

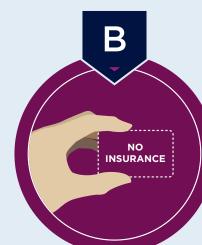
THE HEALTH CARE LAW AND YOUR TAXES

WHAT THE AFFORDABLE CARE ACT (ACA) MEANS FOR YOUR FEDERAL TAX RETURN

Almost everyone will need to do something to indicate health care coverage when filing a tax return this year. For each month in the year, everyone must:



Report Health Care Coverage



Claim An OR **Exemption From** Coverage



Make A Shared Responsibility Payment With Your Tax Return



Get help with free tax prep software through IRS Free File¹ or from a nationwide volunteer tax preparer location.²





Reporting Health Care Coverage

If you had qualifying health care coverage³ all 12 months, just check the "full year coverage" box on your tax return and leave the entry space blank. That's it!



OR



If you did not have qualifying health care coverage³ for all or

Claiming a Coverage Exemption

part of the year, you may qualify for a coverage exemption⁴.

Complete Form 8965 and file it with your tax return.





For each month in the year that anyone on your return did not

Making a Shared Responsibility Payment

have qualifying coverage and did not qualify for an exemption, you may need to make a payment⁵ with your tax return. Calculate your payment using a worksheet from the Form

8965 Instructions and report your payment on your tax return.

Tax preparation software can also help you calculate your payment when filing electronically.



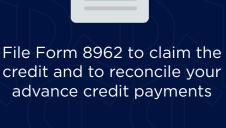
claim the Premium Tax Credit⁶. If you opted for advanced payments of the premium tax credit to help with your

If you purchased coverage from a federal or state marketplace, you may be allowed to

monthly insurance premium payments, you must file a tax return to claim the premium tax credit even if you were not otherwise required to file.

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If you opted for advance payments of the premium tax credit to help with your monthly insurance payments, your advance credit payments may be more than the premium tax credit you are





payment when you file your return. Tax preparation software can also help you reconcile and calculate your credit when filing electronically. Health Insurance

allowed. If this is the case, you have excess payments that must be repaid through a reduced refund or by making an additional



1)

Law, visit IRS.gov/ACA.

For more information about the tax provisions of the Health Care

3) Qualifying Health Care Coverage

6) The Premium Tax Credit



For more information about

Marketplace

- Free File: Do Your Federal Taxes for Free http://www.irs.gov/uac/Free-File:-Do-Your-Federal-Taxes-for-Free 2) Free Tax Return Preparation for Qualifying Taxpayers
 - http://www.irs.gov/Individuals/Free-Tax-Return-Preparation-for-You-by-Volunteers
- http://www.irs.gov/Affordable-Care-Act/Individuals-and-Families/ACA-Individual-Shared-Responsibility-Provision-Minimum-Essential-Coverage
- 4) Individual Shared Responsibility Provision Exemptions http://www.irs.gov/uac/ACA-Individual-Shared-Responsibility-Provision-Exemptions
- 5) The Individual Shared Responsibility Provision http://www.irs.gov/Affordable-Care-Act/Individuals-and-Families/
 - Individual-Shared-Responsibility-Provision