

From: Oregon Department of Consumer and Business Services
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Sent: Monday, July 13, 2015 1:26 PM
To: METLEN Joel C * DCBS
Subject: Oregon Health Insurance Marketplace Update

IRS NOTICE ABOUT TAX CREDITS FOR 2014 HEALTH INSURANCE PLANS

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BACKGROUND:

In July 2015, the Internal Revenue Service (IRS) will begin mailing **Letter 5591** to consumers who received advanced premium tax credits (APTC) for the 2014 plan year but didn't file **Form 8962** with their 2014 federal income taxes.

The primary message of the letter to the taxpayer is: "File your 2014 federal tax return with Form 8962, Premium Tax Credit, as soon as possible to protect your eligibility for assistance with paying for your or your family's Marketplace health insurance coverage in 2016." Failure to file Form 8962 could lead to a loss of APTC benefits in 2016. For more information, visit www.irs.gov/ltr5591.

The Oregon Health Insurance Marketplace developed this guidance to provide stakeholders with information about Letter 5591 in case they receive questions from consumers.

WHAT SHOULD THE CONSUMER DO IF THEY RECEIVE A LETTER 5591, AND THE CONSUMER...

... believes that the letter was sent to them in error: contact the 1-800 number on the top right corner of the IRS letter.

... has not filed their 2014 tax return: file their taxes right away. The IRS recommends filing taxes electronically for a faster turnaround time. If they need help with their 2014 taxes, they should consult a tax professional.

... needs a copy of their 2014 Form 1095-A to fill out Form 8962: call the Oregon Health Insurance Marketplace at 1-855-268-3767. The call center is open 8 a.m. to 5 p.m. Monday through Friday.

... needs a corrected 2014 Form 1095-A to fill out Form 8962: call the Oregon Health Insurance Marketplace at 1-855-268-3767. The call center is open 8 a.m. to 5 p.m. Monday through Friday.

... has requested a tax filing extension from the IRS: file their taxes right away. Waiting until October 15, 2015 increases the risk of getting a delayed eligibility determination when open enrollment starts on November 1, 2015.

... thinks that there was an error made in their APTC calculation for 2014: visit OregonHealthCare.gov/aptc-errors.html or call 1-855-268-3767. The Oregon Health Insurance Marketplace is open 8 a.m. to 5 p.m. Monday through Friday.

... has filed an APTC calculation tort claim with the Oregon Department of Administrative Services: contact the 1-800 number on the top right corner of the IRS letter.

WHAT WILL HAPPEN IF THE CONSUMER IGNORES THE IRS LETTER AND DOESN'T TAKE ACTION?

If the consumer signed up for a 2015 plan via HealthCare.gov, HealthCare.gov will flag their account with a status of "failure to reconcile" starting in late September 2015. HealthCare.gov will send those consumers a "Marketplace Open Enrollment Notice" to alert them that they may lose their APTC benefits for 2016. Additional instructions will be provided to the consumer through that notice.

You are subscribed to Oregon Health Insurance Marketplace Agents for Oregon Department of Consumer and Business Services.

You can view or update your subscriptions, password or e-mail address at any time on your [User Profile Page](#). All you will need are your e-mail address and your password (if you selected one).

This service is provided to you at no charge by Oregon Department of Consumer and Business Services. Visit us on the web at <http://www.oregon.gov/DCBS/>.

P.S. If you have any questions or problems visit subscriberhelp.govdelivery.com for assistance.

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