



# How Health Coverage Affects Your 2024 Taxes

If you had a Marketplace plan in 2024, you must file a 2024 federal income tax return. The steps you take depend on your eligibility for the premium tax credit. Find your situation below for more information.

## I had a Marketplace plan in 2024.

You should have received tax Form 1095-A in the mail no later than mid-February at the address listed on your application. Use it when you file your federal taxes. Keep your Form 1095-A with your other tax records.

You also can download and print a copy of your Form 1095-A at [HealthCare.gov](https://www.healthcare.gov):

1. Log into your [HealthCare.gov](https://www.healthcare.gov) account.
2. Under “Your Existing Applications,” select your 2024 application — not your 2025 application.
3. Select “Tax Forms” from the menu on the left.
4. Download all 1095-As.

Before you file, make sure the information on your Form 1095-A matches your records. Confirm the start and end date of your coverage and the number of people in your household. If you think any information is wrong, visit [HealthCare.gov/tax-form-1095](https://www.healthcare.gov/tax-form-1095) to find out how to get a corrected Form 1095-A.

If you had a plan and used premium tax credits to lower your monthly payments, you must file a federal tax return and “reconcile” your premium tax credit. This means you’ll compare the amount you used to lower your monthly premium costs with the actual amount of financial help you qualified for, based on your final income for the year.

- If there’s a difference, it will affect your refund or what you owe when you file your taxes.
- If you don’t file a tax return and reconcile, you won’t qualify for future savings on Marketplace coverage.
- Visit [HealthCare.gov/taxes-reconciling](https://www.healthcare.gov/taxes-reconciling) for more on how to reconcile your premium tax credit.

<p><b>I had a 2024 Marketplace plan, but I didn't qualify for (or didn't apply for) the premium tax credit.</b></p>	<p>Your 1095-A should have the number "0" in Part III, Column C, if you paid full price for your Marketplace plan. You can check if you qualify for the premium tax credit based on your final income for the year. To do this:</p> <ul style="list-style-type: none"> <li>■ Visit <a href="https://www.healthcare.gov/tax-tool">HealthCare.gov/tax-tool</a> to find the premium for the "second lowest-cost Silver plan" (SLCSP) that applied to you in 2024.</li> <li>■ Use this information to fill out IRS Form 8962 (available at <a href="https://www.irs.gov/pub/irs-pdf/f8962.pdf">IRS.gov/pub/irs-pdf/f8962.pdf</a>).</li> <li>■ When you're done, you'll find out if you qualify for the premium tax credit based on your income.</li> <li>■ If you qualify, you must include your completed IRS Form 8962 with your income tax return. Your refund or money owed depends on it.</li> </ul> <p>You don't need to take the above steps if you're sure you don't qualify for a premium tax credit.</p>
<p><b>I didn't have health coverage last year.</b></p>	<p>Depending on your state, you may owe a fee when you file your <b>state taxes</b> if you:</p> <ul style="list-style-type: none"> <li>■ Live in a state that had its own individual health insurance mandate in 2024, <b>and</b></li> <li>■ Didn't have qualifying coverage (or an exemption).</li> </ul> <p>Check with your state's tax department or your tax preparer to find out if there's a fee for not having health coverage.</p>

## For more information

- To learn more about how your Marketplace coverage affects your taxes, visit [HealthCare.gov/taxes](https://www.healthcare.gov/taxes) or call the Marketplace Call Center at 1-800-318-2596. TTY users can call 1-855-889-4325.
- Many people with Marketplace coverage can get free help with filling out their taxes. This may include free access to tax software programs or free in-person assistance. For more information, visit [IRS.gov/freelfile](https://www.irs.gov/freelfile) or [IRS.gov/VITA](https://www.irs.gov/VITA).
- If you have questions about your taxes, visit [IRS.gov](https://www.irs.gov).

You have the right to get Marketplace information in an accessible format, like large print, braille, or audio.

You also have the right to file a complaint if you feel you've been discriminated against.

Visit [CMS.gov/about-cms/web-policies-important-links/accessibility-nondiscrimination-disabilities-notice](https://www.cms.gov/about-cms/web-policies-important-links/accessibility-nondiscrimination-disabilities-notice), or call the Marketplace Call Center at 1-800-318-2596 for more information. TTY users can call 1-855-889-4325.

## Health Insurance Marketplace

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