

Dear Tax Preparer,

Please review my tax forms from the Massachusetts Health Connector. In 2023, I had health insurance from the Health Connector, through their ConnectorCare program.

Being a Health Connector ConnectorCare member means that I received **federal advance premium tax credits** to help lower my premium.

I also received state subsidies that made what I paid for coverage even lower than the premiums shown on the *Form 1095-A* that I received from the Health Connector. This is why the monthly premium I paid during the year was much lower than the premiums shown on my *Form 1095-A*.

### **My tax filing responsibilities**

As a ConnectorCare member I have the following responsibilities regarding tax filing:

- I must file my income taxes and reconcile any premium tax credits that I received during the calendar year using *IRS Form 8962*, based on the information in my *Form 1095-A*.
- I need to file federal income taxes in this manner, **even if my income is below the tax filing threshold**. If I don't follow these requirements, I may not continue to be eligible for low or no-cost health insurance premiums in future years.

### **How to use my *Form 1095-A***

Please use my *1095-A* to complete the *IRS Form 8962* and report information regarding excess or net premium tax credit on the *Form 1040*. My *1095-A* can also be used to answer the question regarding "Health care: individual responsibility" on the *Form 1040*.

### **More information**

If you have questions about the ConnectorCare program or about tax filing responsibilities, please visit the Health Connector's website at: [www.MAhealthconnector.org/taxes](http://www.MAhealthconnector.org/taxes)

Or review the information from the IRS website at: <https://www.irs.gov/affordable-care-act/individuals-and-families/health-insurance-marketplace-statements>

Thank you,

Massachusetts Health Connector Member