



IRS Form 1095 Toolkit Certified Enrollers

IRS Forms Overview

The Affordable Care Act (ACA) requires IRS Forms 1095-A, B, and C be provided to consumers and a copy to the IRS.

A Covered California notice will be included with a consumer’s IRS Form 1095-A, as well as instructions. This form will help consumers determine whether the amount of premium assistance, or Advanced Premium Tax Credits (APTC), paid to Covered California Health Insurance Companies on their behalf in the 2019 benefit year was more or less than the amount they were actually eligible to receive based on their income.

According to the IRS, consumers who are determined APTC eligible and then later determined Medi-Cal eligible and have overlapping coverage, do not generally have to repay the APTC received during the overlapping months. **However, if a consumer is currently enrolled in both Medi-Cal and a Covered California health plan with APTC, they must Contact Covered California immediately.**

Reference the following resources for more detailed information:

Resource	Type	Description
CalNOD62a Notice	Notice	Letter containing important tax information and frequently asked questions about tax form 1095-A
CalNOD62b Notice	Notice	Letter informing consumer of update to tax form 1095-A
Tax Preparation Help for Consumers Handout	Handout	Includes details about where consumers can find a licensed or registered tax preparer or low-cost tax preparation services
What is Form 1095-A	Website	Section on CoveredCA.com containing common questions and answers regarding form 1095-A
IRS Form 1095-A, B, and C Quick Guide	Quick Guide	Quick overview of each IRS Form 1095
IRS Form 1095-A Quick Guide for Enrollers	Quick Guide	Guide for Certified Enrollers which includes information on form 1095-A and ways to help consumers complete this form
Accessing a Consumer's Form 1095-A Job Aid	Job Aid	Job Aid for certified Enrollers on steps to access a consumer’s form 1095-A



IRS Form 1095 Toolkit Certified Enrollers

Dispute Form	Online Form Submission	Use this form to let Covered California know a consumer didn't receive a Form 1095-A OR received a Form 1095-A with incorrect information.
IRS Form 1095-A	Reference Form	Consumers may use this IRS form when completing the process. This reference form is provided for reference only – do not assist consumers with filling out these tax forms.
IRS Form 8962	Reference Form	Consumers may use this IRS form when completing the process. This reference form is provided for reference only – do not assist consumers with filling out these tax forms.
IRS Form 8965	Reference Form	Consumers may use this IRS form when completing the process. This reference form is provided for reference only – do not assist consumers with filling out these tax forms.

Dispute Process

If it appears that a consumer's dispute will not be resolved by the tax filing deadline and the consumer asks about what to do regarding their taxes, advise the consumer that Covered California cannot provide tax advice, but they may visit the [IRS website](#), which offers "Help and Resources" for taxpayers who need it, or view the [Tax Preparation Help for Consumers Handout](#) which includes details about where consumers can find a licensed or registered tax preparer or low-cost tax preparation services.

Reminder: DO NOT produce or give tax advice to consumers on how to file their federal income taxes. **DO NOT** fill out federal tax forms. Your role is to educate consumers about the purpose and importance of the IRS Form 1095-A.

Please Note: You may assist consumers with filling out the Covered California 1095-A Dispute Form, which is not an IRS Form.

Exemptions: Read more information on exemptions from the individual mandate [here](#).