Form 1095-A Reference Guide for Assisters
Plan Year 2020
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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 MNsure Form 1095-A Changes for 2021 Tax Season (Plan Year 2020)

MNsure has been able to streamline its Tax Form 1095-A preparation by utilizing the GetInsured platform to produce Tax Form 1095-A for consumers who were enrolled in qualified health plan coverage at any time during the plan year of 2020. There are a few changes to the 1095-A process which are explained below. These changes are reflected in the 2021 Tax Form 1095-A Reference Guide.

1. MNsure will no longer be printing cover letters to send with Form 1095-A. The system will print information on an IRS Form 1095-A, which includes an “Instructions for Recipients” section provided by the IRS that explains to the consumer what all the fields mean on Form 1095-A.
   - The MNsure Communications team sent an email to all MNsure enrollees who qualify to receive a Form 1095-A and have provided an email address on their MNsure account. The email generally explains:
     - MNsure will be mailing a Form 1095-A to primary enrollees that enrolled in a plan at any time during 2020.
     - What the Form 1095-A is for and when consumers can expect to receive the form.
     - Steps to find and print their Form 1095-A online from their MNsure account.
     - How to find the FAQ about Form 1095-A section on MNsure.org.
     - How to contact MNsure if they have more questions.
     - Information about other health insurance coverage tax forms that are not provided by MNsure (Form 1095-B/Form 1095-C for employer-sponsored insurance and Form 1095-B for MinnesotaCare and Medical assistance enrollees).

2. Starting this year, MNsure will populate second lower cost silver plan (SLCSP) information in column B on all Form 1095-As. This means primary enrollees will no longer need to look up this information. There will not be a premium lookup tool on MNsure.org for plan year 2020 second lower cost silver plans.
   - If a consumer needs information from previous years, they can still access the lookup tools for tax years 2017-2019 on MNsure.org. If they need information for SLCSP prior to 2017, they will need to call the Contact Center. MNsure is required to provide information from previous tax years for up to seven years.

3. Information has been removed from the guide stating that consumers can use the Form 1095-A as a verification of compliance for the individual shared responsibility requirement. The individual mandate does not currently require this verification. There is information in the FAQ section of the guide in case consumers ask about the individual mandate.

4. For plan year 2020, three insurance companies offered “COVID-19” premium credits in Minnesota’s individual market: UCare offered a 20% discount for the months of July and August; Blue Plus offered a 20% discount for December; HealthPartners offered a 50% discount for December. The three carriers administered their own premium credits and consumers saw the discounts on their monthly invoices.
   - Any discounted premiums invoiced by an insurance company is reflected in the “Monthly enrollment premiums” field on the Form 1095-A (Part 3, Column A) while the advanced premium
tax credit (APTC) applied to the discounted premium is reflected in the “Monthly advance payment of premium tax credit” field (Part 3, Column C).

- If the health insurance premium credit was more than the APTC amount, the APTC amount was adjusted for the month as well. Consumers will not need to indicate the difference when filing their taxes.
Overview of Form 1095-A

MNsure is required to send 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. 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.

The form is sent to consumers who were:

**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.

Multiple forms will be sent if there was a gap in coverage:

- If there was any gap in coverage, even if the individual or household was enrolled in the same plan: the primary enrollee will receive multiple Form 1095-As, one for each coverage period.
  
  For example, if the household was covered from January to August and then November to December under the same plan, they would receive more than one Form 1095-A.

- If the individual or household was enrolled in different plans throughout the plan year: the primary enrollee with receive multiple Form 1095-As, one for each coverage period if enrolled in different health plan.
  
  For example, if the household was covered from January to August under Plan A, then November to December under the Plan B, they would receive one Form 1095-A for Plan A and another form for Plan B.

The Form 1095-A is produced for the following reasons:

- **APTC/PTC:** Tax filers enrolled in a QHP need the information from 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.

  - 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 on the [IRS website](https://www.irs.gov).

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 (Not reduced by any APTC payment applied during the year. Premium amounts may be reduced if the recipient received the “COVID-19” premium credit from their insurance company.)
- 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)

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

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](https://www.irs.gov/) 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.)
Mailing and Accessing Form 1095-A

The form will be mailed to the mailing address that is on the primary enrollee’s MNsure account. If they moved and did not inform MNsure of an address change, they will not receive the form in the mail unless they have a mail forwarding order in place. Consumer’s should call the MNsure Contact Center after February 1 if they need their form mailed to a different address.

If the enrollee has not received their Form 1095-A after February 1, they can call the MNsure Contact Center to report this. A consumer can also check their online account daily if they want to access their form online, as it may be available online before they receive it in the mail. There are steps on MNsure.org to guide a consumer through finding their Form 1095-A in their online account.

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.

The federal deadline for filing taxes is April 15, 2021, however there are some groups that need to file earlier. Farmers and fishermen have an earlier deadline for filing federal taxes, March 1, 2021. If a consumer is in this group, they can call the MNsure Contact Center for assistance.

Mailing Form 1095-A

Starting in 2021, MNsure is automating the process for mailing plan year 2020 Form 1095-A. The system will mail Form 1095-A only. The form will no longer include a cover letter from MNsure with an explanation of the form. The Form 1095-A information from MNsure is printed on the template the IRS provides, which includes an “Instructions for Recipients” page from the IRS regarding the content of the form. This page provides explanations for each section of the Form 1095-A. A consumer can also find more information about the Form 1095-A on the 1095-A FAQ section on MNsure.org.

Accessing Form 1095-A Online

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

- Enrollees that have a duplicate username in Information Account Management (IAM): the Form 1095-A 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.
- Enrollees that completed a paper application.

Additionally, MNsure does not offer the option for consumers to only receive tax forms electronically. An assister should not view or print a consumer’s 1095-A through their assister portal account.

There are steps on MNsure.org to guide a consumer through finding their Form 1095-A in their online account.
**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 1095-A “Instructions for Recipient” section includes information on a corrected form:

![Corrected Form 1095-A](image)

**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.

There are a few 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 primary enrollee had an incorrect 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 three-month grace period and the carriers provide a termination date back to October 31, 2020.
- An enrollee may have had a life event from 2020 that was recently processed, and this could also trigger an updated Form 1095-A.
- An enrollee’s 2020 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](http://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 2020. 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. The 1095-A “Instructions for Recipient” section includes information on a voided form:

**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.

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](http://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](http://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 Taxpayer 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 assistants can assist with. Any answers with italic writing are suggested scripts that you can use to answer a question.

Consumers calling before February 1 asking for their Form 1095-A:

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

There are [steps on MNsure.org](https://www.mn.gov/health/) to guide a consumer through finding their Form 1095-A in their online account.

**Exception:** Farmers and fishermen have an earlier deadline for filing federal taxes, March 1, 2021. If a consumer is asking for an earlier date due to this rule, 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.

**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 2020. MNsure is required to send this information to everyone who purchased a private health insurance plan in 2020. The information on your Form 1095-A is used when you file your 2020 tax return to reconcile any advanced premium tax credit payments made on your behalf or to claim the premium tax credit.”

**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](https://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](#) in the appendix.

**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.”

Confirm that they can check their online account inbox daily for their form. There are steps on MNsure.org to guide a consumer through finding their Form 1095-A in their online account.

Assistors 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.

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

**ANSWER:** Confirm that they can check their online account inbox daily for their form. There are steps on MNsure.org to guide a consumer through finding their Form 1095-A in their online account.

If the consumer cannot access the form online, they can call the Contact Center. 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 Form 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. Assistors 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.”
Why did I get more than one Form 1095-A?

**ANSWER:** First ask the consumer if the form has the Void or Corrected box checked on the top of their form. If so, follow the void or corrected process.

- A consumer might receive more than one Form 1095-A if they had more than one policy during the year. If this is the case, use language below:
  
  **ANSWER:** "You will receive more than one Form 1095-A if you have more than one policy during the year, had any gaps in policy coverage, or more than one tax household."

- If they received a form with the voided or corrected box filled in, then refer to the voided or corrected sections of this guide.

- If there are more than five covered individuals, there will be another Form 1095-A with the remaining individuals listed. The second form will only have Part I and Part II filled out.

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 received a COVID-19 premium credit from my health insurance company in 2020. Does this show on my Form 1095-A?

**ANSWER:** “If you received a “COVID-19” premium credit from your health insurance company in 2020, this amount is shown on your Form 1095-A in the “Monthly Enrollment Premiums” column (Part 3, column C). The monthly premium amount has been adjusted to show the premium amount after the premium credit from your insurance company was applied.”

Three insurance companies offered COVID-19 premium credits in 2020:

- UCare offered a 20% discount for July and August
- Blue Plus offered a 20% discount for December
- HealthPartners offered a 50% discount for December

If a consumer received a COVID-19 premium credit from their insurance company, they will have seen the discount on their monthly invoice(s) from their insurance company.

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. Because the child is now an adult, they need to call to verify their own information.

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 2020 coverage and will not be represented on your form.”

Follow the report a change process with the consumer or have them call the Contact Center.

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

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

Confirm that they can check their online account inbox daily for their form. Information to assist a consumer accessing their online forms can be found in the Appendix.

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.

“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:** “Health 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 2020 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 (three-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."

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."

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 date of birth will not be. If your date of birth 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 2020 are included below.”

<table>
<thead>
<tr>
<th>Carrier</th>
<th>Plan ID</th>
<th>Plan Name</th>
<th>Metal Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medica</td>
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<td>Medica Applause Catastrophic</td>
<td>Catastrophic</td>
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<td>UCare Choices Core</td>
<td>Catastrophic</td>
</tr>
</tbody>
</table>

Is dental included on Form 1095-A?

**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 2020:

<table>
<thead>
<tr>
<th>Plan ID</th>
<th>Stand-alone dental plan name</th>
<th>Coverage type</th>
<th>Premium for pediatric (per child, up to 3)</th>
</tr>
</thead>
<tbody>
<tr>
<td>26825MN0010001</td>
<td>Delta Dental Kids Plan</td>
<td>Pediatric-only</td>
<td>33.5</td>
</tr>
</tbody>
</table>

- 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 2020:

<table>
<thead>
<tr>
<th>Plan ID</th>
<th>Plan Name</th>
<th>Pediatric Premium Portion</th>
</tr>
</thead>
<tbody>
<tr>
<td>63485MN0010011</td>
<td>Dentegra Dental PPO Family Basic Plan</td>
<td>28.27</td>
</tr>
<tr>
<td>63485MN0010012</td>
<td>Dentegra Dental PPO Family Preferred Plan</td>
<td>35.05</td>
</tr>
<tr>
<td>26825MN0020001</td>
<td>Delta Dental Bronze + Delta Dental Kids Plan</td>
<td>33.5</td>
</tr>
<tr>
<td>26825MN0040001</td>
<td>Delta Dental Silver + Delta Dental Kids Plan</td>
<td>33.5</td>
</tr>
</tbody>
</table>
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 money 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 Form 1095-B from the 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 2020 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.

<table>
<thead>
<tr>
<th>Part</th>
<th>Section</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Part I</td>
<td>Recipient Information</td>
<td>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.</td>
</tr>
</tbody>
</table>
Part I

Recipient Information

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 only if the household claimed APTC for the plan year.
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 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.
### Part III Coverage Information

<table>
<thead>
<tr>
<th>Month</th>
<th>A. Monthly enrollment premiums</th>
<th>B. Monthly second lowest cost silver plan (SLCSP) premium</th>
<th>C. Monthly advance payment of premium tax credit</th>
</tr>
</thead>
<tbody>
<tr>
<td>21 January</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>22 February</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>23 March</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>24 April</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>25 May</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>26 June</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>27 July</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>28 August</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>29 September</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>30 October</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>31 November</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>32 December</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>33 Annual Totals</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- **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.

  **Note**: If they received a “COVID-19” premium credit from their health insurance company, the amount is in this column has been adjusted to show the premium amount after the credit was applied.

- **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.