

Reference: If You Fail to File Taxes and Reconcile Advance Premium Tax Credits (APTC)



IMPORTANT: EVEN IF YOU DON'T USUALLY HAVE TO FILE FEDERAL TAXES, YOU MUST FILE TAXES AND RECONCILE TAX CREDITS RECEIVED



If you received APTC (including ConnectorCare) to lower your monthly health insurance premium costs in the past, but you did not file a tax return for each year you received APTC, you may not be eligible for advance payments of the premium tax credit or ConnectorCare to help pay for your health insurance coverage in the future.

This means you will be responsible for the full cost of your monthly premiums. However, you may be able to regain your subsidies while the IRS processes your late return.

What you need to do:

1. File your taxes:

- Do this as soon as possible, using Form 1040 and Form 8962
 - The Health Connector sends members Form 1095-A each year. This form provides information needed to complete Form 8962
 - For a list of documents you may need file your federal tax return and Form 8962, see <https://www.irs.gov/individuals/checklist-for-free-tax-return-preparation>
- Remember, filing electronically is the easiest way to complete an accurate tax return and free help is available for certain residents. Go to www.mahealthconnector.org/taxes for more information and links to available resources

2. Update your health insurance application

- After you file your taxes, log into your Health Connector online application
 - Go to the Family & Household section (after the dependent information)
 - Check the box that says you have filed your federal income tax return*
 - Once you check this box you may continue to get APTC for 90 days. After this 90-day period, the Health Connector will confirm your eligibility to continue to receive tax credits based on complying with tax filing requirements
 - This box can only be checked once per year, so it is important to check the box only after you have filed all required tax returns

*Once you check the box saying you have filed your federal income tax return this warning message appears.

"Warning"

Check this box only if you have filed all required tax returns.

If you checked this box but haven't filed a tax return that reconciled all Advance Premium Tax Credits (APTC), you could lose all help you get to pay for health insurance, including tax credits.

If you know you need to file a tax return but have not filed yet, please uncheck the box before you click "Save & Continue"

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You can also choose to stay enrolled in an unsubsidized Health Connector health plan if you pay the full premium each month. You may be able to get APTC when you file your tax return next year as a refund or to offset any payment(s) you owe to the IRS.

- If you are within 60 days of losing your subsidies, you are eligible for a Special Enrollment Period (SEP) and can shop for a different plan. For example, you could change from a Silver plan to a Bronze plan

If you still have questions, you can:

- Call the IRS Helpline at (800) 829-1040 to follow up with any tax related questions
- Contact a Certified Assister (Navigators or Certified Application Counselors) for in-person health insurance assistance: <https://my.mahealthconnector.org/enrollment-assisters>
- Contact a free tax preparer: <https://www.irs.gov/individuals/free-tax-return-preparation-for-you-by-volunteers>