



Tax Resources

February 3, 2015

Below is a list of resources that help explain the intersection of the ACA and the tax filing process. Enrollment assisters are not tax preparers and should not give tax advice to consumers seeking their help, but we know that assisters do get asked health care related tax filing questions and these resources will help.

It is also important that assisters know where they can send consumers who may need more in depth tax advice. For individuals earning below \$53,000 a year, persons with disabilities, the elderly and limited English speaking taxpayers who need assistance in preparing their own tax returns, the [Volunteer Income Tax Assistance \(VITA\)](#) program offers free tax help. At a VITA site, IRS-certified volunteers provide free basic income tax return preparation with electronic filing for individuals who qualify.

Click on a title to jump to that section:

[General Overviews of Tax Filing and the ACA](#)

[APTCs and Tax Filing](#)

[MAGI Calculation](#)

[Tax Reconciliation](#)

[Choosing a Tax Preparer](#)

[Information to Complete Relevant Tax Forms \(1095-A, 8962\)](#)

[Immigrants and Tax Filing](#)

[HIV/AIDS and ACA Tax Filing Requirements](#)

[American Indian/Alaska Native and Tax Filing](#)

[Penalties and Exemptions](#)

[Calculators and Tools](#)

[Relevant CMS Assister Newsletters](#)

[Relevant IRS Tax Tips](#)

***In the Loop** would like to acknowledge all of the incredible work by the organizations who created these resources. We are proud to share such helpful resources with the **In the Loop** community.*

General Overview of Tax Filing and the ACA

- [What's New for Individuals and Families](#) - IRS - *Comprehensive Guide*
- [Do Your Taxes for Free](#) - IRS (FreeFile) - *Fact Sheet*
- [Health Coverage and Federal Income Taxes](#) - HHS - *Resource Center*
- [The Assister's Guide to Tax Rules](#) - Center on Budget and Policy Priorities - *Comprehensive Guide*
- [Tax Preparer ACA Training Home](#) - Center on Budget and Policy Priorities - *Comprehensive Guide*
- [Health Insurance and the 2014 Federal Income Tax Return](#) - Kaiser Family Foundation – *FAQ*
- [Getting Ready for Tax Season \(Dec. 2014\)](#) - Healthcare.gov - *Presentation*
- [Health Coverage and Federal Income Taxes](#) - Healthcare.gov - *Fact Sheet*
- [Health Coverage and Your Federal Income Taxes](#) - Healthcare.gov - *Resource Center*
- [3 Tips About Marketplace Coverage and Your Taxes](#) - Healthcare.gov - *Tip Sheet*
- [ACA Tax Filing Requirements](#) - National Alliance of State & Territorial Aids Directors - *Fact Sheet*
- [Key Tax Laws for Individuals](#) - H&R Block - *Fact Sheet*
- [Navigator Guide](#) - Center on Health Insurance Reform - *Comprehensive Guide*

APTCs and Tax Filing

- [Advanced Premium Tax Credits - *In the Loop*](#) - *Fact Sheet*
- [Health Insurance & Tax Credits - What to Do at Tax Time](#) - Consumer's Union - *Fact Sheet*
- [How to Report Your Income with APTCs](#) - Consumer's Union - *FAQ*
- [How Getting Financial Assistance Affects Your Taxes](#) - Families USA - *FAQ*

MAGI Calculation

- [Modified Adjusted Gross Income - *In the Loop*](#) - *Fact Sheet*
- [MAGI: When to Count Dependent's SSI - *In the Loop*](#) - *Fact Sheet*
- [Advocate's Guide to MAGI](#) - NHeLP - *Comprehensive Guide*

Tax Reconciliation

- [Reconciliation of APTC - *In the Loop*](#) - *Fact Sheet*
- [Premium Tax Credits and "Tax Reconciliation"](#) - Consumer's Union - *Fact Sheet*
- [Premium Tax Credits and Reconciliation](#) - H&R Block - *Fact Sheet*
- [Individual Shared Responsibility Provision & Premium Tax Credit](#) - IRS - *Slideshow*

Choosing a Tax Preparer

- [Volunteer Income Tax Assistance \(VITA\) - Free Tax Return Prep for Qualifying Taxpayers](#) - IRS
- [Find a VITA Site](#) - IRS
- [IRS Tips for Choosing a Tax Preparer](#) - IRS - *Tip Sheet*
- [Top Ten Tips to Help You Choose a Tax Preparer](#) - IRS - *Tip Sheet*

Information to Complete Relevant Tax Forms (1095-A, 8962)

- [Form 1095A](#) - HHS - *FAQ*
- [Instructions for Form 8962](#) - IRS - *Instruction Sheet*

Immigrants and Tax Filing

- [Immigrants, Taxes, and the Affordable Care Act](#) - National Immigration Law Center - *FAQ*
- [Individual Taxpayer Identification Number \(ITIN\)](#) - National Immigration Law Center - *FAQ*
- [Immigrants & Exemptions from the Individual Mandate](#) - National Immigration Law Center - *FAQ*

HIV/AIDS and ACA Tax Filing Requirements

- [ACA Federal Tax Filing](#) - National Alliance of State & Territorial AIDS Directors - *Issue Brief*

American Indian/Alaska Native and Tax Filing

- [Indian Exemption Recommendation](#) - Alaska Native Tribal Health Consortium - *Fact Sheet*
- [Affordable Care Act FAQ](#) - Indian Health Services - *FAQ*
- [ACA Taxes and Exemptions Training](#) - Native American Professional Parents Resources - *Presentation*

Penalties and Exemptions

- [ACA and Tax Filing for Married, Separated, and Abandoned Spouses](#) - *In the Loop* - *Fact Sheet*
- [Instructions for Form 8965](#) - IRS - *Instruction Sheet*
- [Exemptions for Consumers without Health Coverage in 2014](#) - Enroll America - *Fact Sheet*
- [Exemptions for Consumers without Health Coverage in 2015](#) - Enroll America - *Fact Sheet*
- [Penalties and Exemptions](#) - H&R Block - *Fact Sheet*
- [Exemptions from the Fee for Not Having Health Coverage](#) - Healthcare.gov - *Resource*
- [No Health Coverage? What that Means for Your Taxes](#) - Healthcare.gov - *Fact Sheet*
- [Exemption 101 Explainer](#) - Healthcare.gov - *Fact Sheet*
- [Exemptions and SEPs](#) - Center on Budget and Policy Priorities - *Presentation*

Calculators and Tools

- [ACA Tax Impact Calculator](#) - H&R Block - *Calculator*
- [ACA Tax Penalty Calculator](#) - Tax Policy Center - *Calculator*
- [Look Up Lowest Cost 2014 Bronze Plan](#) - Healthcare.gov - *Tool*
- [Look Up Second Lowest Cost 2014 Silver Plan](#) - Healthcare.gov - *Tool*

Relevant CMS Assister Newsletters

- [January 27, 2015](#) - Sections III & V
 - “Medicaid block” Application Question
 - TIPS on Filing Taxes: UPDATE on When to Expect Form 1095-A
 - Guide to Health Care Law Changes to IRS Tax Forms
 - Call Center vs. the IRS – Where to refer consumers with tax-related questions
 - “Do Your Federal Taxes For Free” Consumer-friendly infographic and “IRS Tax Tip”
 - Consumers Union Fact Sheets on Understanding Tax Filing Requirements
- [January 20, 2015](#) - Sections III & V
 - TIPS on Filing Taxes: NEW Online Tools to Help Consumers During Tax Season
 - Resolving Potential Errors on the 1095-A Form
- [January 13, 2015](#) - Sections V & VI
 - NEW FAQ and Summary of Helping Consumers Prepare for Tax Season: 1095-A
 - TIPS on Filing Taxes
- [January 6, 2015](#) - Sections V & VI
 - Presentation Slides from "Getting Ready for Tax Season"
 - TIPS on Taxes
- [December 23, 2014](#) - Section VI
 - TIPS on Taxes

Tax Tips Directly from IRS

- [The Health Care Law's Effect on You](#) - January 29, 2015
- [Choose the Right Filing Status](#) - January 29, 2015
- [The Health Care Law's Effect on Your Tax Return](#) - January 27, 2015
- [Ten Tips about Free Tax Preparation](#) - January 27, 2015
- [Top Ten Facts about Exemptions and Dependents](#) - January 26, 2015
- [The Individual Shared Responsibility Provision brings changes to 2014 Returns](#) - January 23, 2015
- [Use the Tax Form That's Right for You](#) - January 23, 2015
- [Premium Tax Credit Brings Changes to Your 2014 Income Tax Returns](#) - January 22, 2015
- [Six Tips on Who Should File a 2014 Tax Return](#) - January 22, 2015
- [Getting Ready to File Your Tax Return](#) - January 21, 2015
- [Do Your Taxes for Free; Use IRS Free File](#) - January 21, 2015
- [Health Care Law Brings Changes to IRS Tax Forms](#) - January 13, 2015
- [Information for Employers about Their Responsibilities Under the ACA](#) - October 16, 2014
- [New IRS Publication Helps You Find out if You Qualify for an Exemption](#) - September 23, 2014
- [Three Timely Tips about Taxes and the Health Care Law](#) - March 6, 2014