



Form 1095-A Generation and Distribution

A service of Maryland Health Benefit Exchange

- Form 1095-A provides information about the amount of advanced premium tax credit (APTC) that was paid during 2014 for each consumer in order to reduce their monthly premium. It also lists each member of the household on a QHP
- The information on the 1095-A is necessary for consumers to complete their tax returns
- The information on the 1095-A is the same information that MHBE reports to the IRS
- Each tax household with 2014 QHP coverage will receive a 1095-A from MHBE

Form 1095-A Generation

- 1095s will be generated from the MHBE database used to submit IRS reports
 - Household data from application
 - Plan data
 - Reconciled effectuation data from carriers
- For 2014 tax year only, 1095s will not be system-generated
- Forms will be mailed by January 31

Key Resources

Channel	Information
Letters (30%) Email (70%)	One week prior to 1095, a targeted message will be sent out explaining the form and its importance
Website	FAQ document will provide information about 1095s and their relevance to tax returns (RWJF State Network developed/tested key messages)
Website	Table of benchmark plans necessary to complete Form 8962 (included in tax returns)
Cover Letter	A letter will be included with the 1095 that explains the form and its importance
Call Center	CSRs trained to provide basic information about 1095s and can refer to error correction team
Website	Resource list for tax advice/information

Error Correction

- Consumers who believe information on their Form 1095-A is incorrect will be directed to call the CSC (1-855-642-8572)
- IVR Option will route consumers to specialized team that will work with the consumer
- Call center agents will provide information to analysts who will investigate reported error
- If information is incorrect, a corrected Form 1095-A will be generated
- Corrected forms will be batch-generated and mailed (periodicity will depend on volume)