

IMPORTANT

Don't risk losing your ConnectorCare health insurance!

October 17, 2016

Did you receive free or low cost health insurance through the MA Health Connector (including ConnectorCare) for any month in 2015?

If you received free or low cost health insurance (including ConnectorCare) in 2015, you can **only** get it again in 2017 if you file your 2015 federal taxes. This is because your 2015 health insurance was paid for with an Advance Premium Tax Credit.

How do I know if I got an Advance Premium Tax Credit in 2015?

- Your insurance company sent you a health insurance card that had the name “ConnectorCare” printed on it.¹
- In January 2016, the MA Health Connector sent you a form 1095A. The form tells you the amount of the Advance Premium Tax Credit paid to your insurance company in 2015.
- You filed a 2015 tax return, and the IRS wrote to you and told you that you have to file Form 8962 to “reconcile” the amount of the Advance Premium Tax Credit the government paid to your insurance company, or
- You did not file a 2015 tax return. In September 2016, the IRS wrote to you and told you that you received an Advance Premium Tax Credit in 2015 and you have not yet filed your 2015 federal tax return.

What can I do to get the Advance Premium Tax Credit and ConnectorCare in 2017?

File your 2015 federal tax return and IRS Form 8962, and notify the Connector that you have filed your forms. They will decide if you can get the Advance Premium Tax Credit in 2017. File your 2015 federal return as soon as you can so you do not have to pay the full price for your insurance coverage in 2017.

Can I get help with my 2015 tax return?

Yes. See the back for information on tax help or go to these websites:

<https://www.mahealthconnector.org/taxes/filing-taxes-late>

<https://www.irs.gov/uac/newsroom/resources-to-help-you-prepare-your-tax-return-and-resolve-tax-disputes>

¹ People with QHP and Advance Premium Tax Credit but not ConnectorCare have to file a 2015 federal return too.

How do I file my 2015 federal tax return and get help paying for my 2017 insurance?

- **Gather information you may need to complete the 2015 tax forms.** You will need information from the 1095A form the Connector sent you. If you no longer have your 1095A form for 2015, call the Connector and ask for a copy at 877-623-6765
- **File your 2015 tax return and Form 8962 on your own or with help**
 - **If you are filing on your own, find free online programs on the IRS website or buy commercial software.**
 - **Get free help from a volunteer tax preparer.** Check the IRS website for free tax preparation help by zip code. But most volunteer programs are only open from late January to April 15. If an Enrollment Assister helped you apply, check back to see if they know about volunteer resources in your community.
 - **Get free help from a low income tax clinic.**
 - Greater Boston Legal Services Low Income Tax Clinic
Address: 197 Friend Street, Boston, MA 02114
Phone: 800-323-3205; 617-371-1234
 - Legal Services Center of Harvard Law School LITC
Address: 122 Boylston Street, Jamaica Plain, MA 02130
Phone: 866-738-8081; 617-522-3003
 - Springfield Partners LITC
Address: 721 State Street, Springfield, MA 01109
Phone: 413-263-6500
 - Bentley University Low Income Taxpayer Clinic
Address: 175 Forest Street, MOR 133, Waltham, MA 02452
Phone: 800-273-9494; 781-891-2083 (intake phone number)
 - **Get help from a paid tax preparer.**
- **Let the Connector know you have filed and reconciled your 2015 federal taxes**
 - Call the Connector at 877-623-6765. Tell them you want to report a change.
 - If you worked with an Enrollment Assister, ask your Assister to help you report a change. or.
 - You may be able to report the change by logging into your on-line account and updating your information.
- **Once you report the change, the Connector should decide if you can get an advance tax credit in 2017.**
 - If you are still not able to get a tax credit in 2017, go back to your Enrollment Assister or your local legal services program for help. www.MassLegalHelp.org/find-legal-aid

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