

Reporting Form 1095-A in TaxSlayer

Before you begin, refer to these document if appropriate:

- [Understanding the Affordable Care Act & Form 1095](#)
- [About APTCs and Reconciliation](#)
- [When a Taxpayer Has Filed But Needs to Reconcile APTCs \(Form 8962\)](#)
- [Instructions for Form 8962, Premium Tax Credit](#)
- ACA Marketplace: MEC, Exemptions & Affordability [2014-2018 only] [\[link\]](#)

What do you need to reconcile APTCs?

- **Form 1095-A**
- Verification that all covered persons listed on Form 1095-A are listed on the tax return as primary, secondary or dependent.*

*If Form 1095-A lists covered individuals who do not appear on the tax return, the tax return and reconciliation are out of scope for VITA. Refer the taxpayer to Special Tax Services for a so-called “Shared Allocation Policy”. See [About Special Tax Services and STS Referrals](#).

Entering Form 1095-A in TaxSlayer

1. In TaxSlayer, navigate to the **Health Insurance** section.
2. In the **Health Insurance Questionnaire** screen, click on **Yes** for “**Did you, your spouse, or a dependent purchase health insurance via HealthCare.gov or a State Marketplace?**”
3. Click on **Continue**.
4. In the **Verify Your Household Members** screen, click on **Continue**.
Take Note: Only if you need to override the tax household size in order to change APTC repayment should you click on **here** in order to **override the calculated Tax Family Size**. Consult your Site Manager or VLT first.
5. In the **Advanced Premium Tax Credit (1095-A)** screen, see below for guidance on answering the questions in order to avoid unnecessary repayment of APTCs through inaccurate responses.

Advanced Premium Tax Credit (1095-A)

Are you required to repay all of the APTC received? In most cases, the answer is NO. ONLY answer YES if you were not considered lawfully present in the U.S. or you meet the Health Coverage Tax Credit criteria. Note: We will automatically calculate a full repayment of APTC when MAGI is greater than 400 percent of Federal Poverty Line.

Yes
 No

Is your household income below 100% of the Federal poverty line, and do you meet all of the requirements under either "Estimated household income at least 100% of the Federal poverty line" or "Alien lawfully present in the United States"?

Yes
 No

Do all Forms 1095-A include coverage for January through December, with no changes in monthly amounts?

Yes
 No

This question appears for all taxpayers with APTC:

This question is really asking: Is the taxpayer liable for unlimited APTC repayment?

Answer NO in most cases.

Only answer YES if all individuals on the tax return for whom APTC was paid:

- Are undocumented immigrants; or
- Were eligible for the Trade Adjustment Assistance Health Care Tax Credit (HCTC) (Out of Scope)

Answer YES in most cases in which household income is below 100% of the FPL.


Answer YES if:

- There is an amount in column C of Form 1095-A (APTC) for one or more months; or
- One of the individuals on the taxpayer's Form 1095-A is lawfully present but ineligible for Medicaid

If Form 1095-A shows the same monthly amounts for all 12 months, select "Yes" and enter the annual amounts below. Otherwise, select "No" and enter monthly amounts.

If one or more of the amounts in column B is incorrect and the correct SLCSP premium amounts are not the same for all 12 months, select "No".

If the taxpayer is Married Filing Separately a checkbox will appear on this screen. If the taxpayer cannot file a joint return because of **domestic abuse or spousal abandonment** check the box. See Instructions for Form 8962, Premium Tax Credit for details. If a taxpayer is Married Filing Separately and is not eligible for relief, he/she must repay APTC, subject to the repayment limitation.

 **The TaxSlayer default answer is NO for this question.** It is very important to change to Yes if income is below 100% of the Federal Poverty Line (FPL) and one of the two "yes" conditions is met. If it is not changed to Yes, the software will complete Form 8962 showing repayment of all the APTC without limitation.

Answer NO ONLY if: Income is below 100% (FPL), no APTC was paid, and the second bullet from above does not apply.

6. Depending on whether you select "Yes" or "No" for Question 3, "Do all Forms 1095-A include coverage for January through December, with no changes in monthly amounts?", you will be prompted to enter the data from Form 1095-A.
7. Once you have entered all the data from Form 1095-A, click on Continue and continue with preparation of the tax return.