

# IMPORTANT TAX FORM

READ AND SAVE THIS INFORMATION

## 1. Why are you getting this mail?

You or someone in your household enrolled in a Qualified Health Plan (QHP) through Access Health CT in 2024. This mail includes a copy of an Internal Revenue Service (IRS) form called Form 1095-A that you will need to file your federal income tax return.

## 2. Why do you need IRS Form 1095-A?

You need it to complete your IRS Form 8962, which you will file with your 2024 federal income tax return. The IRS uses Form 8962 to determine whether you received the correct amount of Advance Premium Tax Credits (financial help). It is also your proof that you had health coverage in 2024, even if you did not receive financial help.

## 3. Do you need to file your 2024 federal income taxes?

You **MUST** file a federal income tax return for 2024 if you received Advance Premium Tax Credits (financial help) — even if you usually do not file or your income is below the level requiring you to file.

### Why?

If you received financial help in 2024 and you do not file your 2024 federal income tax return with IRS Form 8962 to reconcile your Advance Premium Tax Credits (APTCs), **you may not be able to receive APTCs in future years until you complete Form 8962 and file it with your 2024 federal tax return.**

## 4. Could you pay a penalty?

It depends. For tax year 2024, the penalty for not having health insurance coverage is \$0. For tax years 2018 and earlier, individuals without coverage during those years may be subject to a penalty.

## 5. What if you had a Catastrophic Plan or HUSKY Health (Medicaid or Children's Health Insurance Program (CHIP)) coverage in 2024?

**Catastrophic Plan:** You will **not** receive a Form 1095-A from Access Health CT.

**Medicaid:** IRS Form 1095-B is the form used for coverage through Medicaid and the Children's Health Insurance Program (CHIP). You will not get IRS Form 1095-B from the Connecticut Department of Social Services (DSS) automatically. If you want to have Form 1095-B mailed to you, please visit [portal.ct.gov/ctdss1095B](https://portal.ct.gov/ctdss1095B) to request a Form online or contact DSS at 1-844-503-6871.

## 6. Why does your monthly payment premium amount on your Form 1095-A not match the premium amount on your monthly bill?

The monthly premium amount listed in **Column A** of your Form 1095-A may be different than what you paid each month because amounts in Column A show only the portion of your premium that covers Essential Health Benefits. Plans sold through Access Health CT are required to cover Essential Health Benefits. Insurance companies may offer other benefits in addition to the Essential Health Benefits, so the actual premium paid may be different than the amount listed in Column A to cover these additional benefits.

## 7. What are your next steps?

- 1. REVIEW:** Make sure all the information on your Form 1095-A is correct and up to date.
- 2. CONTACT:** Call Access Health CT at 1-855-396-2428 immediately if there is an error in your Form 1095-A. TTY users should call 1-855-789-2428 or contact us at 1-855-396-2428 with a relay operator.
- 3. KEEP:** Your Form 1095-A with your other tax documents because you'll need it to prepare your federal income tax return.
- 4. REMEMBER:** If your income information has changed since you applied for health coverage, you may have to pay back some or all of the Advance Premium Tax Credit amounts (financial help) you received.

**Español:** Para leer este mensaje en español o aprender más visite: [AccessHealthCT.com/informacion-de-impuestos](https://AccessHealthCT.com/informacion-de-impuestos)

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## Get Your Form 1095-A Online!

Sign in to your account at **AccessHealthCT.com** and click  
**Get My Tax Forms.**  
No online account? Call us!

## We Are Here to Help

View or Print your Form 1095-A (if you have an online account)	<b>Sign in</b> to your account at <b>AccessHealthCT.com</b> and click <b>“Get My Tax Forms”</b> . (If you don’t see your tax form, select “Read My Messages” and type “1095” in the search bar)
Reset your password	<b>Sign in</b> at <b>AccessHealthCT.com</b> and follow the steps
Answer questions about your Form 1095-A	<b>Call</b> Access Health CT at <b>1-855-396-2428</b> . TTY users should call 1-855-789-2428 or contact us at 1-855-396-2428 with a relay operator
Correct an error on your Form 1095-A	
Request a reprint of your Form 1095-A	
Unlock your online account	
Learn more about Form 1095-A and read Frequently Asked Questions	<b>Visit</b> <b>AccessHealthCT.com/tax-information</b>
Learn more about Form 1095-A and Form 8962	<b>Visit</b> the IRS website at <b>irs.gov/aca</b>
Request a Form 1095-B from the Connecticut Department of Social Services	<ul style="list-style-type: none"><li>• <b>Online:</b> <a href="http://portal.ct.gov/ctdss1095B">portal.ct.gov/ctdss1095B</a></li><li>• <b>By Phone:</b> HUSKY Health 1095-B Information Center, 1-844-503-6871 (Mon – Fri, 8 a.m. – 5 p.m.)</li><li>• <b>Mail a request to:</b> The HUSKY Health 1095-B Information Center, P.O. Box 280747, East Hartford, CT 06128-0747</li></ul>

**Español:** Para leer este mensaje en español o aprender más  
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