

QUALIFIED HEALTH PLAN TAX FORMS: FORM 1095-A



Form 1095-A is a federal tax form issued by kynect which details the amount of Advance Premium Tax Credit (APTC) used throughout the coverage year. It is mailed or sent to the Message Center to all Qualified Health Plan (QHP) enrollees to reconcile their premium tax credit, complete IRS Form 8962, and file an accurate tax return.

Reconciliation means comparing the amount of premium tax credit used with the amount actually qualified for based on the final annual income. Any differences must be paid or will be received as a tax credit when filing the federal income tax return for the coverage year.

FORM 1095-A QUICK FACTS

- kynect automatically generates and mails Residents Form 1095-A by January 31, 2025.
- Form 1095-As are distributed on an enrollment and tax household level, meaning not everyone in the household will receive their own form:
 - For QHPs with APTC, kynect sends one (1) Form 1095-A per policy and tax household.
 - For QHPs without APTC, kynect sends one (1) Form 1095-A per policy for all enrollees, even if they belong to different tax households.
- After January 31, 2025, Residents may print their Form 1095-A from the kynect Message Center.

WHEN DO I USE FORM 1095-A?

Below outlines what Residents should do with enrollment information from Form 1095-A.

kynect Sends Form 1095-A

By January 31, 2025, Residents will receive Form 1095-A in the mail from kynect, which contains their 2024 enrollment information.

Thumbnail of Form 1095-A Health Insurance Marketplace Statement. The form includes sections for Recipient Information, Covered Individuals, and Coverage Information. It contains fields for recipient name, address, date of birth, and policy details.

Use Form 1095-A to Complete IRS Form 8962

After receiving Form 1095-A from kynect, Residents should complete **IRS Form 8962** to reconcile the amount of premium tax credit used throughout the coverage year.

Thumbnail of IRS Form 8962 Premium Tax Credit (PTC). The form is used to calculate the premium tax credit based on the information from Form 1095-A. It includes sections for Annual and Monthly Contribution Amount, Premium Tax Credit Claim and Reconciliation, and Repayment of Excess Advance Payment of the Premium Tax Credit.

QUALIFIED HEALTH PLAN TAX FORMS: FORM 1095-A



HOW DO I CORRECT FORM 1095-A?

If Residents receive Form 1095-A with incorrect information, they should contact the kynect Contact Center Tax Line (1-844-373-2417) to request a corrected Form 1095-A. When calling the Contact Center, Residents should:



Request that a ticket be submitted for the applicable Form 1095-A correction needed.

Demographic Information

Request updates to Name, Social Security Number, and Date of Birth.

Coverage Periods

Request updates to incorrect start or end date for their QHP.



Verify the mailing address is correct and confirm which Preferred Contact Method is selected in kynect.



Form 1095-A **cannot** be sent electronically (emailed) to Residents or Tax Preparers.



Correction

If any data changes (including address, enrollment information, etc.) from the previous generation of Form 1095-A, the *Correction* box will be checked on the new Form 1095-A.



Amended Tax Return

Residents who receive a corrected Form 1095-A after filing their taxes may submit an amended tax return. For additional guidance, reference the [Still Have Questions About Form 1095-A?](#) section of this fact sheet.

WHAT INFORMATION CANNOT BE CORRECTED?

If a Resident is terminated for non-payment, meaning they did not pay their share of premiums each month, there is no correction for this on Form 1095-A. The Resident will not be eligible for the tax credit they received and will be required to repay that amount to the IRS.

SCENARIO

Form 1095-A revealed that Resident Will Trent was not eligible for APTC during the month of April. However, \$600 was paid to the Issuer in April.

OUTCOME

Will is responsible for repaying \$600 which is the total APTC amount paid on his behalf for the month of April as he was not eligible for APTC that month.

Part III Coverage Information

Month	A. Monthly enrollment premiums	B. Monthly second lowest cost silver plan (SLCSP) premium	C. Monthly advance payment of premium tax credit
21 January	\$800	\$1,000	\$600
22 February	\$800	\$1,000	\$600
23 March	\$800	\$1,000	\$600
24 April	\$0	\$0	\$600
25 May			
26 June			
27 July			
28 August			
29 September			
30 October			
31 November			
32 December			
33 Annual Totals	\$2,400	\$3,000	\$2,400

For Privacy Act and Paperwork Reduction Act Notice, see separate instructions.

Cat. No. 60703Q

Form 1095-A (2024)

QUALIFIED HEALTH PLAN TAX FORMS: FORM 1095-A



HOW DO I REQUEST A NEW FORM 1095-A FROM KYNECT?

Residents may request a new Form 1095-A to be mailed or sent to their Resident Dashboard in kynect. Follow the steps below to complete a [Request Form 1095-A](#) in kynect.

1. On the [kynect health coverage](#) home screen under *Get Coverage*, select **Learn More** on the *Tax Information* tile.

Get Coverage

Below are the resources for learning about and applying for health coverage:

- Medicaid and KCHIP**
Medicaid, Kentucky Children's Health Insurance Program (KCHIP) and Time limited Medicaid
These programs help cover medical and preventive health care costs.
[Learn More](#)
- Premium Assistance**
Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP)
The Kentucky Integrated Health Insurance Premium Payment Program helps pay for employer sponsored insurance (ESI) health premiums.
[Learn More](#)
- Qualified Health Plan**
Qualified Health Plan with or without premium payment assistance (APTC) and Cost Sharing Reduction depending on eligibility
This program allows residents to buy a qualified health plan through the State-Based Marketplace.
[Learn More](#)
- Agents**
Agents help individuals choose the best health insurance plan for their families.
[Learn More](#)
- kynectors**
kynectors assist consumers with eligibility and enrollment forms, and applying for Medicaid/KCHIP, KI-HIPP, and health insurance
[Learn More](#)
- Tax Information**
Information on tax tools and 1095s.
[Learn More](#)

2. On the **Tax Information** screen under the *Get help from IRS* section, select **Learn More** on the *1095 Portal* tile.

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](tel: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](tel:800-906-9887).

- Tax Tools**
Find the Benchmark and Exemption Tools to determine your Premium Tax Credits or Exemption Eligibility.
[Learn More](#)
- 1095 Portal**
Request Form 1095-A or Form 1095-B in order to complete your Federal Tax Return.
[Learn More](#)

QUALIFIED HEALTH PLAN TAX FORMS: FORM 1095-A



3. On the **Form 1095 Portal** screen, select **Request Form 1095-A** on the *Form 1095-A* tile.



Please note: Residents enrolled in Medicaid, Kentucky Children’s Health Insurance Program (KCHIP), Small Business Health Options Program (SHOP), catastrophic plans, or stand-alone dental plans do not receive Form 1095-A.

4. On the **Request Form 1095-A** screen, select the **Tax Year**. Enter the **Last Name**, **Date of Birth**, and **SSN**. After selecting **I’m not a robot**, select **Submit**.

QUALIFIED HEALTH PLAN TAX FORMS: FORM 1095-A



STILL HAVE QUESTIONS ABOUT FORM 1095-A?

Review the frequently asked questions and answers below.

Question: Can Agents or kynectors help me complete my income tax return?

Answer: No, only tax professionals can assist in filing tax returns.

Question: Can I file taxes without a Form 1095-A?

Answer: No, the IRS will not complete processing of the tax return until they receive IRS Form 8962. Information from Form 1095-A is used to complete the IRS Form 8962.

Question: How do I use the Form 1095-A to complete my IRS Form 8962?

Answer: Residents should follow instructions provided on the IRS Form 8962 itself, review [IRS frequently asked questions and answers](#), or contact a tax professional.

Question: I received a corrected Form 1095-A, do I need to amend my income tax return?

Answer: If a Resident filed using the incorrect Form 1095-A, the Resident may file for an extension with the IRS and file an amended income tax return.

Question: Can I file taxes from previous years?

Answer: Yes, Residents may submit IRS Form 8962 to reconcile premium tax credits used from previous coverage years.

Question: What if I forgot to report a change in circumstances during the year?

Answer: It is too late to make changes to 2024 applications, however, Residents can update their 2025 application on kynect.ky.gov.



When in doubt, Residents should consult their Tax Preparer, their accountant or the IRS.



For additional information, reference the materials below:

- [IRS Website: Affordable Care Act \(ACA\) Tax Provisions](#)
- [APTC and 1095-A Information](#)
- [Failure to Reconcile \(FTR\) Fact Sheet](#)