

IMPORTANT TAX FORM

READ AND SAVE THIS INFORMATION

1. Why are you getting Form 1095-A?

You or someone in your household enrolled in a Qualified Health Plan (QHP) through Access Health CT for all or part of 2025. You will need Form 1095-A to file your federal income tax return.

2. Why do you need Form 1095-A?

You will need the information on Form 1095-A to complete IRS Form 8962. Form 8962 helps the IRS determine whether you received the correct amount of Advance Premium Tax Credits (financial help). You will need to file Form 8962 with your 2025 federal income tax return. Form 1095-A is also your proof that you had health coverage in 2025, even if you did not receive financial help.

3. Do you need to file your 2025 federal income tax return?

You MUST file a federal income tax return for 2025 if you received Advance Premium Tax Credits (financial help)— even if you usually do not file or your income is below the level requiring you to file.

Why?

If you received financial help in 2025 and you do not file your 2025 federal income tax return with IRS Form 8962, **you may not be able to receive Advance Premium Tax Credits (APTCs) in future years until you complete Form 8962 and file it with your 2025 federal income tax return.**

4. What if you had a Catastrophic Plan or HUSKY Health (Medicaid or Children's Health Insurance Program (CHIP) coverage in 2025?

Catastrophic Plan: You will **not** receive a Form 1095-A from Access Health CT. You don't need one to file your federal income tax return.

Medicaid: Coverage through Medicaid and the Children's Health Insurance Program (CHIP) uses IRS Form 1095-B. You can get your Form 1095-B from the Connecticut Department of Social Services (DSS), but DSS will not provide it to you automatically. If you want to have it mailed to you, please visit portal.ct.gov/ctdss1095B to request a Form online or contact DSS at 1-844-503-6871.

5. Why does your monthly payment premium amount on your Form 1095-A not match the premium amount on your monthly bill?

The monthly premium amount listed in Column A of your Form 1095-A shows what part of your monthly payment covered the 10 Essential Health Benefits. Health plans through Access Health CT are required to cover these Essential Health Benefits, but your insurance company may offer additional benefits as part of your plan. The cost of these additional benefits is not listed on your Form 1095-A, which is why the amount on your Form 1095-A may be different than the amount on your bill.

6. What are your next steps?

- REVIEW:** Make sure all the information on your Form 1095-A is correct and up to date.
- CONTACT:** Call Access Health CT at 1-855-805-4325 immediately if there is an error on your Form 1095-A. If you are deaf or hearing impaired, you can use the TTY at 1-855-789-2428 or call 1-855-805-4325 with a relay operator.
- KEEP:** Your Form 1095-A with your other tax documents because you'll need it to prepare your federal income tax return.
- REMEMBER:** If your income information has changed since you applied for health coverage, you may have to pay back some or all of the Advance Premium Tax Credit amounts (financial help) you received.

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Get Your Form 1095-A Online!

Sign in to your account at AccessHealthCT.com and click
Get My Tax Forms.

No online account? Call us!

We Are Here to Help

View or Print your Form 1095-A (if you have an online account)	Sign in to your account at AccessHealthCT.com and click “Get My Tax Forms.” (If you don’t see your tax form, select “Read My Messages” and type “1095” in the search bar)
Reset your password	Sign in at AccessHealthCT.com and follow the steps
Answer questions about your Form 1095-A	
Correct an error on your Form 1095-A	Call Access Health CT at 1-855-805-4325 . TTY users should call 1-855-789-2428 or contact us at 1-855-805-4325 with a relay operator.
Request a reprint of your Form 1095-A or a mailed Form 1095-A	
Unlock your online account	
Learn more about Form 1095-A and read Frequently Asked Questions	Visit AccessHealthCT.com/tax-information
Learn more about Form 1095-A and Form 8962	Visit irs.gov/aca
Request a Form 1095-B from the Connecticut Department of Social Services	<ul style="list-style-type: none">Online: portal.ct.gov/ctdss1095BBy Phone: HUSKY Health 1095-B Information Center, 1-844-503-6871 (Mon – Fri, 8 a.m. – 5 p.m.)Mail a request to: The HUSKY Health 1095-B Information Center, P.O. Box 280747, East Hartford, CT 06128-0747

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