



Health Reform: **Beyond the Basics**

[healthreformbeyondthebasics.org](http://healthreformbeyondthebasics.org)

# OE8 Challenges

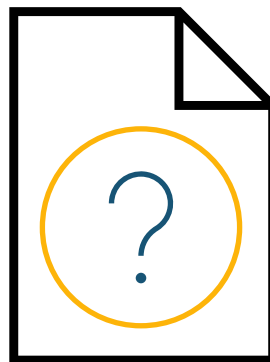
*Tara Straw*

*Center on Budget and Policy Priorities*

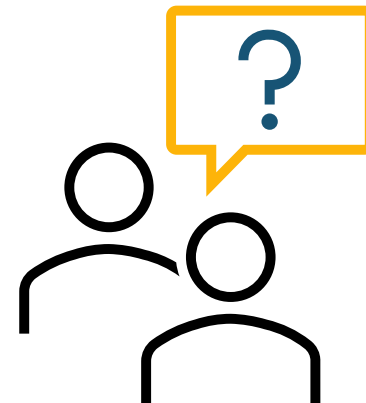
October 7, 2020



**Getting People in  
the (Virtual) Door**



**Accurate Eligibility  
Determinations in a  
Time of Uncertainty**

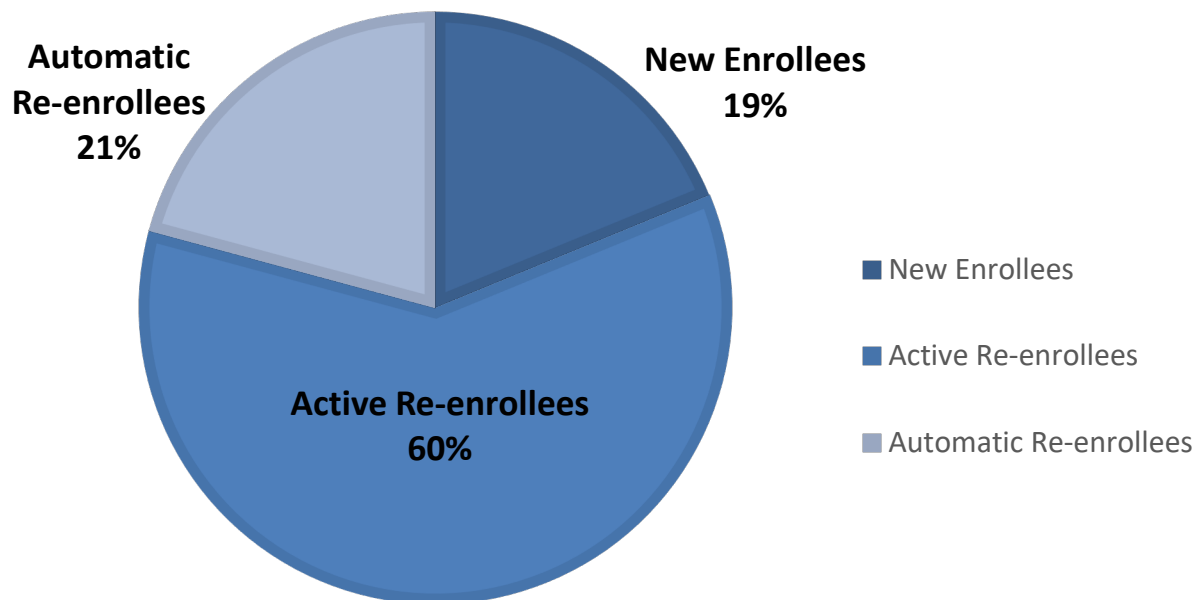


**APTC  
Reconciliation**



# Getting People in the (Virtual) Door

## 2020 WISCONSIN ENROLLEES



- What will the applicant pool look like this year?
  - Returning enrollees
  - New Medicaid/Marketplace shoppers
  - People with complicated and uncertain income situations
  - People who are unable to afford COBRA



## Affordability

- Low-cost or free coverage is available
  - If mentioning income brackets, consider weekly income
- Financial help is available
  - In 2020, 70% of marketplace enrollees in Wisconsin could get a plan for \$50/mo or less



## Need

- Coverage gives you peace of mind and is there when you need it
  - COVID messages are hit or miss
- Covers doctor visits, preventive services, and prescription drugs



## Help Enrolling

- Free help is available virtually
- Underscore OE timelines and deadlines



# Accurate Eligibility Determinations in a Time of Uncertainty

# Projecting 2021 Income



- It was hard to get 2020 income right – 2021 may be even harder
  - The more sources of income, the harder it is to build an annual estimate
- Prepare for more data matching inconsistencies
  - 2021 income projections may be significantly different than 2019
- Emphasize the need to report income changes

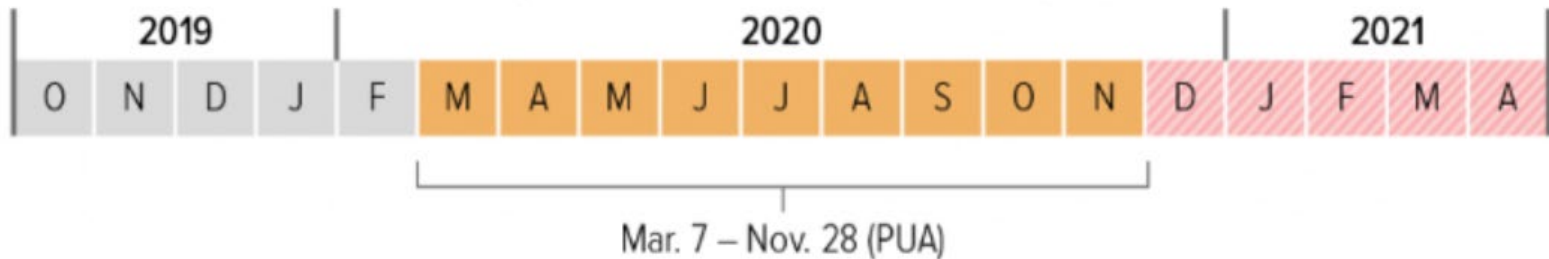
- All UI is counted in income for MAGI determinations. This includes:
  - Weekly base UI and extended benefits
  - Extension of UI for up to 39 weeks (until Dec 31, 2020)
  - Expansion of UI to new populations (until Dec 31, 2020)
  - Executive Order Lost Wage Assistance of \$300/week (\*excluded for Medicaid)
- 2021 income projection complications
  - People hitting their cap on eligible UI weeks, likely in spring 2021
  - Potential federal UI extensions
    - Who will get UI?
    - How much?



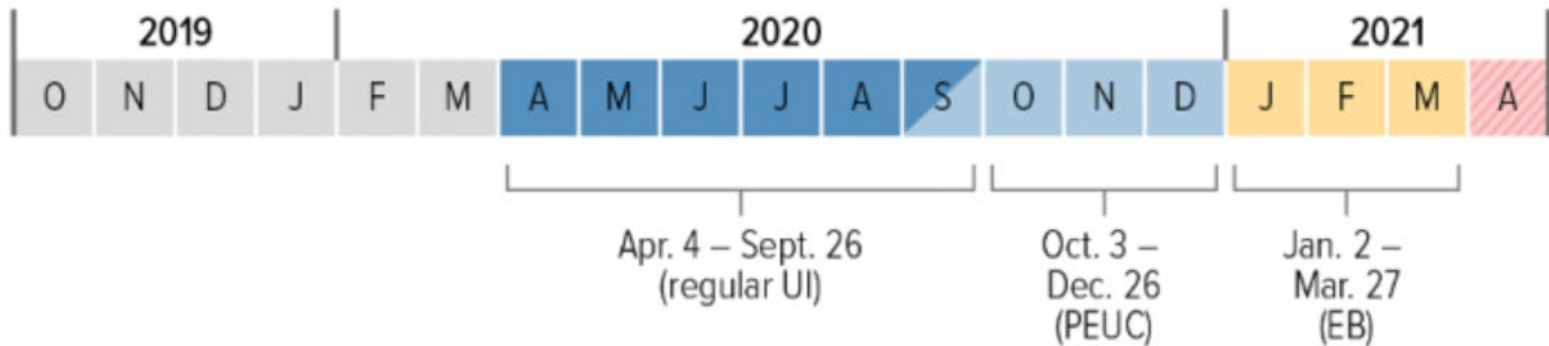
# Exhausting Unemployment Insurance (UI)

9

Worker lost job in early March 2020 (did not qualify for regular UI, qualified for 39 weeks of PUA)



Worker lost job in spring 2020 (state has 26 weeks of regular UI, 13 weeks of PEUC, and 13 weeks of EB)



Note: UI = unemployment insurance; PEUC = Pandemic Emergency Unemployment Compensation; PUA = Pandemic Unemployment Assistance; EB = Extended Benefits

Source: CBPP analysis

## Tara's income

You can enter amounts now, then update Tara's income later in the year if Tara's situation changes.

**i** If Tara has more than one source of income, you'll be able to enter more later.

Select a type of income Tara currently gets **this month**.

[Learn more about types of income to report.](#)

Unemployment

Enter any unemployment compensation this person is currently getting, whether it's from a government office, employer, or union, or unemployment compensation as a result of the COVID-19 emergency.

Enter the amount Tara gets paid.

If you're not sure, make your best estimate.

\$ 375

How often does Tara get this amount?

- ☒ Weekly
- ☐ Every 2 weeks
- ☐ Twice a month
- ☐ Monthly
- ☐ Yearly
- ☐ One time only

- Enter only income for the current month
  - If they received UI for the **entire month**, enter the weekly or monthly amount
  - For a **partial month** of UI, enter it as a monthly amount
  - Enter **lump sum** UI as a one-time payment if received in that month
  - (This is especially important if Congress passes another weekly federal bump)

### Tara's expected monthly income for 2020

About \$1,623.75

We calculated this current monthly income amount based on what you entered for Tara's income and expenses. Don't worry if this isn't the exact total — we just need a close estimate.

Tara's expected **yearly income** for 2020

About \$19,485.00

We calculated this expected yearly income amount based on what you entered for Tara's monthly income and expenses. Is this correct?

[I'm not sure if this amount is correct.](#)

☐ Yes

☒ No

Is Tara's income for 2020 hard to predict?

☒ Yes

☐ No

If you're not sure, make your best estimate of Tara's income total for 2020.

*This field is required.*

\$ |

**i** We can help you better estimate Tara's income, if you need it

If their income is hard to predict or changes (like getting unemployment or having a short-term job):

[Use income calculator](#)

If you roughly know their monthly income, even if the amounts change:

[Enter monthly amounts](#)

- Annual income calculates as monthly income x 12. This might not be correct.
- Note that certain types of income automatically calculate for 52 weeks. Adjust annual income to reflect the correct amount (and to make any other adjustments).

## Calculate yearly income

Use this tool to help calculate

### **i** If income has changed

We know some people are making the best estimate of the Marketplace and updating

### Household member's name

Optional

### Income

If this person gets this income at

Add Income Source

### Expenses

Add student loan interest, alimony

Add Expense

## Tara's net expected income for coverage year

This is an estimate of Tara's expected yearly income. You can use the "net expected yearly income" amount below when you fill out or update your Marketplace application.

Income \$16,207.55

Unemployment 1: \$375.00 weekly from 04/01/2020 - 12/31/2020 \$14,732.14

Job (like salary, wages, commissions, or tips) 1: \$6,000.00 yearly from 01/01/2020 - 03/30/2020 \$1,475.41

Expenses \$0.00

Net expected income for coverage year \$16,207.55

**\$14,732.14**

Calculate

Cancel

Add Income Source



## **i** We can help you better estimate T

If their income is hard to predict or change (e.g., self-employed or having a short-term job):

Use income calculator

If you roughly know their monthly income:

Enter monthly amounts

## Estimate 's income

Enter 's expected income for each month of 2020. Don't worry if this isn't the exact total, we just need a close estimate.

January 2020

\$

February 2020

\$

March 2020

\$

April 2020

\$

May 2020

\$

June 2020

\$

July 2020

\$

August 2020

\$

September 2020

\$

October 2020

\$

November 2020

\$

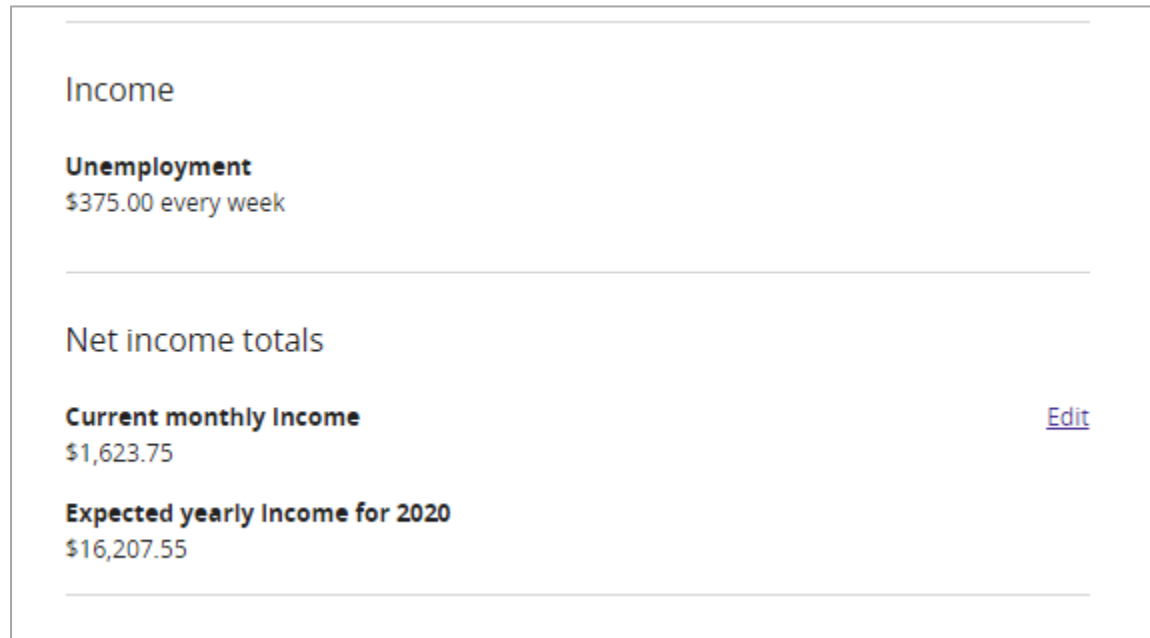
December 2020

\$

Save income estimate

Cancel





The screenshot shows a review screen for income information. It is divided into sections by horizontal lines. The first section is titled 'Income' and contains 'Unemployment' with the value '\$375.00 every week'. The second section is titled 'Net income totals' and contains 'Current monthly Income' with the value '\$1,623.75' and an 'Edit' link to its right. The third section contains 'Expected yearly Income for 2020' with the value '\$16,207.55'.

Income	
Unemployment	\$375.00 every week

Net income totals	
Current monthly Income	\$1,623.75 <a href="#">Edit</a>
Expected yearly Income for 2020	\$16,207.55

- This is the review screen before you sign and submit.
- On this screen, double check:
  - **Current monthly income.** No matter your change to annual income, the monthly amount should be the income you initially entered for the current month. This amount will determine income for Medicaid purposes
  - **Expected yearly income.** This amount will determine income for APTC purposes

- [This tool](#) can help estimate annual self-employment income.
- Download and fill out the PDF
  - Give the completed form to your client for their records
  - Use it in DMI verification

## Self-Employment Income Estimator

**What is self-employment income?** Self-employment income includes any work or services you get paid for. This could be odd jobs, seasonal work, or other work that isn't recorded on a W-2. You can deduct reasonable business expenses to offset some of your income.

**Who should use this tool?** This tool can help you calculate the self-employment income and expenses you'll include on your HealthCare.gov application. This tool doesn't include everything you need to know to file your tax return and it isn't a substitute for tax advice.

**Note:** If you underestimate your income (or overestimate your expenses), you may get a higher premium tax credit than you qualify for and will need to pay some of it back.

### Main Information

Type of Business or Profession			
Business Name			
Business Start Date			
Have you included this business income on a recent tax return?			
Are your income and expenses similar to those on your prior tax return? If so, refer to your last tax return for help in estimating your income for next year.			

**Tip** Keep a separate checking account or credit card for your business to make income and expenses easier to track.

### Income

Total Gross Income from Form(s) 1099-MISC (do <b>NOT</b> deduct any expenses)	\$	
Total Gross Income from Form 1099-K (do <b>NOT</b> deduct any expenses)	\$	
Total Electronic payments not reported on 1099-MISC or 1099-K (such as certain rideshare income not reported above)	\$	
Total of all other income received by cash or check not reported above	\$	

Total Gross Income . . . . . \$

### Income Details

Income	Details

- 2021 income is measured against 2019 income for reasonable compatibility



## When a DMI is triggered →

- Applicant is awarded subsidies based on income attestation but must provide documents to verify household income because:
  - There is no income information in the data hub, or
  - Attestation is 25% and \$6,000 lower than the data available in the hub

This might mean more income DMIs to resolve

## Common reasons for income DMIs

- Change in a job or hours of employment
- Irregular freelance or self-employment income
- One-time income, such as an IRA withdrawal or retirement cash-out



- Report income and household changes
  - If projected income is too low: potential repayment
  - If projected income is too high: miss out on Medicaid/CHIP or a higher APTC (or could get a higher PTC at tax time)
- When reporting mid-year income increases, beware of the APTC calculation
  - In HealthCare.gov, the APTC is calculated based on the new income, without regard to the APTC already received

## Example:

- At the start of the year, Malcolm's APTC is \$2,400 (\$200/month).
- Malcolm reports an income increase in September, after he has already received \$1,800 in APTC.
- Based on his new income, he's eligible for \$1,200 in APTC for the year. HealthCare.gov calculates an APTC of \$100/month for the rest of the year.
- He should reduce the amount of APTC he receives to zero. Malcolm has already received more APTC than he's entitled to and will need to repay the excess, up to the repayment cap.

REPAYMENT LIMITS (TY 2020)		
Income (as % of FPL)	SINGLE taxpayers will pay back no more than ...	OTHER taxpayers will pay back no more than....
Under 200%	\$325	\$650
At least 200% but less than 300%	\$800	\$1,600
At least 300% but less than 400%	\$1,350	\$2,700
400% and above	None: Full repayment	None: Full repayment

## Beyond the Basics resource includes:

- Annually updated FPL levels for current and prior year
- Expected premium contributions
- Employer coverage affordability threshold
- Out-of-pocket maximums, including for CSR plans
- Tax filing thresholds
- Repayment caps for APTC

YEARLY GUIDELINES AND THRESHOLDS

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Tax Year 2020

Tax Filing Thresholds (Tax Year 2020)

Tax Filing Status	Single	Head of Household	Married Filing Jointly	Married Filing Separately	Qualifying Widow(er) w/ Qualifying Child
Tax Filing Threshold for People Under Age 65	\$12,400	\$18,650	\$24,800	Must file if had gross income of any kind	\$24,800

Tax Dependent Filing Requirement

Aged and/or blind?	Unearned income was over:	Earned income was over:	Taxable gross income was more than the larger of:
Under 65 AND not blind	\$1,000	\$12,400	\$1,000 OR Earned income (up to \$12,050) + \$350

Note: Tax filing thresholds calculated using the standard deduction for taxpayers for 2020 (required to file if gross income is more than the standard deduction).

Source: [www.irs.gov/pub/irs-drop/19-44.pdf](https://www.irs.gov/pub/irs-drop/19-44.pdf)

Repayment Limits on APTC (Tax Year 2020)

Income (% FPL)	SINGLE Taxpayers	OTHER Taxpayers
Under 200%	\$325	\$650
200% – 300%	\$800	\$1,600
300% – 400%	\$1,350	\$2,700
400% and above	None	None

Source: [www.irs.gov/pub/irs-drop/19-44.pdf](https://www.irs.gov/pub/irs-drop/19-44.pdf)

2019 Federal Poverty Guidelines (Coverage Year 2020)

# in Household	100% FPL	138% FPL	150% FPL	200% FPL	250% FPL	300% FPL	400% FPL
1	\$12,490	\$17,236	\$18,735	\$24,980	\$31,225	\$37,470	\$49,960
2	\$16,910	\$23,336	\$25,365	\$33,820	\$42,275	\$50,730	\$67,640
3	\$21,330	\$29,435	\$31,995	\$42,660	\$53,325	\$63,990	\$85,320
4	\$25,750	\$35,535	\$38,625	\$51,500	\$64,375	\$77,250	\$103,000
5	\$30,170	\$41,635	\$45,255	\$60,340	\$75,425	\$90,510	\$120,680
6	\$34,590	\$47,734	\$51,885	\$69,180	\$86,475	\$103,770	\$138,360
7	\$39,010	\$53,834	\$58,515	\$78,020	\$97,525	\$117,030	\$156,040
8	\$43,430	\$59,933	\$65,145	\$86,860	\$108,575	\$130,290	\$173,720
9	\$47,850	\$66,033	\$71,245	\$95,700	\$119,625	\$144,300	\$191,800
10	\$52,270	\$72,133	\$77,345	\$104,540	\$130,675	\$158,310	\$209,880
11	\$56,690	\$78,233	\$83,445	\$113,380	\$141,725	\$172,320	\$229,960
12	\$61,110	\$84,333	\$89,545	\$122,220	\$152,775	\$186,330	\$249,040
13	\$65,530	\$90,433	\$95,645	\$131,060	\$163,825	\$199,340	\$269,120
14	\$69,950	\$96,533	\$101,745	\$139,900	\$174,875	\$211,390	\$284,200
15	\$74,370	\$102,633	\$107,855	\$148,740	\$185,925	\$223,440	\$299,280
16	\$78,790	\$108,733	\$113,955	\$157,580	\$196,975	\$235,490	\$314,360
17	\$83,210	\$114,833	\$120,055	\$166,420	\$208,025	\$247,540	\$329,440
18	\$87,630	\$120,933	\$126,155	\$175,260	\$219,075	\$259,590	\$344,520
19	\$92,050	\$127,033	\$132,255	\$184,100	\$230,125	\$271,640	\$359,600
20	\$96,470	\$133,133	\$138,355	\$192,940	\$241,175	\$283,690	\$374,680
21	\$100,890	\$139,233	\$144,455	\$201,780	\$252,225	\$295,740	\$389,760
22	\$105,310	\$145,333	\$150,555	\$210,620	\$263,275	\$307,790	\$404,840
23	\$109,730	\$151,433	\$156,655	\$219,460	\$274,325	\$319,840	\$419,920
24	\$114,150	\$157,533	\$162,755	\$228,300	\$285,375	\$331,890	\$435,000
25	\$118,570	\$163,633	\$168,855	\$237,140	\$296,425	\$343,940	\$450,080
26	\$122,990	\$169,733	\$174,955	\$245,980	\$307,475	\$355,990	\$465,160
27	\$127,410	\$175,833	\$181,055	\$254,820	\$318,525	\$368,040	\$480,240
28	\$131,830	\$181,933	\$187,155	\$263,660	\$329,575	\$380,090	\$495,320
29	\$136,250	\$188,033	\$193,255	\$272,500	\$340,625	\$392,140	\$510,400
30	\$140,670	\$194,133	\$199,355	\$281,340	\$351,675	\$404,190	\$525,480
31	\$145,090	\$200,233	\$205,455	\$290,180	\$362,725	\$416,240	\$540,560
32	\$149,510	\$206,333	\$211,555	\$299,020	\$373,775	\$428,290	\$555,640
33	\$153,930	\$212,433	\$217,655	\$307,860	\$384,825	\$440,340	\$570,720
34	\$158,350	\$218,533	\$223,755	\$316,700	\$395,875	\$452,390	\$585,800
35	\$162,770	\$224,633	\$229,855	\$325,540	\$406,925	\$464,440	\$600,880
36	\$167,190	\$230,733	\$235,955	\$334,380	\$417,975	\$476,490	\$615,960
37	\$171,610	\$236,833	\$242,055	\$343,220	\$429,025	\$488,540	\$631,040
38	\$176,030	\$242,933	\$248,155	\$352,060	\$440,075	\$500,590	\$646,120
39	\$180,450	\$249,033	\$254,255	\$360,900	\$451,125	\$512,640	\$661,200
40	\$184,870	\$255,133	\$260,355	\$369,740	\$462,175	\$524,690	\$676,280
41	\$189,290	\$261,233	\$266,455	\$378,580	\$473,225	\$536,740	\$691,360
42	\$193,710	\$267,333	\$272,555	\$387,420	\$484,275	\$548,790	\$706,440
43	\$198,130	\$273,433	\$278,655	\$396,260	\$495,325	\$560,840	\$721,520
44	\$202,550	\$279,533	\$284,755	\$405,100	\$506,375	\$572,890	\$736,600
45	\$206,970	\$285,633	\$290,855	\$413,940	\$517,425	\$584,940	\$751,680
46	\$211,390	\$291,733	\$296,955	\$422,780	\$528,475	\$596,990	\$766,760
47	\$215,810	\$297,833	\$303,055	\$431,620	\$539,525	\$609,040	\$781,840
48	\$220,230	\$303,933	\$309,155	\$440,460	\$550,575	\$621,090	\$796,920
49	\$224,650	\$310,033	\$315,255	\$449,300	\$561,625	\$633,140	\$812,000
50	\$229,070	\$316,133	\$321,355	\$458,140	\$572,675	\$645,190	\$827,080
51	\$233,490	\$322,233	\$327,455	\$466,980	\$583,725	\$657,240	\$842,160
52	\$237,910	\$328,333	\$333,555	\$475,820	\$594,775	\$669,290	\$857,240
53	\$242,330	\$334,433	\$339,655	\$484,660	\$605,825	\$681,340	\$872,320
54	\$246,750	\$340,533	\$345,755	\$493,500	\$616,875	\$693,390	\$887,400
55	\$251,170	\$346,633	\$351,855	\$502,340	\$627,925	\$705,440	\$902,480
56	\$255,590	\$352,733	\$357,955	\$511,180	\$638,975	\$717,490	\$917,560
57	\$260,010	\$358,833	\$364,055	\$520,020	\$650,025	\$729,540	\$932,640
58	\$264,430	\$364,933	\$370,155	\$528,860	\$661,075	\$741,590	\$947,720
59	\$268,850	\$371,033	\$376,255	\$537,700	\$672,125	\$753,640	\$962,800
60	\$273,270	\$377,133	\$382,355	\$546,540	\$683,175	\$765,690	\$977,880
61	\$277,690	\$383,233	\$388,455	\$555,380	\$694,225	\$777,740	\$992,960
62	\$282,110	\$389,333	\$394,555	\$564,220	\$705,275	\$789,790	\$1,008,040
63	\$286,530	\$395,433	\$400,655	\$573,060	\$716,325	\$801,840	\$1,023,120
64	\$290,950	\$401,533	\$406,755	\$581,900	\$727,375	\$813,890	\$1,038,200
65	\$295,370	\$407,633	\$412,855	\$590,740	\$738,425	\$825,940	\$1,053,280
66	\$299,790	\$413,733	\$418,955	\$599,580	\$749,475	\$837,990	\$1,068,360
67	\$304,210	\$419,833	\$425,055	\$608,420	\$760,525	\$850,040	\$1,083,440
68	\$308,630	\$425,933	\$431,155	\$617,260	\$771,575	\$862,090	\$1,098,520
69	\$313,050	\$432,033	\$437,255	\$626,100	\$782,625	\$874,140	\$1,113,600
70	\$317,470	\$438,133	\$443,355	\$634,940	\$793,675	\$886,190	\$1,128,680
71	\$321,890	\$444,233	\$449,455	\$643,780	\$804,725	\$898,240	\$1,143,760
72	\$326,310	\$450,333	\$455,555	\$652,620	\$815,775	\$910,290	\$1,158,840
73	\$330,730	\$456,433	\$461,655	\$661,460	\$826,825	\$922,340	\$1,173,920
74	\$335,150	\$462,533	\$467,755	\$670,300	\$837,875	\$934,390	\$1,189,000
75	\$339,570	\$468,633	\$473,855	\$679,140	\$848,925	\$946,440	\$1,204,080
76	\$343,990	\$474,733	\$479,955	\$687,980	\$859,975	\$958,490	\$1,219,160
77	\$348,410	\$480,833	\$486,055	\$696,820	\$871,025	\$970,540	\$1,234,240
78	\$352,830	\$486,933	\$492,155	\$705,660	\$882,075	\$982,590	\$1,249,320
79	\$357,250	\$493,033	\$498,255	\$714,500	\$893,125	\$994,640	\$1,264,400
80	\$361,670	\$499,133	\$504,355	\$723,340	\$904,175	\$1,006,690	\$1,279,480
81	\$366,090	\$505,233	\$510,455	\$732,180	\$915,225	\$1,018,740	\$1,294,560
82	\$370,510	\$511,333	\$516,555	\$741,020	\$926,275	\$1,030,790	\$1,309,640
83	\$374,930	\$517,433	\$522,655	\$749,860	\$937,325	\$1,042,840	\$1,324,720
84	\$379,350	\$523,533	\$528,755	\$758,700	\$948,375	\$1,054,890	\$1,339,800
85	\$383,770	\$529,633	\$534,855	\$767,540	\$959,425	\$1,066,940	\$1,354,880
86	\$388,190	\$535,733	\$540,955	\$776,380	\$970,475	\$1,078,990	\$1,369,960
87	\$392,610	\$541,833	\$547,055	\$785,220	\$981,525	\$1,091,040	\$1,385,040
88	\$397,030	\$547,933	\$553,155	\$794,060	\$992,575	\$1,103,090	\$1,399,120
89	\$401,450	\$554,033	\$559,255	\$802,900	\$1,003,625	\$1,115,140	\$1,414,200
90	\$405,870	\$560,133	\$565,355	\$811,740	\$1,014,675	\$1,127,190	\$1,429,280
91	\$410,290	\$566,233	\$571,455	\$820,580	\$1,025,725	\$1,139,240	\$1,444,360
92	\$414,710	\$572,333	\$577,555	\$829,420	\$1,036,775	\$1,151,290	\$1,459,440
93	\$419,130	\$578,433	\$583,655	\$838,260	\$1,047,825	\$1,163,340	\$1,474,520
94	\$423,550	\$584,533	\$589,755	\$847,100	\$1,058,875	\$1,175,390	\$1,489,600
95	\$427,970	\$590,633	\$595,855	\$855,940	\$1,069,925	\$1,187,440	\$1,504,680
96	\$432,390	\$596,733	\$601,955	\$864,780	\$1,080,975	\$1,199,490	\$1,519,760
97	\$436,810	\$602,833	\$608,055	\$873,620	\$1,092,025	\$1,211,540	\$1,534,840
98	\$441,230	\$608,933	\$614,155	\$882,460	\$1,103,075	\$1,223,590	\$1,549,920
99	\$445,650	\$615,033	\$620,255	\$891,300	\$1,114,125	\$1,235,640	\$1,565,000
100	\$450,070	\$621,133	\$626,355	\$900,140	\$1,125,175	\$1,247,690	\$1,580,080
101	\$454,490	\$627,233	\$632,455	\$908,980	\$1,136,225	\$1,259,740	\$1,595,160
102	\$458,910	\$633,333	\$638,555	\$917,820	\$1,147,275	\$1,271,790	\$1,610,240
103	\$463,330	\$639,433	\$644,655	\$926,660	\$1,158,325	\$1,283,840	\$1,625,320
104	\$467,750	\$645,533	\$650,755	\$935,500	\$1,169,375	\$1,295,890	\$1,640,400
105	\$472,170	\$651,633	\$656,855	\$944,340	\$1,180,425	\$1,307,940	\$1,655,480
106	\$476,590	\$657,733	\$662,955	\$953,180	\$1,191,475	\$1,319,990	\$1,670,560
107	\$481,010	\$663,833	\$669,055	\$962,020	\$1,202,525	\$1,332,040	\$1,685,640
108	\$485,430	\$669,933	\$675,155	\$970,860	\$1,213,575	\$1,344,090	\$1,700,720
109	\$489,850	\$676,033	\$681,255	\$979,700	\$1,224,625	\$1,356,140	\$1,715,800
110	\$494,270	\$682,133	\$687,355	\$988,540	\$1,235,675	\$1,368,190	\$1,730,880
111	\$498,690	\$688,233	\$693,455	\$997,380	\$1,246,725	\$1,380,240	\$1,745,960
112	\$503,110	\$694,333	\$699,555	\$1,006,220	\$1,257,775	\$1,392,290	\$1,761,040
113	\$507,530	\$700,433	\$705,655	\$1,015,060	\$1,268,825	\$1,404,340	\$1,776,120
114	\$511,950	\$706,533	\$711,755	\$1,023,900	\$1,279,875	\$1,416,390	\$1,791,200
115	\$516,370	\$712,633	\$717,855	\$1,032,740	\$1,290,925	\$1,428,440	\$1,806

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# APTC Reconciliation

# How Reconciliation Affects APTC

- Consumers who failed to reconcile their 2018 APTC are now getting letters warning that 2020 financial help is ending
- Consumers are also getting Marketplace Open Enrollment Notices (MOENs). Some will warn that people aren't eligible for financial assistance because of failure to file in 2019.

## Health Insurance Marketplace

[First Name Last Name of Tax Filer]  
[Address]  
[City, State Zip]

[Date of notice]

Application Date: [application\_submission\_date]  
Application ID: [application\_identifier]

Dear [tax filer\_first\_name]:

### **ACT NOW: People in your household will lose financial help for their Marketplace coverage if you do not take action immediately.**

You or someone in your household attested on your [2020] Marketplace application that you filed a [2018] tax return with IRS Form 8962, but the Marketplace is not able to confirm this in IRS records.

#### **Why we're sending you this letter**

You're getting this notice because you're currently enrolled in Marketplace coverage with advance payments of the premium tax credit (APTC), and you haven't filed and/or reconciled APTC previously paid on your behalf for 2016 according to IRS records. You must file a federal tax return for [2018] along with IRS Form 8962, *Premium Tax Credit (PTC)* for [2018]. If you already filed your [2018] tax return, you need to file an amended return with Form 8962.

**NOTE:** If you have filed your [2018] tax return with Form 8962, you don't need to do anything else.

#### **What you need to do**

**File or amend your [2018] tax return with Form 8962 as soon as you can, even if you don't usually have to file taxes.** If you already filed your [2018] tax return, you must file a Form 1040X, Amended U.S. Individual Income Tax Return, with a Form 8962. In early [2019] you should have received a Form 1095-A from the Marketplace for the [2018] coverage year. This form provides information you'll need to complete Form 8962. To get a copy of your Form 1095-A for [2018], log in to your Marketplace account at HealthCare.gov, select "Go to my applications & coverage," and open your [2018] application. Then select "Tax forms" from the menu on the left. You can also call the Marketplace Call Center at 1-800-318-2596. For more information on filing or amending a [2018] tax return

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For more information and resources, please visit:

[www.healthreformbeyondthebasics.org](http://www.healthreformbeyondthebasics.org)

*This is a project of the Center on Budget and Policy Priorities [www.cbpp.org](http://www.cbpp.org)*