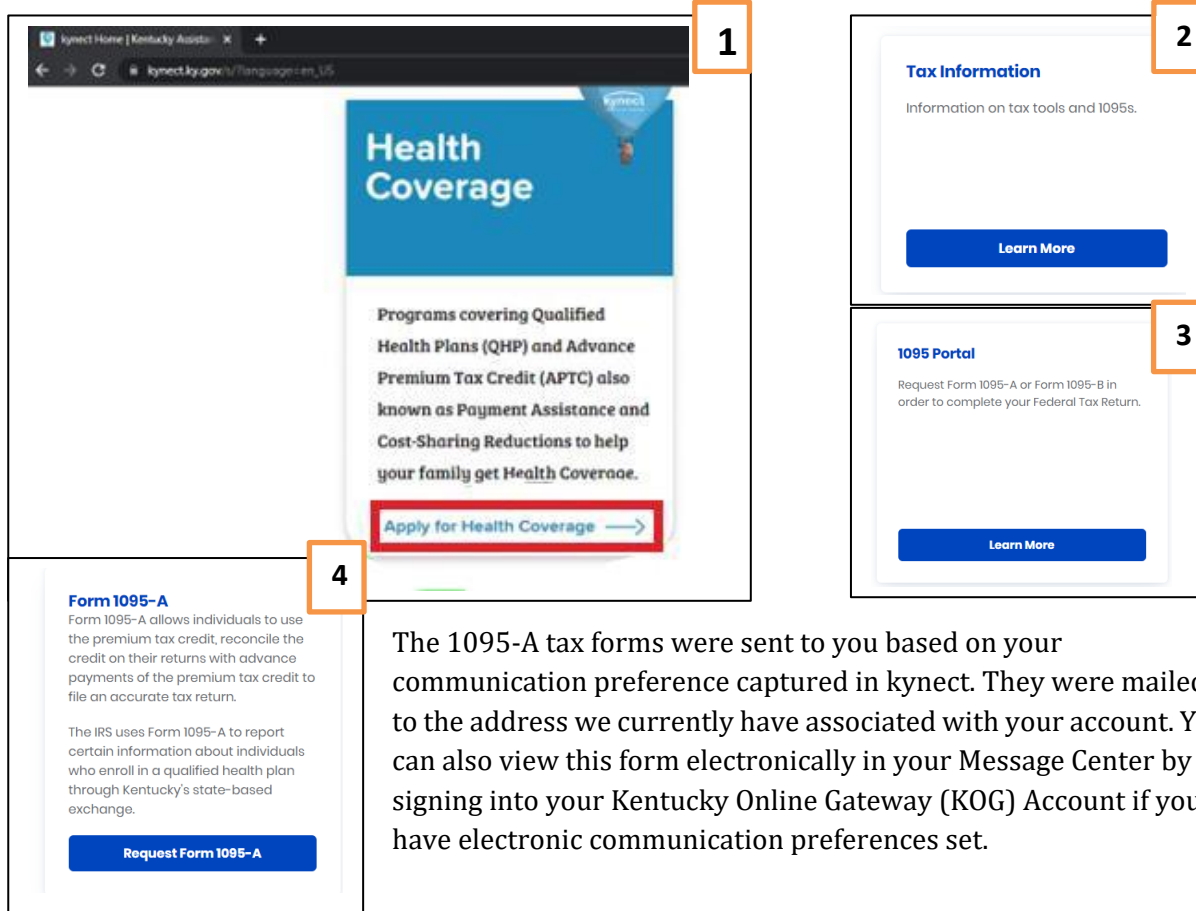# Tax Form 1095-A

The 1095-A is used to reconcile taxes for any household that received APTC to help pay premiums for Qualified Health Plans through kynect.

- This form is needed to complete income taxes
- 1095-A forms will be mailed by kynect and should arrive no later than mid-February each year.
- 1095-A forms can also be accessed in the Message Center on the resident dashboard.
- Agents/kynectors can also access their client's 1095-A from the client dashboard.
- 1095-A forms CANNOT be emailed to residents, assisters, or tax preparers.
- Residents can request a new 1095-A be mailed or sent to their dashboard by visiting the 1095 Portal on kynect. **1095-A Portal**

Tax Information

Information on tax tools and 1095s.

Learn More

1095 Portal

Request Form 1095-A or Form 1095-B in order to complete your Federal Tax Return.

Learn More

Form 1095-A

Form 1095-A allows individuals to use the premium tax credit, reconcile the credit on their returns with advance payments of the premium tax credit to file an accurate tax return.

The IRS uses Form 1095-A to report certain information about individuals who enroll in a qualified health plan through Kentucky's state-based exchange.

Request Form 1095-A

The 1095-A tax forms were sent to you based on your communication preference captured in kynect. They were mailed to the address we currently have associated with your account. You can also view this form electronically in your Message Center by signing into your Kentucky Online Gateway (KOG) Account if you have electronic communication preferences set.

If you receive a 1095-A that has incorrect information such as Date of Birth, Name, or Coverage Period you will need to request a corrected 1095-A.

How to obtain a corrected 1095-A?

- Request for corrections to demographic information
  - Updates to Name, Social Security Number, and Date of birth through Self Service Portal. (Some changes can be done through the contact center at 1-855-459-6328, while others will need to be completed through DCBS).

- Request for corrections to Coverage Periods and/or other corrections.
  - Contact 1-855-459-6328 with the requested changes such as an incorrect start date for your insurance plan
  - If applicable your 1095-A will be updated with the correct information.

Please Note: After any corrections have been made, an updated 1095-A must be requested using the [1095-A Portal](#)

Tax Information

If you or a member of your family received advanced payments of the premium tax credit (APTC), also referred to as payment assistance, you must file a tax return.

You will need the information on your form 1095-A to file taxes, even if you usually don't file or your income is below the level requiring you to.

Use the information from your 1095-A to fill out Form 8962.Form 8962 is sent with your tax return to "reconcile" your premium tax credit. That means to compare the amount of payment assistance you used with the actual premium tax credit you qualify for based on your final income amount.

If you did not use your payment assistance (APTC), but want to see if you qualify for a premium tax credit based on your final income amount, follow the steps below:

- Use the [Benchmark Tool](#) to find the premium for the Second Lowest Cost Silver Plan (SLCSP) available to you for the year. (If you paid full price, this information will be missing from your 1095-A.)
- Use this figure to fill out Form 8962, Premium Tax Credit (PDF). When you're done, you'll find out if you qualify for a premium tax credit based on your final income amount.
- If you qualify for a premium tax credit, you must complete Form 8962 and attach it to your federal income tax return.

If you have a question about the information shown on your Form 1095-A, or about receiving Form 1095-A, call 1-844-373-2417. If you have a question about other tax filing issues, call the IRS at 1-800-829-1040.

Get help from IRS

You can also get answers to your questions from your tax preparer, your accountant or the IRS. To reach the IRS help service, go online to irs.gov/aca or call the IRS toll free at 1-800-829-1040.

Kentuckians have access to free tax preparation sites across the state where trained and IRS-certified volunteers will help you with your taxes. Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) sites are generally located at community and neighborhood centers, libraries, schools, shopping malls, and other convenient locations across the Commonwealth. To locate the nearest VITA or TCE site near you, use the VITA Locator Tool or call (800) 906-9887.