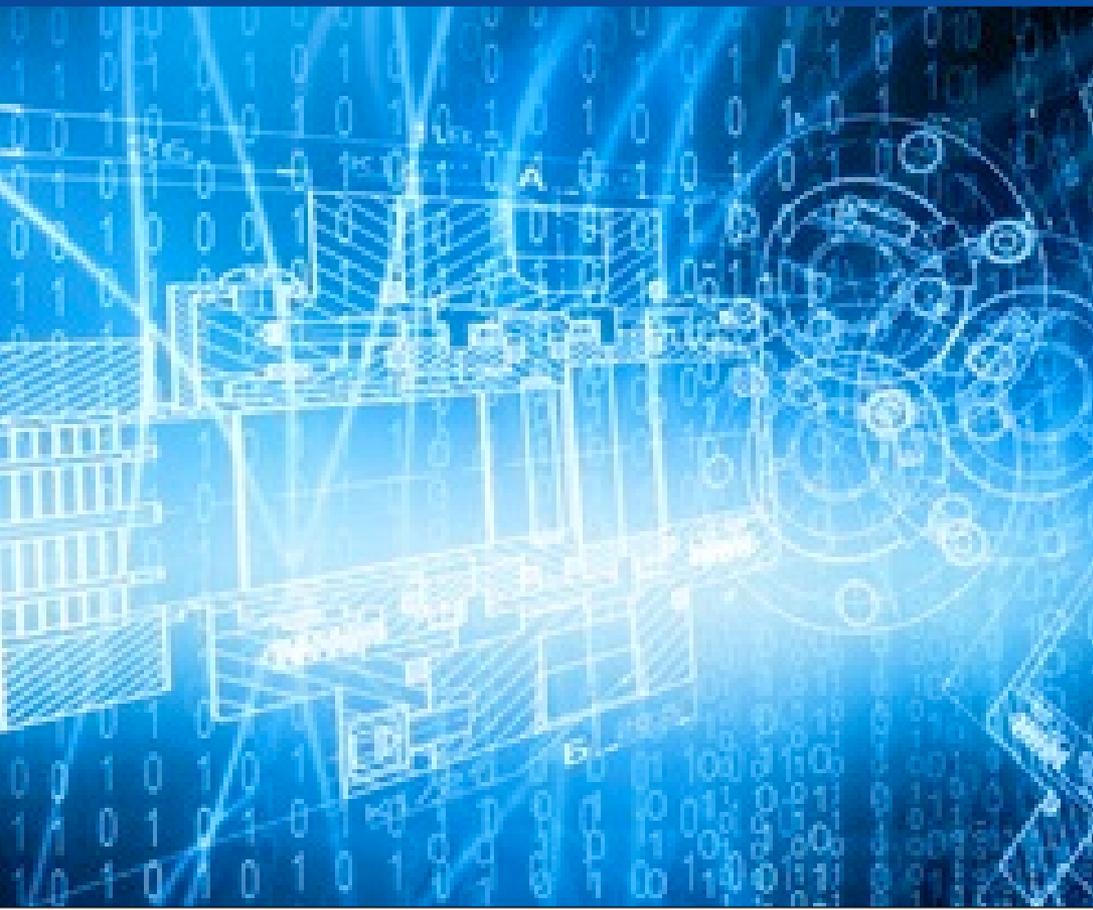




Assister Approaches to Helping Consumers During Tax Season



**Center for Consumer
Information and
Insurance Oversight**

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The information provided in this document is intended only to be a general informal summary of technical legal standards. It is not intended to take the place of the statutes, regulations, or formal policy guidance that it is based upon. This document summarizes current policy and operations as of the date it was presented. We encourage readers to refer to the applicable statutes, regulations, and other interpretive materials for complete and current information. This communication was produced and disseminated at U.S. taxpayer expense.

Agenda

- **Brainstorming Questions**
- **Best Practice Examples**
- **Resources**
- **Definition of Assister (Navigators and CACs)**

Brainstorming Exercise

- Instructions: On the next few slides we will be asking a series of questions that are designed to get us all thinking about the work that you do when providing assistance with tax-related questions.

Brainstorming Question 1

- When consumers seek help from you, what do they request for you to do?

Brainstorming Question 2

- What aspects of the tax filing and reconciliation process do consumers struggle with most?

Brainstorming Question 3

- What strategies have you found to be ineffective when assisting consumers with their tax issues?

Brainstorming Question 4

- What strategies have you found to be effective when assisting consumers with their tax issues?

Best Practices

- On the next few slides, we will be sharing some assister duties and best practices for how you can help consumers with their tax issues.

Best Practice: Internal Assister Training and Education

Goal

- Provide information and resources to assister staff on how Marketplace coverage may affect tax filing process

Action

- Distribute information from www.irs.gov/aca and www.HealthCare.gov to assister staff

Achievement

- Assister staff better understand how Marketplace coverage may impact consumers during tax season



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Best Practice: Collaborate with Other Organizations

Goal

- Connect assister staff with tax preparers

Action

- **Community Care Network of Kansas** provides a list of Navigators to Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) sites in communities across the state. To find VITA and TCE locations go to: <https://www.irs.gov/individuals/find-a-location-for-free-tax-prep>

Achievement

- Connected tax preparers with Navigators available to help with their Marketplace questions related to 1095-A forms, updating projected income for the current year, data matching, and more

Assister Example: Provide education to tax preparers on ACA

Goal

- Provide information to tax professionals on ACA concepts that relate to tax preparation

Action

- **Navigator grantee MHP Salud (TX)** perform outreach and education to local tax preparers

Achievement

- Assisters help educate tax preparers and consumers on ACA concepts related to the intersection of taxes and the ACA



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Best Practice: Obtaining Tax Preparation Grants and Training

Goal

- Cross-training assisters as tax preparers

Action

- Provide information sessions on the ACA and taxes for assister staff who are qualified tax preparers

Achievement

- Assisters serve dual roles as assisters and tax preparers to help consumers
 - Note: Assisters may not provide tax advice in their capacity as assisters. Where assisters are also tax professionals, they might be in a position to assist clients with the tax filing components of the APTC reconciliation process or claiming exemptions through a tax return, but should keep these duties separate and not perform any tax assistance within their capacity as assisters, or using federal assister grant or contract funds.
- Assisters more knowledgeable about ACA –related tax provisions

What Worked Well

- Inviting tax preparers to outreach events
- Inviting other community service providers to events to share information and services
- Attending tax events to educate and sign consumers up for Marketplace coverage
- Using HealthCare.gov and IRS.gov/ACA to convey accurate information to consumers on ACA and taxes
- Educating consumers on the documents they will need to apply for Marketplace coverage

Thank you!

- A special thanks to assisters who took the time to share their experiences with us to include in this presentation.

Resources for Assisters and Consumers – HealthCare.gov

- **How health coverage affects your 2018 federal income tax return:**
<https://www.healthcare.gov/taxes/>
- **Exemptions Screener Tool:**
<https://www.healthcare.gov/exemptions-tool/#/>
- **Tools to help you claim the affordability exemption and calculate your premium tax credit:** <https://www.healthcare.gov/taxes/tools/>
- **Fees & exemptions:**
<https://www.healthcare.gov/fees-exemptions/>

Resources for Assisters and Consumers – Marketplace.CMS.gov

- <https://marketplace.cms.gov/technical-assistance-resources/tax-information.html>
 - “My Tax Checklist” – What consumers will need to file their taxes: <https://marketplace.cms.gov/outreach-and-education/my-tax-checklist.pdf>
 - <https://www.irs.gov/aca>
 - <https://irs.treasury.gov/freetaxprep/>