

<b>Title 2014 APTC – Tax filing reminder</b>	
Date:	8/25/15
Format:	Notice
Target Audience:	711 people who received APTCs from the Health Connector in 2014
Objective:	<b>Remind people that they must file federal income taxes from 2014 in order to be able to get an Advance Premium Tax Credit (APTC) again in the future</b>
Notes:	Audience includes people who may no longer be getting insurance through the Health Connector anymore
Key Messages:	<ul style="list-style-type: none"> <li>• You must file federal income taxes for 2014 because you received an Advance Premium Tax Credit for that year</li> <li>• You must be sure that you use your Form 1095-A form to fill out Form 8962 when you file your taxes</li> <li>• You will not be able to get a tax credit to help pay your premiums again if you do not file taxes for 2014</li> <li>• File taxes as soon as possible if you have not already</li> </ul>
<p><b>Communication Text/Design:</b></p> <p><b>If you did not file federal income taxes for 2014</b></p> <p>Dear [Member name],</p> <p>According to our records, you received an Advance Premium Tax Credit to help lower your monthly Health Connector plan premiums in 2014. Because you received this tax credit, it's important that you file federal income taxes for 2014, if you have not already.</p> <ul style="list-style-type: none"> <li>▪ <b>File your taxes as soon as possible if you have not already.</b> Otherwise, you may not be able to get help paying for your coverage if you still need health insurance through the Health Connector in 2016.</li> <li>▪ <b>You won't be able to get an Advance Premium Tax Credit again in the future if you do not end up filing taxes for 2014.</b> This is true even if you would otherwise qualify based on your income.</li> </ul> <p>If you're currently enrolled through the Health Connector, you will be getting a notice in the mail soon that lets you know about the coverage you may qualify for in 2016. This notice may tell you that you qualify for a tax credit based on your income for 2016. However, you will not end up being able to get the tax credit if the IRS later reports that you did not file taxes in 2014.</p> <p><b>Use your Form 1095-A</b></p> <p>If you filed your taxes for 2014 but did not complete Form 8962, <i>Premium Tax Credit</i> when you filed, the IRS may have already sent you another letter, letting you know that you need to amend your return with this form.</p> <p>If you still need to file, or you need to amend your return, make sure to include information from your Form 1095-A to fill out your Form 8962 with your taxes. You should have received a Form 1095-A from the Health Connector earlier this year. Filing your federal income taxes with the information from Form 1095-A will help the IRS make sure that you got the right amount of tax credit to help with your health insurance costs in 2014.</p>	

If you need a new copy of your Form 1095-A, please call Health Connector Customer Service at 1-877 MA ENROLL (877-623-6765) or TTY: 1-877-623-7773, Monday through Friday, 8:00 a.m. to 6:00 p.m.

**How to get help with your taxes**

Many people can get free help to fill out their taxes. Visit [irs.gov/Individuals/Free-Tax-Return-Preparation-for-You-by-Volunteers](http://irs.gov/Individuals/Free-Tax-Return-Preparation-for-You-by-Volunteers) to learn more.

Thank you,

Massachusetts Health Connector

<p><b>Dell CSR Talking Points</b></p>	<ul style="list-style-type: none"> <li>• You must file federal income taxes for 2014 because you received an Advance Premium Tax Credit for that year</li> <li>• You will not be able to get a tax credit to help pay your premiums again if you do not file taxes for 2014</li> <li>• File taxes as soon as possible if you have not already. It may take the IRS 6 weeks to process your filing, and you will not be able to access subsidies to help pay for your insurance for 2016 until that processing is complete.</li> <li>• Currently enrolled members who applied for a subsidy will also be getting their Preliminary Eligibility notice in the mail soon. Even though this notice may say that they will qualify for an APTC for 2016 based on their income, if they did not file taxes for 2014, they will not be able to use an APTC for 2016.</li> <li>• If people did not file taxes yet, they must be sure to include information from their Form 1095-A on their Form 8962 when they do file their taxes,</li> <li>• If people did file taxes, but failed to include a Form 8962, they will need to amend their tax return, and then submit a Form 8962, using information from the Form 1095-A.</li> </ul>
<p><b>MassHealth CSR Talking points</b></p>	<ul style="list-style-type: none"> <li>• Anyone who receives an Advance Premium Tax Credit (APTC) to help pay for their health insurance premium must file federal income taxes for the year that they received the credit.</li> <li>• People who received an APTC in 2014 are getting this notice now, because they must file federal income taxes for 2014, if they haven't already.</li> <li>• People who received a tax credit in 2014 and filed taxes with a Form 8962 do not need to do anything else at this time.</li> <li>• People who received a 2014 tax credit but fail to file taxes for 2014 will not be able to get a tax credit to help pay for premiums again.</li> <li>• People who receive this notice should file 2014 taxes as soon as possible if they have not already.</li> <li>• It may take the IRS 6 weeks to process their filing, and they will not be able to access subsidies to help pay for insurance for 2016 until that processing is complete.</li> <li>• Currently enrolled Health Connector members who applied for a subsidy will also be getting a notice in the mail soon, if they have not already, which tells them which type of coverage we expect them to be eligible for in 2016. Even though this notice may say that they will qualify for an APTC for 2016 based on their income, if they did not file taxes for 2014, they will</li> </ul>

	<p>not be able to use an APTC for 2016.</p> <ul style="list-style-type: none"> <li>• If people did not file taxes yet, they must be sure to include information from their Form 1095-A on their Form 8962 when they do file their taxes,</li> <li>• If people did file taxes, but failed to include a Form 8962, they will need to amend their tax return, and then submit a Form 8962, using information from the Form 1095-A.</li> </ul>
<p><b>Additional audience Talking Points</b></p>	<ul style="list-style-type: none"> <li>• Anyone who receives an Advance Premium Tax Credit (APTC) to help pay for their health insurance premium must file federal income taxes for the year that they received the credit.</li> <li>• People who received an APTC in 2014 are getting this notice now, because they must file federal income taxes for 2014, if they haven't already.</li> <li>• People who received a tax credit in 2014 and filed taxes with a Form 8962 do not need to do anything else at this time.</li> <li>• People who received a 2014 tax credit but fail to file taxes for 2014 will not be able to get a tax credit to help pay for premiums again.</li> <li>• People who receive this notice should file 2014 taxes as soon as possible if they have not already.</li> <li>• It may take the IRS 6 weeks to process their filing, and they will not be able to access subsidies to help pay for insurance for 2016 until that processing is complete.</li> <li>• Currently enrolled Health Connector members who applied for a subsidy will also be getting a notice in the mail soon, if they have not already, which tells them which type of coverage we expect them to be eligible for in 2016. Even though this notice may say that they will qualify for an APTC for 2016 based on their income, if they did not file taxes for 2014, they will not be able to use an APTC for 2016.</li> <li>• If people did not file taxes yet, they must be sure to include information from their Form 1095-A on their Form 8962 when they do file their taxes,</li> <li>• If people did file taxes, but failed to include a Form 8962, they will need to amend their tax return, and then submit a Form 8962, using information from the Form 1095-A.</li> </ul>