



Failure to Reconcile (FTR)

Why am I not eligible for APTC this year?

There are several factors that could cause you to lose your eligibility for advanced payments of the premium tax credit (APTC)

- You did not authorize kynect to request updated tax information to use this year to redetermine your eligibility. This can be solved by updating your authorization on your kynect application.
- You did not file your taxes and reconcile APTC that you received in a previous year. This is called Failure to Reconcile (FTR). This can be solved by taking steps outlined below.

If you have filed taxes from previous years that you received APTC

Attest on your kynect application that you have filed your taxes and reconciled APTC. (This can be done online, by calling the Contact Center, or with the assistance of a kynector or agent).

If you have not filed taxes from previous years that you received APTC

File taxes and reconcile APTC with IRS Form 8962. After you have filed, attest on your kynect application that you filed and reconciled.

Attestation “Rechecks”

kynect will perform rechecks of IRS data early in the coverage year to determine whether or not persons who attested to filing their taxes actually did so; if you receive warning notices that you may lose APTC, it is important you make sure that your taxes are filed and previous year APTC is reconciled.

Final check and APTC discontinuance

Following a final check of IRS data, kynect will discontinue APTC for households that have still not filed and reconciled. Enrollees will receive an updated eligibility determination notice reflecting their ineligibility for APTC and their new eligibility for a Special Enrollment Period (SEP) to change plans. Individuals will have to pay the full insurance premium to stay enrolled in a qualified health plan.



Assistance

Enrollees who receive a warning notice indicating they may lose their APTC, can call kynect to attest that they will file their taxes for the year in which they received APTC.

- kynect Contact Center: 1-855-306-8959
- Note that in order to protect federal tax information, the Contact Center will not be able to tell enrollees whether or not they are at risk for losing APTC because they failed to file and reconcile or because of some other reason.
- If they have not filed taxes, they should attest that they will do so.

Enrollees who have tax questions can contact the IRS:

- Interactive Tax Assistant at [http://www.irs.gov/uac/Interactive-Tax-Assistant-\(ITA\)-1](http://www.irs.gov/uac/Interactive-Tax-Assistant-(ITA)-1)
- IRS Call Center: 1-866-682-7451, ext. 569

Please consult a tax professional if you have specific questions about your situation.



kynect.ky.gov
1-855-459-6328 (TTY) 1-855-326-4654

