



**For Assisters**  
**Consumer Frequently Asked Questions – Tax Credit Reconciliation & 1095s**  
Updated: 1/12/23

**Q: Why did the consumer receive this Form 1095-A?**

**A:** Form 1095-A provides consumers with information about their health coverage so they can:

- File their federal income taxes.
- Reconcile the Advance Premium Tax Credit (APTC). If there are differences between the Premium Tax Credit (PTC) and APTC, they should claim net PTC (excess of PTC over APTC) or compute the excess APTC (excess of APTC over PTC) repayment amount.
- Claim the PTC if they are enrolled in coverage through beWellnm without APTC and are eligible for a PTC.

**Q: What do consumers need to do with this Form 1095-A?**

**A:** Use it in conjunction with Form 8962 to file income taxes for the previous plan year.

**Q: Consumer wants to know why their name appears on multiple lines of their Form 1095-A?**

**A:** If the consumer had multiple coverage spans throughout the plan year in the same plan, they may have one line on Form 1095-A for each set of coverage start and end dates. (Coverage spans in different plans will result in multiple Form 1095-As.)

**Q: Will consumers who only have dental coverage receive a Form 1095-A?**

**A:** BeWellnm consumers who were enrolled in only dental coverage will not receive a Form 1095-A, even if that coverage contains pediatric dental coverage.

**Q: When will Form 1095-A be available?**

**A:** BeWellnm will start mailing out Form 1095-As as early as mid-Jan. Once they are mailed, consumers will see them online in the “Message Center” section in their beWellnm account or through the link on the “My Enrollments” within a few days.

All Form 1095-As must be mailed by Jan. 31. Due to this, the latest a consumer should receive and/or be able to access their 1095-A will be mid-Feb.

**Q: Consumer reports they did not receive Form 1095-A.**

**A:** If the consumer believes they should have received a Form 1095-A and did not, they should contact the Customer Engagement Center at 1-833-862-3935 (TTY: 711) and select the IVR option for questions related to 1095s. Another option is to complete the [Contact Us](#) form.

**Q: What should the consumer do if their Form 1095-A looks wrong?**

**A:** Form 1095-A shows the coverage and APTC the consumer got from beWellnm during the coverage year.

Have them check their forms to make sure they show the information below:

- Dates their Qualified Health Plan (QHP) started and ended, and the dates they had other coverage.
- Household members covered.
- Correct monthly premiums for any plan(s) they or their household members had (shown in Part III, Column A of Form 1095-A.) The premium might be off by up to \$5.00 due to Essential Health Benefits. If it is off by more than \$5.00, let us know.
- Correct amount of APTC they got each month during the year (shown in Part III, Column C of Form 1095-A.)

If they disagree with the information on their Form 1095-A, we will continue to help them.

**Q: Consumer reports the information on the form is incorrect - Dates, Amounts, Household members, etc.**

**A:** If the consumer's information on the 1095 is incorrect, they should contact the Customer Engagement Center at 1-833-862-3935 (TTY: 711) and select the IVR option for questions related to 1095s. Another option is to complete the [Contact Us](#) form.

**Q: Consumer reports that the Form 1095-A shows a different amount of premium than they paid and a different amount of APTC than they received.**

**A:** If the consumer or a family member enrolled in a separate dental plan with pediatric benefits, the premium on Form 1095-A includes the portion of the dental plan premiums for the pediatric benefits. If their plan covered benefits that aren't essential health benefits, such as adult dental or vision benefits, the amount of the premium will be reduced by the premiums for the nonessential benefits.

If this scenario does not apply to the consumer, additional research will be needed.

*\*See example of this scenario at the end of this document.*

**Q: What does it mean if Form 1095-A has the "VOID" or "CORRECTED" box checked?**

**A:** If coverage is completely removed for Plan Year 2022, the consumer may receive a Form 1095-A with the "Void" box checked at the top.

If coverage is corrected for Plan Year 2022, either at the request of the consumer or due to necessary account updates by beWellnm, the consumer will receive a Form 1095-A with the "Corrected" box checked at the top.

The consumer should use the final form they receive to file their taxes.

Updated Form 1095-As are generated every two weeks starting approximately Feb. 10, 2023.

**Q: The consumer experienced a life change during the year but didn't report it to beWellnm. Now that the year is over, what should they do?**

**A:** Life events include getting married, having a baby, becoming a U.S. citizen, adopting a child, and other changes to the consumer's household size or income. BeWellnm consumers should report life changes within 30 days of the event. By doing this, they will make sure they get the right amount of financial help and avoid owing money at tax time.

**If the consumer did not report the change during the calendar year, they should report it now to beWellnm to make sure they get the right amount of financial help next year. In most cases, they won't need a new Form 1095-A to file their taxes— they should simply include the change on their federal tax return. This will allow them to reconcile the APTC received based on these changes.**

If the consumer asked for a coverage change to the qualified health plan they got through beWellnm last year (for example, they ended their coverage, or added or dropped a family member) but Form 1095-A doesn't show the change, contact beWellnm at 1-833-862-3935 (TTY: 711) and select the IVR option for questions related to 1095s to see if they need a new form.

**Q: Why can't the consumer correct Form 1095-A themselves?**

**A:** The information the consumer files on their tax return needs to match the information the IRS gets from beWellnm. BeWellnm reports APTC to the IRS, and beWellnm reports it to the consumer on their Form 1095-A. The IRS may audit the consumer's tax return if the information doesn't match the information they got from beWellnm, and the IRS may hold all or part of their tax refund until it is resolved.

**Q: Where can the consumer find Form 1095-A in their online account?**

**A:** This form is available under the Message Center at the top of the consumer's Dashboard in the beWellnm Individual Portal or through a link on their My Enrollments screen.

**Q: Will any 1095-A information be made available to the Broker/Enrollment Counselor of record?**

**A:** These forms are available in the consumer's Message Center which can be accessed through the Broker and Enrollment Counselor portals. There is also a "Notices" area in Assister portals.

To access the Message Center, the Assister should click on the "View Profile" link on the Dashboard and then the Message Center on the top right-hand side of the screen.

The "Notices" screen is on the main Dashboard and may also contain the Form 1095-A.

**Q: Why did the consumer get more than one Form 1095-A?**

**A:** A separate Form 1095-A will be generated for each qualified health plan insurance policy in which a member of the household enrolled.

Each member of a tax household who is on the same policy will be listed together on one Form 1095-A.

Households of more than five (5) enrolled members will receive an additional Form 1095-A that is a continuation of the first Form 1095-A and lists additional family members under the member section.

**Q: What if the consumer’s address is wrong on Form 1095-A but the other information is right?**

**A:** Consumers can report changes like their address, number of household members, and income when they file their taxes, also, corrections to Social Security Number, name, and/or date of birth. **However, they still need to report changes to beWellnm to get the right coverage and financial help in the following coverage year.**

**Q: What is APTC reconciliation?**

**A:** If Form 1095-A shows that APTC was paid on behalf of a consumer or a member of their household, the household’s tax filer is required to file a tax return for the year of coverage and include with the return a completed Form 8962: Premium Tax Credit, to reconcile those advance payments.

The reconciling process compares two figures:

- The amount of APTC paid on behalf of the consumer or a member of their household during the year.
- The amount of PTC the consumer qualifies for based on their actual income and household size for the year.

Any difference between the two figures will affect a tax filer’s federal income tax refund or tax owed.\*

*\*Note: Due to exceptional circumstances, such as the COVID-19 pandemic, the IRS has been issuing guidance that completing Form 8962: Premium Tax Credit is optional. Consumers can check the latest guidance on IRS.gov/aca or with their tax preparer to determine whether filing is required for the prior year’s taxes. Even if the filing is not required, it may be beneficial to the consumer to file this form.*

**Q: Can representatives help consumers file their taxes, complete tax forms or provide tax or legal advice?**

**A:** CEC representatives cannot help consumers file their taxes, complete tax forms, or provide tax or legal advice.

CEC representatives can help consumers address errors on their Form 1095-As, locate the forms, and address questions regarding information provided in this FAQ and internal trainings.

When consumers ask questions beyond the scope of this FAQ and beWellnm’s internal training, including whether or not they need to use Forms 1095-A and 8962 when filing their taxes, CEC representatives are required to refer consumers to licensed tax advisers, tax preparers, or other resources for assistance with tax preparation and tax advice related to consumer questions on PTC reconciliation.

**Q: Where can consumer’s get help with tax filing?**

**A:** Here are two links consumers can access that may help:

- [IRS Free File](#)
- [Free Tax Return Preparation for Qualifying Taxpayers](#)

**Q: What is Form 1095-B for?**

**A:** Form 1095-B is used to report certain information to the IRS and to taxpayers about individuals who are covered by minimum essential coverage (MEC) and, therefore, are not liable for the individual shared responsibility payment.

The types of MEC include Medicaid, Medicare, coverage through a job if the individual works at a small employer, and individual/family coverage purchased directly from a carrier.

The carrier sends Form 1095-B for SHOP coverage.

If someone needs the Marketplace identifier for their Form 1095-B, they should contact SHOP via the main CEC number. If the person is part of an existing SHOP group, they can email [business@bewellnm.com](mailto:business@bewellnm.com).

**Q: What is Form 1095-C?**

**A:** Individuals will only receive a Form 1095-C from their employer if that employer is an **applicable large employer**, meaning it had 50 or more full-time employees – including full-time equivalent employees – in the year before the year to which the form relates. Most employers have fewer than 50 employees and, therefore, are not applicable large employers required to provide Form 1095-C to their full-time employees.

Even if an individual's employer is an applicable large employer, they will only receive a Form 1095-C from that employer if they were a full-time employee for that employer for at least one month of the year or if they are enrolled in an applicable large employer's self-insured health plan, even if they are a part-time employee.

**Example – Essential Health Benefits and Form 1095-A**

- Medical
  - Medical Premium of \$50 (\$47 = EHBs, \$3 adult vision)
  - Eligible for \$65 total in tax credits.
  - Consumer Responsibility (Medical) = \$3 (non-EHBs) after \$47 of APTC is applied.
- Dental
  - Dental Premium = \$30 (\$20 adult dental, \$10 pediatric which is an EHB)
  - Consumer Responsibility (Dental) = \$20 after \$10 of APTC is applied to cover pediatric portion.
- Totals
  - Total Consumer Responsibility for both types of coverage: \$23
  - Total APTC applied for both types of coverage: \$57
- What will show on Form 1095-A
  - Premium \$57 a month (\$47 for medical + \$10 for pediatric dental)
  - APTC showing as applied per month: \$57

**Note:** These numbers are not necessarily a real-life example. They were created to illustrate the policy. Reminder – “Consumer Responsibility” = the portion of the premium the consumer is responsible to pay.