Form 1095-A Reference Guide for Assisters
Plan Year 2021
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Overview of MNsure Form 1095-A Changes for 2022 Tax Season  
(Plan Year 2021)

The changes listed below are new items for the plan year 2021 Tax Form 1095-A Reference Guide. Tax year, plan year and carrier information has also been updated throughout this guide.

1) The MNsure Communications team sends an email to all MNsure enrollees who qualify to receive a Form 1095-A and have provided an email address on their MNsure account. This email generally explains:
   - MNsure will be mailing a 1095-A form to primary enrollees that enrolled in a plan at any time during 2021.
   - What the 1095-A form is for and when consumers can expect to receive the 1095-A form.
   - Steps to find and print their 1095-A form online from their MNsure account.
   - Information about expanded tax credits from the American Rescue Plan.
   - 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 from employer sponsored insurance and Form 1095-B for MinnesotaCare and Medical assistance enrollees).

2) New [FAQ about additional tax credit from the American Rescue Plan](#) has been added to this guide and on MNsure.org.

3) Some language in this guide has been updated to match content on MNsure.org to ensure consistent messaging.
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 1095-A 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 qualified health plan (QHP) or everyone was enrolled in a catastrophic or stand-alone dental plan, then they will not get this form.

Multiple 1095-A forms may be sent to consumers if:

- The individual or household was enrolled in different plans or different health insurance companies throughout the plan year. In this scenario, the primary enrollee will receive multiple 1095-A forms, one for each coverage period, if enrolled in a 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.

- There was a change in the primary enrollee of the household.

- If there was a gap in private health insurance coverage through MNsure.

- There were more than five household members that were covered on the healthcare plan.

What does the Enrollee do with the 1095-A Form?

The enrollee may use the information from Form 1095-A to complete IRS Form 8962, which consumers use to reconcile advance payments of the premium tax credit or to claim the premium tax credit on their federal tax return.
The Form 1095-A is produced for the following reasons:

Reconciling Advanced Premium Tax Credit (APTC)

Individuals and households enrolled in a qualified health plan (QHP) need the information from Form 1095-A to reconcile any advanced premium tax credit payments applied to their health insurance premium during the tax year. Enrollees are required to report on their federal tax return if advanced premium tax credits (APTC) was applied and paid on their behalf. They will use the information on their Form 1095-A to complete and file the required IRS Form 8962. Form 8962 is used to compare how much tax credit consumers used/applied to their QHP premiums in the last tax year to how much tax credit they qualified for in the last tax year. Recipients should keep this form with other important tax information, like W-2 forms and other tax records.

Claiming Premium Tax Credit (PTC)

If anyone in the household was enrolled in a qualified health plan and wants to claim the premium tax credit, they must file IRS Form 8962 with the information from a 1095-A to calculate how much health insurance premium tax credit they are eligible for and to claim the premium tax credit.

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.

Note: Filing the Form 8962 is necessary for consumers to claim any additional tax credits for months prior to the redetermination done in 2021 due to the American Rescue Plan.
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.

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 before advanced premium tax credit (APTC) was applied.
- 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.
Mailing and Accessing Form 1095-A

Enrollees could start receiving forms by January 15. If the enrollee has not received their Form 1095-A on or after **February 1**, they can call the 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](https://www.mn.gov/health/mnsure/forms) to guide a consumer through finding their Form 1095-A in their online account.

The federal deadline for filing taxes is April 15, however there are some groups that need to file earlier. Farmers and fishermen have an earlier deadline for filing federal taxes, March 1. If a consumer is part of this group they can call the Contact Center and their 1095-A may be processed earlier.

**Note: 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.**

Mailing Form 1095-A

Starting in 2021, MNsure automated the process for mailing previous plan year 1095-A forms. The 1095-A form 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 1095-A form. A consumer can also find more information about the 1095-A form on the [1095-A FAQ section on MNsure.org](https://www.mn.gov/health/mnsure/forms)

The form will be mailed to the mailing address that is associated with 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.
Accessing Form 1095-A Online

Most consumers can access their 1095-A form online, however there are instances where the form may not be available online:

- Enrollees that have a duplicate username in the Information Account Management (IAM) system: the 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.

- Enrollees that completed a paper application.

**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 form through their assister portal account or on a consumer’s behalf. Additionally, assisters should not email/mail copies of 1095-A forms to consumers. If a consumer needs a copy of their 1095-A form, the consumer will need to log in to their online account to access and print their 1095-A form or contact MNsure to have a copy mailed to them.**

There are [steps on MNsure.org](http://www.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 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 with APTC was terminated for non-payment after their three-month grace period and the carriers provide a termination date back to October 31, 2021.
- If an enrollee had a life event from 2021 that was recently processed, this may trigger an updated Form 1095-A.
- An enrollee’s 2021 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. MNsure cannot answer questions about an amended tax return.
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 2021. 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 disregard the information on voided 1095-A form. 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. MNsure cannot answer questions about an amended tax return.
How to Help Consumers and Answer Form 1095-A Questions

Assistors may share information and resources with consumers, so consumers are aware of their tax responsibilities.

Assistors can answer questions about Form 1095-A but should not answer questions about how to complete IRS Form 8962 or offer any tax advice. Assistors should not provide advice to consumers on tax issues in their assister role.

An assister should NOT view or print a consumer's 1095-A form through their assister portal account or on a consumer's behalf. Additionally, assisters should not email/mail copies of 1095-A forms to consumers. If a consumer needs a copy of their 1095-A form, the consumer will need to log in to their online account to access and print their 1095-A form or contact MNsure to have a copy mailed to them.

In some cases, a consumer may need to call the MNsure contact center about their 1095-A form. 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.

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 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."

- More information for tax help is available in the Additional Resources and Links section on the MNsure.org IRS Form 1095-A page.
FAQ 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.

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](#) 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. 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:** "The 1095-A form provides information that you will need to report any advanced premium tax credit (APTC) you may have received during the tax year, or to claim the premium tax credit on your annual tax return. The information on Form 1095-A is used to complete IRS Form 8962 (Premium Tax Credit) with your federal tax return. Form 8962 is used to compare how much tax credit you used in the last tax year to what you qualify for."

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 wants 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."
Questions about the information on Form 1095-A

**ANSWER:** See the section *Breakdown of a Form 1095-A* in the appendix for explanations on each section of the 1095-A form.

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 have them call the MNsure Contact Center to report this. They will need to call on or after February 1 if they are looking for additional information about their Form 1095-A. Please be aware that this form is only sent to those who purchased private health insurance during the tax year. If a consumer purchased a catastrophic plan, a stand-alone dental plan, or were enrolled in MinnesotaCare or Medical Assistance, they will not receive a 1095-A form for those types of coverage.

Confirm that they can check their online account inbox daily for their form. There are [steps on MNsure.org](http://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.*

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](http://MNsure.org) to guide a consumer through finding their Form 1095-A in their online account.

If the consumer cannot access the form online or would still like a copy mailed to them, they can 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 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.

*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:**

- First ask the consumer if the form has the Void or Corrected box checked on the top of their form. If so, follow the **voided** or **corrected** sections of this guide

- A consumer might receive more than one Form 1095-A if they had more than one policy during the year.

- Ask the consumer if there are more than five covered individuals. If so, 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.
• If unable to answer, have the consumer 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.

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

**ANSWER:** Have the consumer 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:** Have the consumer 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.

**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.

  *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 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 2021 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.

  *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 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.

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 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](http://www.irs.gov) or talk with a tax preparer.”

The American Rescue Plan increased the amount of tax credit I receive. Why don’t I see all of it reflected on my Form 1095-A?

**ANSWER:** Refer to the [FAQ on MNsure.org](http://www.mn.gov) about the American Rescue Plan and additional tax credit.

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 2021 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
- Quartz: Quartz Health Plan MN Corporation

Why does my Form 1095-A reflect that I received a tax credit during a month I did not 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 do not start paying your premiums again at the end of the grace period (it is a 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 premium tax credit payments 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 MNsure.org for information. If they want to speak specifically about your form and account, MNsure would need an authorization to release information."

The primary enrollee will either need to authorize the tax preparer while being on the phone with the tax preparer and the Contact Center or complete an authorization form.
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 2021 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>
<td>31616MN0420013</td>
<td>Medica Applause Catastrophic</td>
<td>Catastrophic</td>
</tr>
<tr>
<td>Medica</td>
<td>31616MN0430013</td>
<td>North Memorial Acclaim Catastrophic</td>
<td>Catastrophic</td>
</tr>
<tr>
<td>Medica</td>
<td>31616MN0440013</td>
<td>Engage by Medica Catastrophic</td>
<td>Catastrophic</td>
</tr>
<tr>
<td>Medica</td>
<td>31616MN0450013</td>
<td>Altru Prime by Medica Catastrophic</td>
<td>Catastrophic</td>
</tr>
<tr>
<td>Medica</td>
<td>31616MN0460013</td>
<td>Ridgeview Distinct by Medica Catastrophic</td>
<td>Catastrophic</td>
</tr>
<tr>
<td>Medica</td>
<td>31616MN0470013</td>
<td>Bold by M Health Fairview and Medica Catastrophic</td>
<td>Catastrophic</td>
</tr>
<tr>
<td>Quartz</td>
<td>70373MN0040014</td>
<td>Select Catastrophic I101</td>
<td>Catastrophic</td>
</tr>
<tr>
<td>UCare</td>
<td>85736MN0230001</td>
<td>UCare 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 2021:

<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>35.2</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 2021:

<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>22.33 (Rating Area 7) 25.07 (Rating Area 8)</td>
</tr>
<tr>
<td>63485MN0010012</td>
<td>Dentegra Dental PPO Family Preferred Plan</td>
<td>26.63 (Rating Area 7) 29.9 (Rating Area 8)</td>
</tr>
<tr>
<td>26825MN0020001</td>
<td>Delta Dental Bronze + Delta Dental Kids Plan</td>
<td>35.2</td>
</tr>
<tr>
<td>26825MN0040001</td>
<td>Delta Dental Silver + Delta Dental Kids Plan</td>
<td>35.2</td>
</tr>
<tr>
<td>26825MN0060001</td>
<td>Delta Dental Gold + Delta Dental Kids Plan</td>
<td>35.2</td>
</tr>
<tr>
<td>26825MN0080001</td>
<td>Delta Dental Platinum + Delta Dental Kids Plan</td>
<td>35.2</td>
</tr>
</tbody>
</table>

This would show up in the premium amount column on Form 1095-A:
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 you qualified for in those six months. You should 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 are screenshots of the form with explanations of fields in the form.
Part I Recipient Information, fields 1-15

This section provides basic information about the recipient, spouse if applicable, and their health insurance start and termination dates.

<table>
<thead>
<tr>
<th>Part I</th>
<th>Recipient Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Marketplace identifier: specifies which marketplace the recipient enrolled through. This will always be Minnesota (MN).</td>
</tr>
<tr>
<td>2.</td>
<td>Marketplace-assigned policy number: MNsure assigns this number to identify the policy in which the recipient enrolled. In MNsure systems, this number is also known as a Primary or Subscriber MNsure ID.</td>
</tr>
<tr>
<td>3.</td>
<td>Policy issuer's name: This will be the insurance company's legal name.</td>
</tr>
<tr>
<td>4.</td>
<td>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)</td>
</tr>
<tr>
<td>5.</td>
<td>Recipient's SSN: This will only list the last four digits of recipient's Social Security number.</td>
</tr>
<tr>
<td>6.</td>
<td>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.</td>
</tr>
<tr>
<td>7.</td>
<td>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.</td>
</tr>
<tr>
<td>8.</td>
<td>Spouse's SSN: This will only list the last four digits of the spouse's Social Security number.</td>
</tr>
<tr>
<td>9.</td>
<td>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.</td>
</tr>
<tr>
<td>10.</td>
<td>Policy start date: The primary enrollee should carefully review this date to confirm it is correct. This can change or have multiple dates listed if there were multiple policies during the coverage year.</td>
</tr>
<tr>
<td>11.</td>
<td>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.</td>
</tr>
<tr>
<td>12.</td>
<td>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.</td>
</tr>
</tbody>
</table>
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 1095-A forms so every person covered is listed.

<table>
<thead>
<tr>
<th></th>
<th>Covered individual name</th>
<th>Covered individual SSN</th>
<th>Covered individual date of birth</th>
<th>Coverage start date</th>
<th>Coverage termination date</th>
</tr>
</thead>
<tbody>
<tr>
<td>16</td>
<td></td>
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<td>17</td>
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<td>20</td>
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</tr>
</tbody>
</table>

Part II 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 termination date**: This is based on the start and end dates of the policy. 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.

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.

<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>
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<tr>
<td>23 March</td>
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<td>24 April</td>
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<td>25 May</td>
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<td></td>
<td></td>
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<tr>
<td>26 June</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>27 July</td>
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<td></td>
<td></td>
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<tr>
<td>28 August</td>
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<td></td>
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<tr>
<td>29 September</td>
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<td></td>
<td></td>
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<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.

- **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.

  *MNsure now populates SLCSP on column B for all households, regardless of the APTC status. This change began in plan year 2020.*

- **Column C. Monthly APTC:** The amount of any APTC paid on the family's behalf to the issuer of the health insurance policy.