



Filing Your Tax Return with a Marketplace Plan

If you have a Marketplace plan, you need to file a tax return!

Deadlines & Need-To-Knows

- You must “reconcile” your Premium Tax Credits (PTCs—the money you got to help pay your premiums).
- “Reconciling” is comparing what you said you would earn that year to what you DID earn.
- The deadline to file your tax return is April 15.

PRO TIP • *You agreed to reconcile when you enrolled in your insurance plan.*
• *You won't be able to keep getting PTCs if you don't reconcile.*

Form 1095-A

- A summary of the money in PTCs you got to pay your Marketplace plan premiums.
- Used to reconcile those PTCs on your tax return.
- Find it in your [healthcare.gov](https://www.healthcare.gov) account.

PRO TIP *If you file a tax return without it, the IRS will contact you and hold your refund, if any.*

How Can Reconciling Affect You?

- You estimated what you would earn in the year when you enrolled in your plan.
- The money you got in PTCs to help pay your premium was based on that estimate.

PRO TIP • *If you earn MORE, you may have to pay some back. But there are “repayment caps” that can protect you!*
• *If you made LESS, you may get some money back.*

Stop & Think

- How much money did I say I would earn when I enrolled in my plan for THIS year?
- Will I make more money than I said?
- Should I change my income estimate for this year?
- Has there been a change in my life? Marriage? Divorce? New child?

PRO TIP *Making a change to your [healthcare.gov](https://www.healthcare.gov) application right now can prevent unwelcome news at tax time! Call HAAM if you need to report a change.*

Questions? Need Help? Contact HAAM!

3036 S. 1st Street, Austin, TX 78704 | 512-541-4226, opt. 2 | support@myhaam.org | www.myhaam.org