

1095-A Reference for Agents and Kynectors

- **Printing 1095-A**

Individuals can access the Form 1095 Portal through the kynect homepage without logging in, or they can access the Portal when they log into their kynect Individual Dashboard. Depending on the access route that individuals take, they have different options available to them.

1095 Portal Access from the kynect Homepage

If individuals do not log into kynect, they must go to the kynect.ky.gov homepage and click on the **Tax Information** tab. From there, they can click on the **Get Form 1095** button and navigate to the **Get 1095 Information** screen. On this screen, individuals must enter their **Last Name, Social Security Number, Date of Birth, and Tax Year**.

Based on the information entered, kynect matches the individual to their respective 1095-A or 1095-B forms. The individual can then choose to have the 1095 mailed to their most recent address. 1095 forms will not actually display on the screen for individuals who do not log in.

1. On the **Tax Information** tab, click on the **Get Form 1095** button.

The screenshot displays the '1095 Portal' section on the kynect website. On the left, under 'KNOW YOUR 1095s', there is text explaining that Form 1095 is a tax form like a W-2 and that there are three types: A, B, and C. Below this, the 'Form 1095-A' section explains it is for individuals who received a premium tax credit (APTC) to lower health insurance costs. On the right, a green box titled '1095 Portal' contains the text: 'Need to re-print your Form 1095? You can access your form through the new 1095 Portal without needing an account. You will be asked some questions before viewing your form in order for us to confirm your identity.' Below this text is a blue button labeled 'Get Form 1095'. A white arrow with a black outline points from the text 'Click Get Form 1095 to access the 1095 Portal' to the button. At the bottom right, there is a 'GET HELP' section with a link to 'Tax FAQs'.

KNOW YOUR 1095s

Form 1095 is a tax form just like a W-2. In general, Form 1095s report the type of health coverage you had and what months you had it. You will need Form 1095 in order to complete your Federal tax return. There are 3 types of Form 1095s – A, B and C.

Form 1095-A

Form 1095-A is for individuals who received a premium tax credit (APTC) to lower the cost of their health insurance. It reports the amount of credit you received, as well as the months you had coverage. You will use Form 1095-A to fill out IRS Form 8962. Form 8962 may be part of your Federal tax filing.

1095 Portal

Need to re-print your Form 1095? You can access your form through the new 1095 Portal without needing an account. You will be asked some questions before viewing your form in order for us to confirm your identity.

Get Form 1095

GET HELP

Click on [Tax FAQs](#) to find the answers to your questions

2. The Get 1095 Information screen displays. On this screen, you can enter your enter the **Last Name**, **Social Security Number**, **Date of Birth**, and **Tax Year** to access the 1095 portal and send your Form 1095s to your most recent address. You will also have to select which 1095 form you need, 1095-A or 1095-B.

Select Form Type Form1095 A Form1095 B

* Last Name

* Date Of Birth

* SSN

* Tax Year

1095 Portal Access from the kynect Individual Dashboard

If individuals log into their kynect account and access the Portal through their Individual Dashboard, they can locate their Message Center and click on the **Tax Information** link that appears.

Once they click this link, they will enter the 1095 Portal. When they use this route, individuals can view their 1095 history, view and print out their 1095 forms.

Quick Links

Message Center

[Inbox](#)

[Tax Information](#)

[Reprint 1095A](#)

Notifications & Alerts

[Address Validation](#)

Current Benefits [Repo](#)

Plans & Programs

Enrollment

Passport Health Plan

- **Cancellations**

If the client has received a 1095-A for a plan that was supposed to be canceled, please call kynect to request a review of this case. In most cases this will result in a voided 1095-A to be mailed. The voided 1095-A the client will receive looks like the original 1095-A but the top has a Void box checked.

| | | | |
|--|--|--|----------------------------------|
| Form 1095-A Department of the Treasury Internal Revenue Service | Health Insurance Marketplace Statement ▶ Information about Form 1095-A and its separate instructions is at www.irs.gov/form1095a . | <input checked="" type="checkbox"/> VOID <input type="checkbox"/> CORRECTED | OMB No. 1545-2232 2015 |
| Part I Recipient Information | | | |

If the client received a letter from the IRS about a canceled plan, please call kynect to request a review. In most cases this will result in a letter of cancellation to be mailed to the client for them to provide to the IRS. This letter is proof that the plan was canceled and they did not have coverage through the exchange.

- **Missing 1095-A's or missing information**

If the 1095-A is missing please contact kynect for a complete review of the case. This will help determine why the 1095-A is missing so we can have one generated for them. Please remember that catastrophic/High Deductible/Basic Plans do not receive 1095-A's.

If the 1095-A is missing information from it there could be different reasons for this. Situations like this can include but are not limited to:

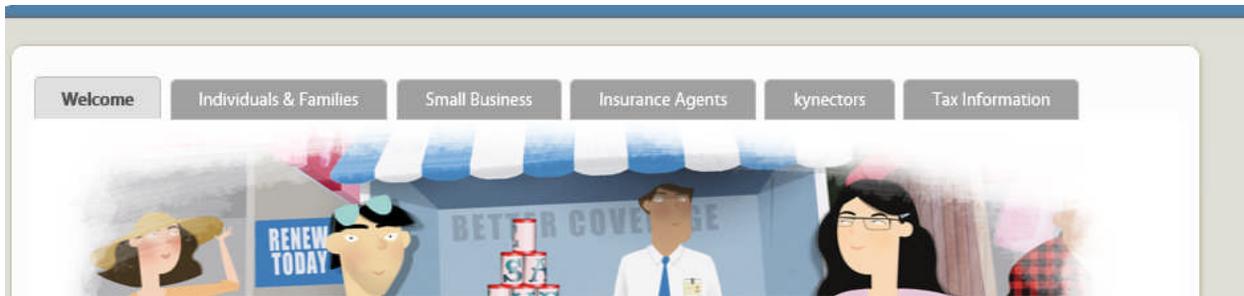
1. If column B and C being just zeros. If this occurs it means that they requested not to use the Advanced Premium Tax credits on the plan. If the member wants to file an 8962 to receive the Premium Tax credit and need the Second Lowest Cost Silver Plan for column B that can be located using the Benchmark tool. (More detail for the Benchmark tool below)
2. If column C only is zeros that means that the Advanced Premium Tax credit may have been available for them to apply but it was not applied to the plan or it is not showing applied on the 1095-A. Contact Kynect for a request of review to see if a corrected 1095-A is needed.
3. If the last month of the enrollment has zeros in column A and B this means that the system is registering the plan as being terminated for non-pay. If the client states that they paid the premium for that month please contact kynect for a review of the case to determine the premiums paid.
4. If column A (Full price premium) is higher than the client thought, please check to see if any household member was enrolled in a pediatric dental plan. This dental plan is added on the 1095-A. If you add both the full price premiums for the medical and the pediatric dental together it should equal column A.

5. Please contact kynect for information that is missing in Part 1 Recipient Information.

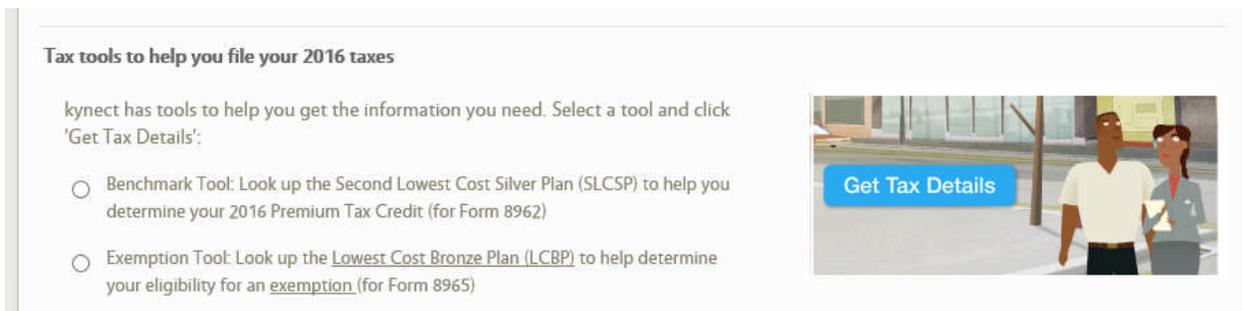
- **Second Lowest Cost Silver Plan (Column B on 1095-A):**

If columns B and C are zeros this means that the member either was not eligible for or did not use APTC. If the member wants to fill out the 8962 to see if they are eligible for PTC they will need to get their SLCSP. They will use the premium that is in column A and the SLCSP to fill out the 8962. **They can locate the SLCSP on the kynect.ky.gov website.**

1. After going to the kynect website locate the Tax information tab at the top of the page.



2. After clicking on the Tax Information tab you will scroll to the very bottom of the page. There is a section called "Tax Tools to help file you taxes". You will click on the box beside Benchmark Tool and click on get tax details that is to the right.



3. It will then open the Benchmark Tool, after answering the questions at the bottom it will provide you with the SLCSP that you can use on your 8962.

Benchmark Plan Tool

*=Required field

Find your Second Lowest Cost Silver Plan (SLCSP)

What is your Benchmark Plan for getting a Premium Tax Credit when you file your federal tax return?

The amount of Premium Tax Credit you are eligible to receive is based on your income, household size, and the costs of the Second Lowest Cost Silver Plan (SLCSP) in the area in which you live. This is the Benchmark Plan. The cost of the Benchmark Plan can change from month to month if you had a birthday, if you moved, or if you added or removed individuals from coverage¹. You will need to know the cost of the benchmark plan to claim a Premium Tax Credit when you file your federal tax return. This information will be needed to complete **IRS Form 8962: Premium Tax Credit**.

If you were eligible for payment assistance through kynect and received a IRS Form 1095-A from kynect, do not use the tool below to find your Benchmark Plan. Use the SLCSP provided to you on Form 1095-A. Your Benchmark Plan (or Second Lowest Cost Silver Plan) is listed on the Form 1095-A you received from kynect.

If you enrolled in a health insurance plan through kynect but did not apply for payment assistance or didn't qualify for payment assistance based on the information provided to kynect, you may still be able to claim a Premium Tax Credit when you file your federal income tax return. **The Form 1095-A you received from kynect did not include the cost of the SLCSP.** This tool will help you to find the cost of the SLCSP for the individuals enrolled in a health insurance plan purchased through kynect.

To find the benchmark plan or SLCSP please give us the following information:

* Was anyone in your household enrolled in a health insurance plan purchased on kynect?

YES NO

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4. If you need proof to show where you got the SLCSP print the page on the benchmark tool that shows the amount.