



1095-A Reference for Agents and Assisters

Printing 1095-A

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

1095 Portal Access from the kynect.ky.gov Homepage

If individuals do not log into their individual dashboard, 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, the system matches the individual to their respective 1095-A or 1095-B form. The individual can then choose to have the 1095 mailed to their most recent address as listed in the KHBE system. 1095 forms will not actually display on the screen for individuals who do not log in.

NOTE: If someone has changed their address, but not updated it in the KHBE system, the 1095 form will go to the old address.

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

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 premium assistance (APTC) to lower the cost of their health insurance. It reports the type of health coverage 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](#)

Click [Get Form 1095](#) to access the 1095 Portal

GET HELP

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



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

A screenshot of a web form titled "Please enter your information:". At the top, there are two radio buttons for "Form1095 A" (selected) and "Form1095 B". Below this are four input fields: "Last Name", "Date Of Birth", "SSN", and "Tax Year" (a dropdown menu showing "2016"). A CAPTCHA section follows with the instruction "Enter the text from Image" and a distorted image containing the words "Fahrbahn" and "WENIG". To the right of the CAPTCHA are icons for refresh, back, and forward, along with the "reCAPTCHA" logo and a "Privacy & Terms" link. A green button labeled "Get Form 1095-A" is located at the bottom right of the form.

1095 Portal Access from the Individual Dashboard

If individuals log into their KHBE 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.

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Cancellations

If an individual has received a 1095-A for a plan that was supposed to be canceled, please call the KHBE Tax Hotline at 1-844-373-2417 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 that the individual will receive looks like the original 1095-A but the top has the Void box checked.

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

If the individual received a letter from the IRS about a canceled plan, please call KHBE Tax Hotline to request a review. In most cases this will result in a letter of cancelation to be mailed to the individual 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 KHBE Tax Hotline at 1-844-373-2417 for a complete review of the case. This will help determine why the 1095-A is missing so one can be generated. **Please remember that catastrophic/High Deductible/Basic Plans do not receive 1095-A's.**



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

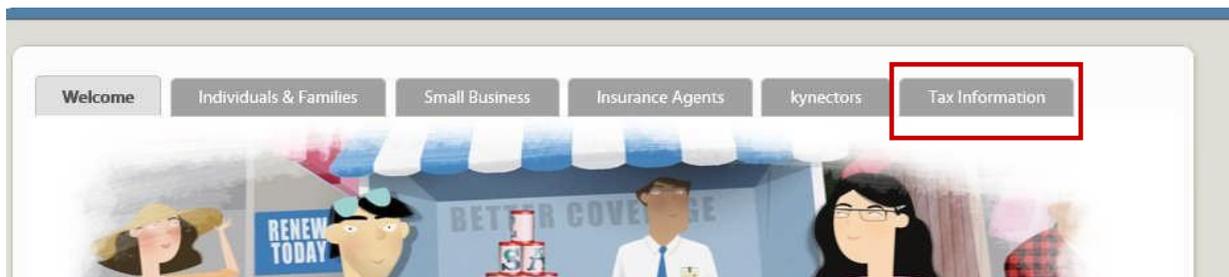
1. If column B and C are just zeros. If this occurs, it means that the individual requested not to use the Advanced Premium Tax credits on the plan. If the member wants to file an 8962 to receive the Premium Tax credit and they will need the Second Lowest Cost Silver Plan for column B that can be located using the Benchmark tool. (More detail for the Benchmark tool below)
2. If column C only is zeros. If this occurs, it means that the Advanced Premium Tax credit may have been available for the individual to apply but it was not applied to the plan or it is not showing applied on the 1095-A. Contact KHBE Tax Hotline to request a 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 that the plan has been terminated for non-pay. If the client states that they paid the premium for that month, please contact the KHBE Tax Hotline for a review of the case to determine if the premiums were 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 KHBE 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. Locate the SLCSP at kynect.ky.gov.

<https://kynect.ky.gov/Prescreening/BenchmarkPlan>

1. Go to kynect.ky.gov and locate the Tax information tab at the top of the page.



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

Tax tools to help you file your 2016 taxes

Kynect has tools to help you get the information you need. Select a tool and click 'Get Tax Details':

- Benchmark Tool: Look up the Second Lowest Cost Silver Plan (SLCSP) to help you determine your 2016 Premium Tax Credit (for Form 8962)
- Exemption Tool: Look up the Lowest Cost Bronze Plan (LCBP) to help determine your eligibility for an exemption (for Form 8965)



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.



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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 coverage'. 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

◀ Back



Click YES to
open next
screen

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Benchmark Plan Tool

*=Required field

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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

Please refer to Part II of Form 1095-A sent by kynect to answer these questions. If you received more than one 1095-A, you will need to answer these questions for each Form 1095-A you received.

* Select the coverage year

2014
2015
2016

Select Year.
Next screen will
generate after
selection.



Complete information fields and click submit.

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

Please refer to Part II of Form 1095-A sent by kynect to answer these questions. If you received more than one 1095-A, you will need to answer these questions for each Form 1095-A you received.

* Select the coverage year

* How many members of your household were enrolled in health coverage through kynect at any time during this coverage year?

* Enter Date of Birth

* Individual 1

* Individual 2

* Individual 3

* Enter the start date and end date of coverage in a health plan through kynect (As reported on Part II of your 1095 - A) to

* Enter the county you lived in when you were last enrolled in coverage through kynect

* Did you live in another county during 2016 YES NO

* Did you add or remove anyone from your health insurance through kynect in 2016? YES NO



After clicking Submit, a chart will appear with the SLCSP amounts per month and directions for where to enter these amounts on Form 8962.

Based on the information you provided, your benchmark plan for each month of 2016 is:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
SLCSP	-	856.97	856.97	856.97	856.97	856.97	856.97	856.97	856.97	856.97	856.97	856.97

You will enter these amounts in Part III, Column B on Form 1095-A and Part 2, Column B, on Form 8962

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