



Department of the Treasury
Internal Revenue Service
Kansas City, MO 64999

Date:

Contact telephone number:

We show that you didn't file a 2016 tax return to reconcile advance payments of the Premium Tax Credit. You should file a return as soon as possible; otherwise, you won't be eligible for financial assistance for Marketplace health insurance coverage in 2018.

Dear Taxpayer:

Why we are sending you this letter

We received a copy of Form 1095-A, Health Insurance Marketplace Statement, which your Health Insurance Marketplace sent you. It showed that advance payments of the premium tax credit were made to your or your family's health insurance company to reduce your premium costs in 2016. We require that you file a 2016 federal tax return with Form 8962, Premium Tax Credit, to reconcile these advance payments of the premium tax credit with the premium tax credit you are allowed for 2016. However, we have no record that you filed a federal tax return for tax year 2016. If you don't file a 2016 tax return, you won't be eligible for advance payments of the premium tax credit or cost-sharing reductions to help pay for your Marketplace health insurance coverage in 2018.

What you need to do

File your 2016 tax return using Form 1040, 1040A, or 1040NR with Form 8962 as soon as possible even if you don't usually have to file. You cannot file Form 8962 with Form 1040EZ, and it may cause a delay in processing your return. You should've received Form 1095-A from your Marketplace. This form provides the information you'll need to complete Form 8962. If you need a copy of your Form 1095-A, go to HealthCare.gov or your state Marketplace website and log into your Marketplace account or call your Marketplace call center.

For more information on filing a 2016 tax return with Form 8962, visit IRS.gov/aca. Filing electronically is the easiest way to file a complete and accurate tax return. Electronic filing options include: free volunteer assistance, IRS Free File, commercial software, and assistance from a paid tax preparer. For more information,

go to [IRS.gov/efile](https://www.irs.gov/efile) or [IRS.gov/vita](https://www.irs.gov/vita). If, after reviewing our website, you still need further information, you can call us at 866-682-7451, extension 569.

If you've already filed your 2016 tax return with Form 8962, please disregard this letter.

The Premium Tax Credit

If you, your spouse, or any dependent you're eligible to claim on your tax return enrolled in 2016 health insurance coverage through the Health Insurance Marketplace, you may be eligible for the premium tax credit. This tax credit can help make health insurance coverage more affordable for people with moderate incomes. The Form 1095-A your Health Insurance Marketplace sent us shows that you – or someone claimed on your return – chose to have advance payments of the premium tax credit paid directly to your or your family's health insurance company last year.

If you don't file a tax return

If you don't file a 2016 tax return and reconcile the advance payments of the premium tax credit with the amount of premium tax credit you are allowed for 2016, you won't be eligible for advance payments of the premium tax credit or cost-sharing reductions to help pay for your Marketplace health insurance coverage in 2018. This means you will be responsible for the full cost of your monthly premiums and all covered services. In addition, we may contact you to pay back some or all of the 2016 advance payments of the premium tax credit.

You should file a tax return using Form 1040, 1040A, or 1040NR, including Form 8962 as soon as possible, preferably an electronic return within 30 days. **Filing an electronic return within 30 days of receiving this letter will greatly reduce the risk of an interruption in your advance payments of the premium tax credit and cost-sharing reductions.** This is because the Marketplaces determine eligibility for financial assistance for the 2018 coverage year in early fall.

Visit [IRS.gov/ltr6000](https://www.irs.gov/ltr6000) to read this letter in English (Visite [IRS.gov/ltr6000sp](https://www.irs.gov/ltr6000sp) para leer esta carta en Español).

Thank you for your cooperation.

Sincerely,

Tina D'Eredita
Acting Field Director, Accounts Management