

# Health Care Reform Update

## 3 Most Common ACA Tax Questions

The IRS offers news on trending topics and answers to questions it is hearing from taxpayers. The following reflects the most commonly asked questions that the IRS has been receiving regarding the Affordable Care Act (ACA):

- 1) What happens if an individual does not file or fails to reconcile advance payments of the premium tax credit when filing his or her return?**  
Failing to file a tax return or filing a return without reconciling advance payments will delay an individual's refund and may affect future advance payments. The IRS will send a letter with instructions about what the taxpayer needs to do to resolve this issue, which may include submitting Forms 1095-A and 8962.
- 2) Does everyone need to have health insurance coverage?**  
The ACA requires individuals to have basic health coverage (called [minimum essential coverage](#)), qualify for an [exemption](#) from the requirement to have coverage, or make an individual shared responsibility payment when filing a federal income tax return. If an individual is not required to file a tax return, one does not need to be filed solely to report coverage or to claim an exemption.
- 3) How can individuals receive help with filing a return and reconciling?**  
According to the IRS, filing electronically is the easiest way to file a complete and accurate tax return. Electronic filing options include [free Volunteer Assistance](#), [IRS Free File](#), [commercial software](#), and [professional assistance](#).

For the latest IRS ACA updates, [click here](#).

For information on this subject, please log into your [HR Library account](#) which includes information on the above subject, as well as other State and Federal updates, laws and regulations concerning Employee Benefits, HR, and Reform.

Be sure to check out our [Legislation/Compliance](#) section on our website to stay on top of the latest news in Health Care Reform. If you have any questions, please feel free to reach out to your dedicated Brown & Brown broker consultant.

### IMPORTANT LINKS

- [Affordable Care Act](#) (HHS)
- [COBRA](#) (DOL)
- [Department of Labor](#)
- [Federal Marketplace](#) (HHS)
- [Medicare & Medicaid](#) (CMS)
- [Tax Credits & Deductions](#) (IRS)

### FIND A PROVIDER

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