



HCTT-2015-57: The Health Care Law and You: Nine Facts about Letters Sent by the IRS

Internal Revenue Service (IRS) sent this bulletin at 09/17/2015 01:42 PM EDT



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September 17, 2015

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The Health Care Law and You: Nine Facts about Letters Sent by the IRS

The IRS sent letters to taxpayers this summer who were issued a Form 1095-A, Health Insurance Marketplace Statement, showing that advance payments of the premium tax credit were paid on the taxpayer's behalf in 2014. At the time, the IRS had no record that the taxpayer filed a 2014 tax return.

Here are nine facts about these letters and the actions you should take:

- IRS letters 5591, 5591A, or 5596 remind you of the importance of filing your 2014 federal tax return along with Form 8962, Premium Tax Credit.
- You must file a tax return to reconcile any advance credit payments you received in 2014 and to maintain your eligibility for future premium assistance.
- If you do not file, you will not be eligible for advance payments of the [premium tax credit](#) in 2016.
- Even if you don't usually file or if you requested an extension to Oct. 15, you should file your 2014 tax

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return as soon as possible.

- Until you file a 2014 tax return to resolve the issue with your Marketplace, you will not be eligible to get advance payments of the premium tax credit to help pay your health coverage premiums in 2016 from the Marketplace.
- You should have received a [Form 1095-A](#), Health Insurance Marketplace Statement, earlier this year if you or a family member purchased health insurance coverage through the Marketplace in 2014. This form provides the information you need to complete Form 8962. You must attach Form 8962 to the income tax return you file.
- Contact your [Marketplace](#) if you have questions about your Form 1095-A.
- If you have recently filed your 2014 tax return with Form 8962, you do not need to file another tax return or call the IRS about these letters. In general, if you filed your tax return electronically, it takes three weeks before it is processed and your information is available. If you mailed your tax return, it takes about six weeks. However, processing times can vary based on other circumstances.
- You should follow the instructions on any additional IRS correspondence that you receive to help the IRS verify information to process your tax return.

In addition to these letters from the IRS, your health insurance company may contact you to remind you to file your 2014 federal tax return along with Form 8962. In some cases, they may contact you even if you did not receive advance credit payments in 2014. If you are not otherwise required to file a tax return, you do not have to file a return if you or anyone on your return did not receive advance credit payments in 2014.

For more information, see the [Affordable Care Act Tax Provisions for Individuals and Families](#) page on [IRS.gov/aca](#).

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