complete and file the required Form 8962. They should remember to keep this form with their other important tax information, like W-2 forms and other tax records.

The Internal Revenue Service (IRS) and Center for Medicare and Medicaid Services (CMS) requires individual marketplaces to provide monthly and annual 1095-A reporting to them. The report includes:

- premium amounts
- advanced premium tax credits (APTC)
- second lowest cost silver plans (SLCSP)

A copy of this information is sent to the IRS on a monthly and annual basis.

Overview of form contents

IRS Form 1095-A is titled the **Health Insurance Marketplace Statement**. The form contains information primary enrollees need to complete their federal tax return. An example of the form is found [here](#).

The form lists information from the coverage year. It contains the following:

- A list of the covered members of the household for the entire year
- Dates of coverage
- Monthly premium amounts*
- Monthly amount, if any, of advanced premium tax credit (APTC) paid to the insurance company on the primary enrollee's behalf
- Monthly premium amount of the applicable second lowest cost silver plan (SLCSP) for each month APTC was applied.

Recipients will find additional information about their Form 1095-A on the back of the form when it is mailed.

* NOTE: Monthly premium amounts printed on the form are not reduced by any APTC payment applied during the year.

What does the enrollee do with this form?

1. The tax filer will use the information from Form 1095-A to complete IRS Form 8962. Form 8962 is the form consumers use to reconcile advance payments of the premium tax credit or to claim the premium tax credit on their federal tax return. They need to file Form 8962 if:
 - APTC (advanced premium tax credit) was applied during the tax year for the consumer or someone in their tax family. They **must** complete this form in order to reconcile the amount of premium tax credit they received in advance. (NOTE: Failure to reconcile APTC results in ineligibility for premium tax credits in the future, until the APTC is reconciled with the IRS.)
 - APTC payments were not applied to the enrollee's QHP coverage for any month during the tax year, however the QHP enrollee now wants to claim the premium tax credit. (If an enrollee did not receive APTC and does not want to claim the premium tax credit on their taxes, they do not need to complete Form 8962.)
2. All enrollees can use their Form 1095-A as proof of minimum essential coverage.

Mailing and Accessing Form 1095-A

If the enrollee has not received their Form 1095-A **on or after February 1**, they can call the Contact Center to report this.

The federal deadline for filing taxes is April 15, 2020, however there are some groups that need to file earlier. Farmers and fishermen have an earlier deadline for filing federal taxes, March 1, 2020. If a consumer is in this group they can call the MNsure Contact Center for assistance.

Mailing Form 1095-A

The form will be accompanied by a cover letter, which will provide general information about the form and contain some important FAQs. The cover letter will direct enrollees to the Contact Center and MNsure.org for additional information. A [sample of the cover letter](#) can be found in the Appendix.

Accessing Form 1095-A Online

Most consumers will be able to access a copy of their 1095-A through their online account. There are particular instances where it may not be available. Some examples include:

- Enrollees that have a duplicate user name in Information Account Management (IAM): the 1095-A form may be attached to the wrong record.
- Enrollees that have a corrected or voided Form 1095-A: in some cases these may be generated through the system and may be accessible in their online account.

Additionally, MNsure does not offer the option for consumers to **only** receive tax forms electronically.

An assister cannot view a consumer's 1095-A through their assister portal account.

Information to [assist a consumer accessing their online forms](#) can be found in the Appendix.

Corrected Form 1095-A

In some cases, a primary enrollee will receive a corrected Form 1095-A because the information MNsure originally provided to the primary enrollee and the IRS was incorrect. Primary enrollees should use the information on the CORRECTED form to file their tax return, or an amended return.

The new form will have an X in the CORRECTED box.



The primary enrollee will also receive an updated cover letter informing them that they are receiving a corrected form. An example of the corrected form letter is attached below.

The new form will be accompanied by a cover letter. A [sample of the Correction Cover letter](#) can be found in the Appendix.

There are a number of reasons why an enrollee could receive a corrected form. Some examples include:

- The enrollee reported updated or corrected information to MNsure such as:
 - SSN was incorrect
 - Effective date of coverage was incorrect
- MNsure identifies an error in the record that was first provided to the enrollee and IRS such as:
 - The SLCSP was missing on the original Form 1095-A, but the primary enrollee had APTC applied during the year.
- MNsure receives updated information from the carrier such as:
 - If a primary enrollee was terminated for non-payment after their 3-month grace period and the carriers provide a termination date back to October 31, 2019
- An enrollee may have had a life event from 2019 that was recently processed and this could also trigger an updated Form 1095-A.
- An enrollee's 2019 coverage was changed retroactively as a result of an appeal decision.

What should an enrollee do with a corrected Form 1095-A?

If the primary enrollee has not filed their taxes yet, then they should disregard the original Form 1095-A and use the corrected Form 1095-A.

If the primary enrollee has already filed their taxes, they may need to consult a tax advisor to see if amended federal and state income tax returns are needed.

Consumers should be directed to www.irs.gov and enter the keywords "amended return" to obtain details on what to do in this scenario. They may also want to contact a tax advisor.

Voided Form 1095-A

There are some cases where MNsure identifies that a primary enrollee should not have received a Form 1095-A because they did not have effectuated coverage under a qualified health plan for any month in 2019. If a consumer enrolled in a plan and paid the premium, the coverage was effectuated.

The new form will have an X in the VOID box.

Health Insurance Marketplace Statement VOID CORRECTED

▶ Do not attach to your tax return. Keep for your records.
▶ Go to www.irs.gov/Form1095A for instructions and the latest information.

The primary enrollee will also receive an updated cover letter informing them that they are receiving a voided Form 1095-A. The text for this cover letter can be found at the link. A [sample of the Void Cover Letter](#) can be found in the Appendix.

What should an enrollee do with a voided Form 1095-A?

If the primary enrollee has not filed their taxes yet, then they will just need to make sure that they disregard the information. They are not eligible to claim the premium tax credit if they were not enrolled in a qualified health plan.

If the primary enrollee has already filed their taxes, they may need to consult a tax advisor to see if an amended federal and state income tax return is needed.

Consumers should be directed to www.irs.gov and enter the keywords "amended return" to obtain details on what to do in this scenario. They may also want to contact a tax advisor.

How to Answer Form 1095-A Questions

Assisters can answer questions about Form 1095-A but **should not** answer questions about how to complete IRS Form 8962 or offer any tax advice.

NOTE: Assisters should not provide advice to consumers on tax issues in their assister role.

- Assisters may share information and resources with consumers so they are aware of their responsibilities.
- MNsure strongly recommends assisters refer consumers to tax professionals. Free tax assistance is available for low-income consumers. Consumers can get help from the IRS at www.irs.gov or by calling the IRS at (800) 829-1040 Monday through Friday, 7 a.m.-7 p.m. The IRS website offers "Help and Resources" for those who need it. Help includes "Local Taxpayer Advocates" and "Low Income Tax Payer Clinics." Consumers may be able to get free help with filling out taxes, including free access to tax software programs or free in-person help. For more information, visit IRS.gov/freefile or

IRS.gov/VITA or the Minnesota Department of Revenue website (revenue.state.mn.us) and enter the key word "VITA."

FAQs Assisters Can Answer

The following is a list of frequently asked questions that assisters can assist with. Any answers with *italic* writing are suggested scripts that you can use to answer a question.

Why did I receive this Form 1095-A?

ANSWER: *"You received this form because you or members of your family purchased health insurance through MNsure for all or part of 2019. MNsure is required to send this information to everyone who purchased a private health insurance plan in 2019. The information on your Form 1095-A is used when you file your 2019 tax return to reconcile any advanced premium tax credit payments made on your behalf or to claim the premium tax credit.*

This form can also be used as verification of compliance with the individual shared responsibility requirement."

What should I do with this Form 1095-A?

ANSWER: *"Save the form with your other year-end tax documentation. If an advanced premium tax credit was paid towards your health insurance premiums for the tax year or if you or another member of your household want to claim the premium tax credit on your return, then you will need to file a federal income tax return. When you file your tax return, you will use your 1095-A to complete and file IRS Form 8962 (Premium Tax Credit). Additional information about Form 1095-A can be found on the back of the form under the "Instructions for Recipient" section.*

If you have questions about completing Form 8962 or other tax-related questions, visit www.irs.gov or consult your tax advisor."

Questions about the information on Form 1095-A

ANSWER: See the section [Breakdown of a Form 1095-A](#).

I did not receive a Form 1095-A. When is my form coming, or how can I get the information I need?

ANSWER: *"If the primary applicant has not received Form 1095-A by February 1, then call the MNsure Contact Center to report this. You will need to call on or after February 1 if you are looking for additional information about your Form 1095-A. Please be aware that this form is only sent to those who purchased private health insurance during the tax year. If you purchased a catastrophic plan, a stand-alone dental plan, or were enrolled in MinnesotaCare or Medical Assistance, you will not receive a Form 1095-A for those types of coverage."*

Can I have another copy or my Form 1095-A or can I access it online?

ANSWER: Have them call the MNsure Contact Center or direct them to the notifications section of their MNsure account. An assister can also call the ARC/Broker Service on the consumer's behalf to request a copy of the form. Navigators must have the consumer present when they call. Brokers must be the agent of record or have the consumer present when they call.

What does it mean to reconcile APTC payments with the IRS?

ANSWER: *"If advanced premium tax credit payments were applied to your health coverage, then you will file your federal taxes for that coverage year using IRS Form 8962. Form 8962 will tell the IRS how much premium assistance was paid to your health plan on your behalf during the tax year. The IRS will compare the amount of advanced credit that was already applied to your coverage with the calculated amount of premium tax credit you can claim based on the income and household size you claim on your tax return."*

Will I receive a tax form for Medicaid or MinnesotaCare?

ANSWER: *"Form 1095-A is not issued for Medical Assistance or MinnesotaCare policies. You will receive a Form 1095-B if you or someone in your household was enrolled in Medical Assistance or MinnesotaCare during the last year. The Minnesota Department of Human Services sends Form 1095-B, not MNsure. For additional information about Form 1095-B please visit the [Department of Human Services website](#), or you can call them."*

DHS phone number: 651-431-2670.

Will I receive a tax form for my employer's Insurance?

ANSWER: *"Employers will send employees a 1095-C. All questions regarding these forms should be directed to your employer, the IRS or your tax preparer."*

My Form 1095-A has incorrect information, what should I do?

ANSWER: Have them call the Contact Center. Assisters can also call the ARC/Broker service line on behalf of the consumer. Navigators must have the consumer present when they call. Brokers must be the agent of record or have the consumer present when they call.

What if I already filed my tax return, but then received a Form 1095-A?

ANSWER: *"You should visit www.irs.gov or talk to your tax advisor."*

(They may need to consult a tax advisor to see if an amended federal income tax return is needed.)

Why did I get more than one Form 1095-A?

ANSWER: *"You will receive more than one Form 1095-A if you had more than one policy during the tax year, had any gaps in policies, or more than one tax household."*

My ex-spouse received a copy of our Form 1095-A and I didn't. Can I have a copy?

ANSWER: Have them call the Contact Center. Assisters can also call the ARC/Broker Service Line on behalf of the consumer. Navigators must have the consumer present when they call. Brokers must be the agent of record or have the consumer present when they call.

I am missing a dependent on my Form 1095-A. What do I do?

ANSWER: *"If your dependent was also enrolled in a qualified health plan during the year, then call the MNsure Contact Center."*

An assister can also call the ARC/Broker Service on the consumer's behalf to request an updated form. Navigators must have the consumer present when they call. Brokers must be the agent of record or have the consumer present when they call.

My child should have gotten his own Form 1095-A and should not be on my Form 1095-A.

ANSWER: The adult child should call the Contact Center.

I forgot to report a change in circumstances that happened last year. What should I do?

ANSWER: *“You need to report the new information now. In most cases, these changes will not change your 2019 coverage and will not be represented on your form.”*

Why is the monthly premium amount of the second lowest cost silver plan blank on my 1095-A?

ANSWER: *“MNsured is only required to report SLCSP on Form 1095-A in the months where you received the advanced premium tax credit. If you want to claim the remaining months for a premium tax credit on your tax return, then you will need to look-up the value on mnsure.org by using the [Plan Premium Lookup](#) to find the second lowest cost silver plan.”*

I need my Form 1095-A earlier to meet my FAFSA deadline.

ANSWER: *“MNsured does not escalate Form 1095-A for financial aid applications or college deadlines.”*

Confirm that they can check their online account daily under the notifications section for their form.

I should have been eligible for a premium tax credit. Why isn't this reflected on my Form 1095-A?

ANSWER: *“The Form 1095-A reflects any **advanced** premium tax credit amount that was actually paid to the health plan for your coverage during the tax year. This information is included in Column C of Part III. If advanced credits were not applied to your coverage, then Columns B and C will be blank.*

You can complete IRS Form 8962, (Premium Tax Credit) to determine if you can claim the premium tax credit on your income tax return. Form 8962 is used to reconcile the amount of any APTC that was applied to your coverage during the year or to claim the premium tax credit if you are eligible.

If you have questions about Form 8962 or other tax-related questions, please visit www.irs.gov or talk with a tax preparer.”

Can I wait to receive my premium tax credit until the end of the tax year? My income changes too much to estimate in advance.

ANSWER: *“Yes, when you enroll in private health insurance through MNsure, you can choose to apply all or part of any estimated credit, if eligible, to your premiums to lower what you pay monthly. Or, you can choose to get all of the benefit of the premium tax credit when you file your tax return for the year. If you choose to have advanced premium tax credit payments made to your health insurance company, then you will reconcile that amount with the actual credit amount you compute when you file your tax return. Either way, you complete IRS Form 8962, Premium Tax Credit (PTC) when you file your federal tax return for the year.”*

My income is below the filing limit, but I received a tax credit. Do I still need to file?

ANSWER: *“Yes, if advanced premium tax credit was applied to your premiums, then you must file a federal tax return regardless of your income. For more information, please contact the IRS or your tax preparer.”*

My Form 1095-A has a different name for my insurance company than what I see on my materials.

ANSWER: *"Insurance companies all have legal names and marketing names, which may or may not be the same. For the purposes of Form 1095-A, we are required by law to indicate the legal name."*

Note: In Part I Box 3, "Policy issuer's name" will list the legal name for the insurance carrier. The list below shows the legal and marketing names for the 2019 coverage year:

- Blue Plus: legal name is HMO MINNESOTA
- HealthPartners: legal name is Group Health, Inc.
- Medica: legal name is Medica Insurance Company
- UCare Minnesota: legal name is UCare Minnesota

Why does my Form 1095-A reflect that I received a tax credit during a month I didn't pay my premium?

ANSWER: *"If you are receiving a tax credit, the law requires your insurer to keep you covered in your health insurance for a certain period of time, even if you aren't paying premiums. This is called a grace period. If you don't start paying your premiums again at the end of the grace period (3-month grace period if APTC is applied to your premium), your coverage is terminated."*

Even if your coverage is terminated, your insurer counts you as covered during the first month you stopped paying. If your coverage is terminated because you did not pay your monthly bills, advanced payments of the premium tax credit were still made on your behalf for the first month."

Can my tax preparer call MNsure with questions about the Form 1095-A on my behalf?

ANSWER: *"A tax preparer can call MNsure and receive general information about our process or the forms. They can also go to the website for information. If they want to speak specifically about your form and account then MNsure would need an authorization to release information."*

I was approved for an exemption from coverage last year. Do I need a Form 1095-A?

ANSWER: *"If you received an exemption from coverage for every month in the last tax year, you do not need a Form 1095-A."*

Does Form 1095-A affect my state taxes?

ANSWER: *"It does not. The premium tax credit is a federal credit and only impacts your federal taxes."*

I've always filed using Form 1040EZ. Can I use this form if I received a premium tax credit?

ANSWER: *"No, the 1040EZ Form cannot be used with Form 8962. If you received a premium tax credit, it is very likely that you must file Form 1040 or Form 1040A. For more information, please contact the IRS or your tax preparer."*

How do I estimate my income or tax family size for next year's enrollment?

ANSWER: *"You can seek help from your tax preparer or the IRS to determine that information."*

My date of birth is missing on this form. Or my Social Security number is not on this form.

ANSWER: “The IRS requires MNSure to fill in only one of these fields. If the last four digits of your Social Security number is filled in, then your birth date will not be. If your birth date is filled in, then your Social Security number will not be.”

I purchased a catastrophic plan. Should I be getting a Form 1095-A?

ANSWER: “Catastrophic plans are not eligible for APTC or the premium tax credit. Anyone who purchased this type of plan **will not** receive a Form 1095-A. The catastrophic plans offered on MNSure in 2019 are included below.”

Carrier	Plan ID	Plan Name	Metal Level
Medica	31616MN0420013	Medica Applause Catastrophic	Catastrophic
Medica	31616MN0430013	North Memorial Acclaim Catastrophic	Catastrophic
Medica	31616MN0440013	Engage by Medica Catastrophic	Catastrophic
Medica	31616MN0450013	Altru Prime by Medica Catastrophic	Catastrophic
UCare	85736MN0230001	UCare Choices Core	Catastrophic

Is dental included on this form?

ANSWER: “If you purchased a pediatric stand-alone dental plan, your monthly premium amount will be added to the monthly premium for your medical plan in Part III Column A of your 1095-A. If you purchased a family stand-alone dental plan but have a child under the age of 19 using the pediatric portion of those benefits, the premium for those pediatric benefits will be added to the total monthly premium as well.”

If someone purchased a stand-alone dental plan they will not receive a 1095-A for that type of plan. However, the amount of the dental premium will be included in the premium amount on Form 1095-A if they purchased pediatric stand-alone dental coverage. This would occur in the following instances:

- The family purchased a pediatric only policy for their child. This means they purchased one of the following plans in 2019:

Plan ID	Stand-alone dental plan name	Coverage type	Premium for pediatric (per child, up to 3)
26825MN0010001	Delta Dental Pediatric Low	Pediatric only	33.5

- The family purchased a family stand-alone dental plan but has a child or children under the age of 19 in their household. The premium amount for those kids under the age of 19 would be added to the premium amount on Form 1095-A. This means they purchased one of the following plans in 2019:

Plan ID	Plan Name	Pediatric Premium Portion
63485MN0010011	Dentegra Dental PPO Family Basic Plan	28.27
63485MN0010012	Dentegra Dental PPO Family Preferred Plan	35.05
26825MN0020001	Delta Dental Bronze + Delta Dental Kids Plan	33.5
26825MN0040001	Delta Dental Silver + Delta Dental Kids Plan	33.5
26825MN0060001	Delta Dental Gold + Delta Dental Kids Plan	33.5
26825MN0080001	Delta Dental Platinum + Delta Dental Kids Plan	33.5

This would show up in the premium amount column on Form 1095-A.

Part III Household Information			
Month	A. Monthly Premium Amount	B. Monthly Premium Amount of Second Lowest Cost Silver Plan (SLCSP)	C. Monthly Advance Payment of Premium Tax Credit
21 January	300.00	250.00	50.00
22 February	300.00	250.00	50.00
23 March	300.00	250.00	50.00
24 April	400.00	450.00	75.00
25 May	400.00	450.00	75.00
26 June	400.00	450.00	75.00
27 July	400.00	450.00	75.00

If they purchased a stand-alone dental plan and meet the requirements above the premium will be added to column A for the pediatric portion of the policy.

Consumers calling before February 1:

ANSWER: If any consumers call before February 1 stating they have not received their 1095-A, please advise them that the forms are in the mail. They should call MNsure back **on or after** Feb 1 if they do not receive the form or can check daily in the notifications section of their online account for the form, (they will still get one in the mail).

Exception: Farmers and Fishermen's rule.

I only had coverage for six months. Do I have to pay back the tax credit for the remainder of the year?

ANSWER: *"If APTC payments were applied to your coverage, then when you file your tax return, the IRS will review your year-end information such as your income and family size to determine the amount of premium tax credit for those six months. We recommend you consult irs.gov or a tax preparer for more information."*

I made a mistake and reported my income wrong. Is there a limit to how much I have to pay back?

ANSWER: *"Generally there are repayment caps tied to household income levels and filing status; however you should consult IRS.gov or a tax preparer to find out more details on this subject."*

I am married and got a tax credit but file separately from my spouse. Can I still do this?

ANSWER: *"Generally, married tax filers must file jointly to obtain a premium tax credit. There are two exceptions recognized by the IRS. If you are married filing separately as head of household; or if you are a victim of domestic violence or spousal abandonment, you may be eligible to file separately and still claim the premium tax credit. To answer the question based on your specific circumstances, we must refer you to the IRS or your tax preparer."*

I was enrolled in private coverage with APTC and public program benefits (MinnesotaCare or Medicaid). Do I fill out form 8962 for all my dependents? Who do I include on my tax return?

ANSWER: *"MNsure is required to send Form 1095-A to you and include anyone in your household who was enrolled in a qualified health plan during the tax year. You may also receive a tax form from Minnesota Department of Human Services for household members enrolled in a public program. Refer to the instructions for Form 8962 for how to complete that form. We recommend you contact a tax preparer or the IRS."*

I am divorced and part of the settlement is to alternate claiming our children as dependents. For 2019 I did not claim tax dependent status for my child but I included them in my MNsure household as a dependent (Legal issue with the ACA requirement).

ANSWER: *"You provided household information about who your dependents are when completing a MNsure application. Your Form 1095-A has any covered dependents that were listed on the application. We encourage you to contact a tax preparer or the IRS for more information."*

Appendix

Breakdown of a Form 1095-A

Form 1095-A has multiple sections with pertinent information. Below is a screenshot of the form.

Form 1095-A Department of the Treasury Internal Revenue Service	Health Insurance Marketplace Statement	<input type="checkbox"/> VOID <input type="checkbox"/> CORRECTED	OMB No. 1545-2232 2019	
▶ Do not attach to your tax return. Keep for your records. ▶ Go to www.irs.gov/Form1095A for instructions and the latest information.				
Part I Recipient Information				
1 Marketplace Identifier	2 Marketplace-assigned policy number	3 Policy issuer's name		
4 Recipient's name		5 Recipient's SSN	6 Recipient's date of birth	
7 Recipient's spouse's name		8 Recipient's spouse's SSN	9 Recipient's spouse's date of birth	
10 Policy start date	11 Policy termination date	12 Street address (including apartment no.)		
13 City or town	14 State or province	15 Country and ZIP or foreign postal code		
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				
17				
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				
22 February				
23 March				
24 April				
25 May				
26 June				
27 July				
28 August				
29 September				
30 October				
31 November				
32 December				
33 Annual Totals				

For Privacy Act and Paperwork Reduction Act Notice, see separate instructions.

Cat. No. 60703Q

Form **1095-A** (2019)

Part I Recipient Information, fields 1-15

This section provides basic information about the recipient, spouse if applicable, the consumer’s health insurance start and end dates, and the marketplace where they enrolled in the coverage.

Part I Recipient Information

1 Marketplace identifier	2 Marketplace-assigned policy number	3 Policy issuer's name	
4 Recipient's name		5 Recipient's SSN	6 Recipient's date of birth
7 Recipient's spouse's name		8 Recipient's spouse's SSN	9 Recipient's spouse's date of birth
10 Policy start date	11 Policy termination date	12 Street address (including apartment no.)	
13 City or town	14 State or province	15 Country and ZIP or foreign postal code	

Part one of the form includes:

1. **Marketplace identifier:** specifies which marketplace the recipient enrolled through. This will always be MN.
2. **Marketplace – assigned policy number:** MNsure assigns this number to identify the policy in which the recipient enrolled. In the systems, it’s known as a Primary or Subscriber MNsure ID.
3. **Policy issuer's name:** This will be the insurance company's legal name.
4. **Recipient's name:** MNsure mails these forms to the primary enrollee (subscriber), so if this is not the tax filer, they will need to request a corrected form. (see corrected form section of this guide)
5. **Recipient's SSN:** This will only list the last four digits of recipient's Social Security number.
6. **Recipient's date of birth:** If we have a valid SSN on file for the recipient, then the date of birth will not be listed. If we do not have an SSN on file then the DOB field is completed instead.
7. **Recipient's spouse's name:** This is the primary enrollee's spouse. MNsure uses the spouse listed on the policy to populate this information.
8. **Spouse's SSN:** This will only list the last four digits of the spouse's Social Security number.
9. **Recipient's spouse's date of birth:** If we have a valid SSN on file, then that date of birth will not be listed. If we do not have an SSN on file then the DOB field is completed instead.
10. **Policy start date:** The primary enrollee should carefully review this date to confirm it is correct. This can change if there were multiple policies during the coverage year.
11. **Policy termination date:** The primary enrollee should carefully review this date to confirm it is correct. This can change if there were multiple policies during the coverage year.
12. **Lines 12-15: Address fields:** The address fields relate to the physical address, where the primary enrollee lives. The form can be mailed to another address if requested, but the most recently reported residential address will always be listed on Form 1095-A.

Part II Covered Individuals, lines 16-20

This section lists each member of the “coverage household” (members covered under the same policy) and their coverage start and end dates. This may include the policy holder, spouse and covered dependents.

If there are more than five people covered under the policy, the household will receive additional forms so every person covered is listed.

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				
17				
18				
19				
20				

Part two of the form includes:

Column A. Covered individual name: This field contains the names of those covered on the policy indicated in section one.

Column B. Covered individual SSN: This will only list the last four digits of the tax filer's Social Security number.

Column C. Covered individual date of birth: If we have a valid SSN on file, then that date of birth will not be listed. If we do not have an SSN on file then the DOB field is completed instead.

Column D and E. Covered individual start date and end date: This is based on the start and stop dates on file at the carrier. The primary enrollee should carefully review this information.

If there are more than five covered individuals, there will be another form with the remaining individuals. The second form will only have Part I and Part II filled out.

Part III Coverage Information, lines 21-33

This section provides monthly premium amounts and information that MNsure uses to calculate the APTC for each month of the year. Consumers will use this information to complete Form 8962 to reconcile advanced credit payments or to take the premium tax credit when they file their return.

Column A. Monthly enrollment premiums: The monthly premium amount of the health plan they were enrolled in. Monthly premium amounts printed on the form are not reduced by any APTC payment or by any premium rebate applied during the year.

Column B. Monthly SLCSP: The premium amount of the second lowest cost silver plan (SLCSP) available to the coverage household through MNsure. This amount is what MNsure uses to calculate the APTC an enrollee receives.

Column C. Monthly APTC: The amount of any APTC paid on the family's behalf to the issuer of the policy (Column C).

*MNsure is only required to complete the information in columns B & C for those who received **advanced** premium tax credits (APTC). This means any month where APTC was not applied to the premium, these columns will be blank. If primary enrollees want to claim the premium tax credit on their tax return, they will need to look up the SLCSP on their own using the Plan Premium Lookup tool. You can walk them through this process if they need help.

MNsure will not add zeros to the forms in Part III. Blank boxes are correct for this part of the form.

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			
22 February			
23 March			
24 April			
25 May			
26 June			
27 July			
28 August			
29 September			
30 October			
31 November			
32 December			
33 Annual Totals			

Form 1095-A Initial Cover Letter Example

MNsure Operations
PO Box 64253
St. Paul, MN 55164-0253



* Jan 29, 2019 12:05 AM
Case Number: 10804469

NELLIE NEW
444 MAIN STREET
LINE 2
WOODBURY, MN 55125

Important Tax Information

You are receiving this letter and enclosed Form 1095-A because you or members of your household were enrolled in health insurance through MNsure during 2019. Form 1095-A provides important information that you will use to file your federal income tax return for that year. **Please keep this form for your records.**

What is Form 1095-A?

Form 1095-A (Health Insurance Marketplace Statement) is a statement that contains coverage dates, monthly premium amounts and advanced premium tax credit (APTC) payment information for you or members of your household. MNsure is required to provide you with this information so you can fill out your federal income tax return.

- You get one Form 1095-A for each qualified health plan (private health insurance plan) in which you or members of your household were enrolled during the year.
- You need the information on Form 1095-A to reconcile any APTC payments made on your behalf, or your household's behalf, during the coverage year, or to claim the premium tax credit when you file your federal tax return.
- MNsure also provides a copy of this information to the IRS.

Why this information is important

If you or someone else in your household received or wants to claim a premium tax credit then you must file a federal income tax return with Form 8962 (Premium Tax Credit). Form 1095-A has information you need to file the required Form 8962.

If you have questions about Form 8962 or other tax-related questions, visit www.irs.gov or talk with a tax preparer. If you need the form, visit www.irs.gov and search for 8962. You can review Form 8962 to see if you are eligible to claim the premium tax credit.

MNsure cannot provide tax advice or answer any questions about how to complete Form 8962 or other tax-related questions. Visit www.irs.gov for more information on how to use Form 1095-A, including information on filing your income tax return; what happens if you do not file a tax return; or whether you need to amend a tax return.

You may be able to get free help with filling out your taxes, including free access to tax software programs or free in-person help. For more information, visit www.irs.gov/freefile or www.irs.gov/VITA or the Minnesota Department of Revenue website (www.revenue.state.mn.us) and enter the keyword "VITA."

More information is available

Visit www.MNsure.org, and search keyword "1095-A" for more details or contact MNsure at 651-539-2099 (855-366-7873 outside the Twin Cities). We can help answer questions about this letter and the information on the form.

855-366-7873

Attention. If you need free help interpreting this document, call the above number.

የክፍያ የሌለው ማርምሪያ ለደንበኞች የሚሰጠው አገልግሎት ከላይ ወይንም የሰጠው ቁጥር ይደውሉ።

ملاحظة: إذا أردت مساعدة مجانية لترجمة هذه الوثيقة، اتصل على الرقم أعلاه.

သတိ: ဤစာရွက်စာတမ်းအားအခမဲ့ဘာသာပြန်ပေးခြင်း အကူအညီလိုအပ်ပါက၊

အထက်ပါနံပါတ်ကိုခေါ်ဆိုပါ။

កំណត់សំគាល់ ។ បើអ្នកត្រូវការកិច្ចប្រយោជន៍ក្នុងការបកប្រែឯកសារនេះឥតគិតថ្លៃ សូមហៅទូរស័ព្ទតាមលេខខាងលើ ។

請注意，如果您需要免費協助傳譯這份文件，請撥打上面的電話號碼。

Attention. Si vous avez besoin d'une aide gratuite pour interpréter le présent document, veuillez appeler au numéro ci-dessus.

Thov ua twb zoo nyeem. Yog hais tias koj xav tau kev pab txhais lus rau tsab ntaub ntawv no pub dawb, ces hu rau tus najnpawb xov tooj saum toj no.

මේ අදාළ විෂය සම්බන්ධයෙන්, ඔබ අදාළ විෂය සම්බන්ධයෙන් ආවේණිකව සහ ආවේණිකව සහතික කළ, නිවැරදි සේවාවක් ලෙස සලකා බැලීමට සූදානම්ව සිටිමුණි.

알려드립니다. 이 문서에 대한 이해를 돕기 위해 무료로 제공되는 도움을 받으시려면 위의 전화번호로 연락하십시오.

ໂປຣຕຊາບ. ຖ້າພາກ ທ່ານຕ້ອງການການຊ່ວຍເຫຼືອໃນການແປເອກະສານນີ້ພຶ, ຈົ່ງໂທສະໂປທີ່ໝາຍເລກຂ້າງເທິງນີ້.

Hubachiisa. Dokumentiin kun tola akka siif hiikamu gargaarsa hoo feete, lakkoobsa gubbatti kenname bilbili.

Внимание: если вам нужна бесплатная помощь в устном переводе данного документа, позвоните по указанному выше телефону.

Digniin. Haaddii aad u baahantahay caawimaad lacag-la'aan ah ee tarjumaadda qoraalka, lambarka kore wac.

Atención. Si desea recibir asistencia gratuita para interpretar este documento, llame al número indicado arriba.

Chú ý. Nếu quý vị cần được giúp đỡ dịch tài liệu này miễn phí, xin gọi số bên trên.

01/11/2019

MNSure does not discriminate because of race, color, national origin, creed, religion, sex, age, disability, public assistance, marital status or sexual orientation.

ADA ADVISORY

MNSure's Accessibility & Equal Opportunity (AEO) office can provide this information in accessible formats for individuals with disabilities. Additionally, the AEO office can provide information on disability rights and protections to access MNSure programs. The AEO office can be reached via 855-366-7873 or AEO@MNSure.org.

Form 1095-A Correction Cover Letter Example

MNsure Operations
PO Box 64253
St. Paul, MN 55164-0253



* Jan 29, 2019 12:05 AM
Case Number: 10804469

NELLIE NEW
444 MAIN STREET
LINE 2
WOODBURY, MN 55125

Corrected IRS Form 1095-A Enclosed

You are receiving this letter because your Form 1095-A has been corrected. You will see the "CORRECTED" box is checked at the top of the enclosed Form 1095-A. This means MNsure changed the information we originally provided. Use this corrected form when you complete IRS Form 8962 and file your federal income tax return. **Please keep this form for your records.**

Why this information is important

If you or someone else in your household received or wants to claim a premium tax credit then you must file a federal income tax return with Form 8962 (Premium Tax Credit). Form 1095-A has information you need to file the required Form 8962.

If you have questions about Form 8962 or other tax-related questions, visit www.irs.gov or talk with a tax preparer. If you need the form, visit www.irs.gov and search for 8962. You can review Form 8962 to see if you are eligible to claim the premium tax credit.

What if I already filed my tax return?

You might need to file amended federal and state income tax returns if you used information from the previous Form 1095-A to file your tax return. For more information, visit www.irs.gov and enter the keywords "amended return."

MNsure cannot provide tax advice or answer any questions about how to complete Form 8962 or other tax-related questions. Visit www.irs.gov for more information on how to use Form 1095-A, including information on filing your income tax return; what happens if you do not file a tax return; or whether you need to amend a tax return.

You may be able to get free help with filing out your taxes, including free access to tax software programs or free in-person help. For more information, visit www.irs.gov/freetile or www.irs.gov/VITA or the Minnesota Department of Revenue website (www.revenue.state.mn.us) and enter the keyword "VITA."

More information is available

Visit www.MNsure.org, and search keyword "1095-A" for more details or contact MNsure at 651-539-2099 (855-366-7873 outside the Twin Cities). We can help answer questions about this letter and the information on the form.

855-366-7873

Attention. If you need free help interpreting this document, call the above number.

ध्यान दें: इस दस्तावेज़ को समझने में मदद के लिए ऊपर दिए गए नंबर पर मुफ्त में कॉल करें।

ملاحظة: إذا اردت مساعدة مجانية لترجمة هذه الوثيقة، اتصل على الرقم أعلاه.

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အထက်ပါဖုန်းနံပါတ်ကိုခေါ်ဆိုပါ။

අධිකාරී/အධිකාරී ၂။ များသောအားဖြင့် အထက်ဖော်ပြပါအချက်အလက်များကို အသေးစိတ်အားဖြင့် သိရှိလိုပါက အထက်ဖော်ပြပါအချက်အလက်များကို

請注意，如果您需要免費協助傳譯這份文件，請撥打上面的電話號碼。

Attention. Si vous avez besoin d'une aide gratuite pour interpréter le présent document, veuillez appeler au numéro ci-dessus.

Thov ua twb zoo nyceem. Yog hais tias koj xav tau kev pab txhais lus rau tsah ntaub ntawv no pub dawb, ces hu rau tus najnpawb xov tooj saum toj no.

အသုံးပြုသူများအား အခမဲ့အကူအညီပေးရန်အတွက် အထက်ဖော်ပြပါအချက်အလက်များကို အသေးစိတ်အားဖြင့် သိရှိလိုပါက အထက်ဖော်ပြပါအချက်အလက်များကို

알려드립니다. 이 문서에 대한 이해를 돕기 위해 무료로 제공되는 도움을 받으시려면 위의 전화번호로 연락하십시오.

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Hubachiisa. Dokumentiin kun tola akka siif hiikamu gargaarsa hoo feete, lakkoobsa gubbatti kenname bilbilii.

Внимание: если вам нужна бесплатная помощь в устном переводе данного документа, позвоните по указанному выше телефону.

Digniin. Haddii aad u baahantahay caawimaad lacag-la'aan ah ee tarjumaadda qoraalkaan, lambarka kore wac.

Atención. Si desea recibir asistencia gratuita para interpretar este documento, llame al número indicado arriba.

Chú ý. Nếu quý vị cần được giúp đỡ dịch tài liệu này miễn phí, xin gọi số bên trên.

00-411787

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ADA ADVISORY

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Form 1095-A Void Cover Letter Example

MNsure Operations
PO Box 64253
St. Paul, MN 55164-0253



* Jan 29, 2019 12:05 AM
Case Number: 10804469

NELLIE NEW
444 MAIN STREET
LINE 2
WOODBURY, MN 55125

Voided IRS Form 1095-A Enclosed

You are receiving this letter because the Form 1095-A you received has been voided. You will see the "VOID" box is checked at the top of the enclosed form. You should not have received a Form 1095-A because you did not have coverage under a qualified health plan (private health insurance plan) for the indicated period in 2019. You are not eligible to claim the premium tax credit if you were not enrolled in a qualified health plan. Please keep this form for your records.

What if I already filed my tax return?

You might need to file amended federal and state income tax returns if you used information from the previous Form 1095-A to file your tax return. For more information, visit www.irs.gov and enter the keywords "amended return."

MNsure cannot provide tax advice or answer any questions about how to complete IRS Form 8962 or other tax-related questions. Visit www.irs.gov for more information on how to use Form 1095-A, including information on filing your income tax return; what happens if you do not file a tax return; or whether you need to amend a tax return.

You may be able to get free help with filling out your taxes, including free access to tax software programs or free in-person help. For more information, visit www.irs.gov/efile or www.irs.gov/VITA or the Minnesota Department of Revenue website (www.revenue.state.mn.us) and enter the keyword "VITA."

More information is available

Visit www.MNsure.org, and search keyword "1095-A" for more details or contact MNsure at 651-539-2099 (855-366-7873 outside the Twin Cities). We can help answer questions about this letter and the information on the voided form.

855-366-7873

Attention. If you need free help interpreting this document, call the above number.

የስተወሰኑ፡ ከህዝብ ለገናን ይህንን ደብዳቤ ለማረጋገጥ ለስተዋዕላዊ ኪሊስት ከላይ ወደተዘረዘው የስልክ ቁጥር ይደውሉ።

ملاحظة: إذا أردت مساعدة مجانية لترجمة هذه الوثيقة، اتصل على الرقم أعلاه.

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အထက်ပါဖုန်းနံပါတ်ကိုခေါ်ဆိုပါ။

កំណត់សំគាល់ ၊ မိမိတို့အဖွဲ့အစည်းသည် အခမဲ့အကူအညီပေးခြင်းအတွက် အကူအညီလိုအပ်ပါက ၊ လူထုဝန်ထမ်းများအား အခမဲ့အကူအညီပေးခြင်းအတွက်

請注意·如果您需要免費協助傳譯這份文件·請撥打上面的電話號碼。

Attention. Si vous avez besoin d'une aide gratuite pour interpréter le présent document, veuillez appeler au numéro ci-dessus.

Thov ua twb zoo nyeem. Yog hais tias koj xav tau kev pab txhais lus rau tsab ntaub ntawv no pub dawb, ces hu rau tus najnpawb xov tooj saum toj no.

ဘာသာပြန်ပေးခြင်းအတွက်၊ ခရစ်ယာန်ဘာသာပြန်ပေးခြင်းအတွက်အခမဲ့အကူအညီပေးခြင်းအတွက်အခမဲ့အကူအညီပေးခြင်းအတွက်၊

알려드립니다. 이 문서에 대한 이해를 돕기 위해 무료로 제공되는 도움을 받으시려면 위의 전화번호로 연락하십시오.

ໂປຣຕຣາບ. ຖ້າທ່ານ ທ່ານຕ້ອງການການຊ່ວຍເຫຼືອໃນການແປເອກະສານນີ້ພໍດີ,

ຈົ່ງໂທສຳຫຼັບໂທລາຍເລກຂ້າງເທິງນີ້.

Hubachiisa. Dokumentiin kuu tola akka siif hiikamu gargaarsa hoo feete, lakkoobsa gubbatti kenname bilbili.

Внимание: если вам нужна бесплатная помощь в устном переводе данного документа, позвоните по указанному выше телефону.

Digniin. Haddii aad u baahantahay caawimaad lacag-la' am ah ee tarjumaadda qoraalka, iambarka kore wac.

Atención. Si desea recibir asistencia gratuita para interpretar este documento, llame al número indicado arriba.

Chú ý. Nếu quý vị cần được giúp đỡ dịch tài liệu này miễn phí, xin gọi số bên trên.

01/01/2019

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ADA ADVISORY

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Accessing the Form 1095-A online steps

Note: Make sure to clear the browser history before accessing the MNSure website.

1. Go to the MNSure.org consumer portal. Click the sign in button.



2. Enter login credentials and click Sign In.



3. Click Continue on the home page.

myMNSure Where you choose health coverage [sign out](#) [get help](#) [learn more](#)

Home page for individuals and families

Please be aware of these important issues before you click the **continue** button below.

Application: Fill out one application for your household. Include all members of your household in the application even if only some of them are applying for coverage. You need to include all members of your household to get the correct discount.

Household: In general, your household includes people who are related to you and either live with you or you claim them as a dependent on your federal income taxes.

Income: In general, you should enter any type of income that you report on your state and federal income taxes. The value of assets are not counted as income and are not included in determining eligibility for discounts.

Making Application Changes: You may not make changes to your application once you have electronically signed the application. If you save and exit before completing the application, you may return to your account and make changes to your application.

Making Plan Changes: You may not change your health insurance plan once you have chosen a plan and selected a payment method.

Update Your Account Information: Update your security questions and change your [password](#)

[Continue](#)

4. Select the Go to your account link.

myMNSure Where you choose health coverage [Manage Assister](#) [Get Help](#)

Apply and Enroll

- Apply for health coverage WITH financial help
Find out if you qualify for tax credits for a private plan, or low- or no-cost coverage through MinnesotaCare or Medical Assistance
- Apply for health coverage WITHOUT financial help
Enroll in a private plan if you know you do not qualify for tax credits or prefer to pay full price

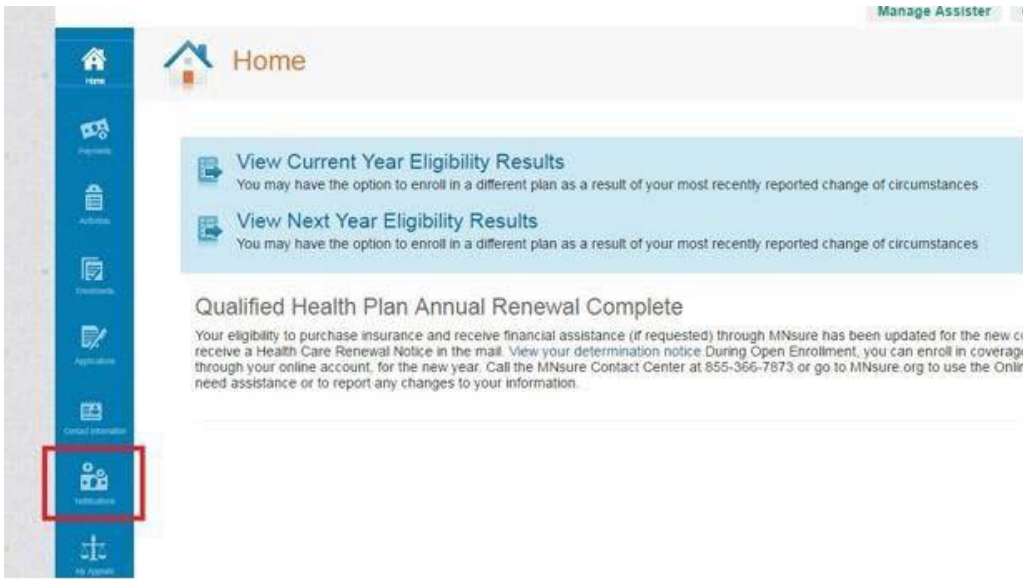
Current Customers

- [Go to your account](#)
Check enrollment status or eligibility results

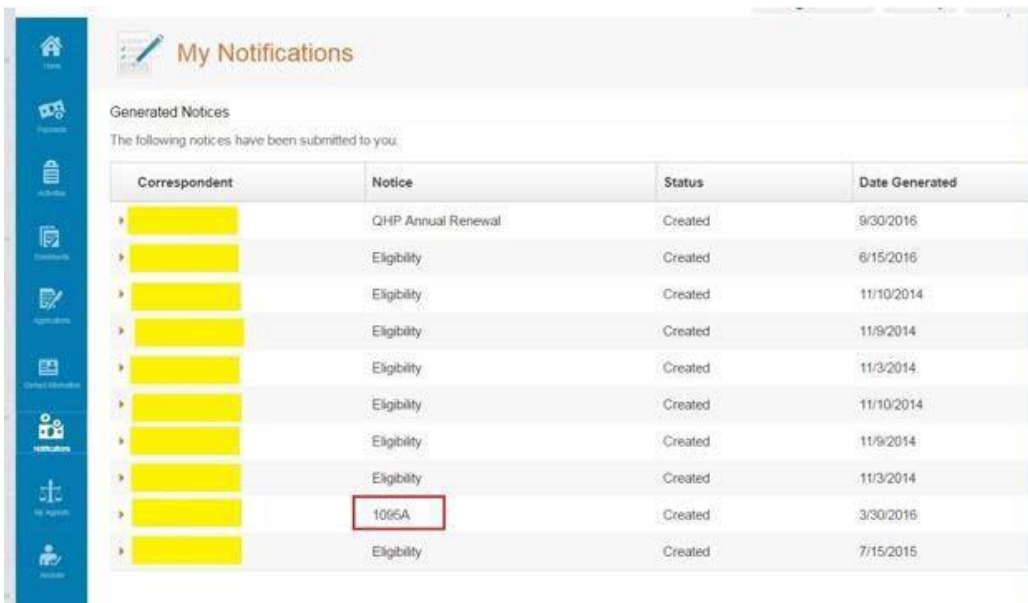
Appeals and Exemption

- Information about the appeal process
- How to apply for an exemption to the health coverage mandate

5. Select Notifications from the navigation panel on the left.



6. All notices associated with the account will be listed on this page. If a 1095-A form is available, it will be here.



7. Click on the dropdown and it will show a link for the 1095-A. Select the link to download the notice. The download can be saved or printed.

