

Louisiana *Healthy Self Campaign* Newsletter

Created Specifically for Louisiana Consumers by Louisiana Navigators
February 2017



Navigator Assistance Provided Throughout the Year

Area Health Education Center Navigators do so much more than provide enrollment assistance. Now that open enrollment has ended for 2017, we will continue to provide up to date information about the Health Insurance Marketplace and the future of the Affordable Care Act.

AHEC Navigators are here throughout the state and throughout the year to assist with Marketplace related issues, such as filing for a Special Enrollment Period for the Marketplace. We can assist with Louisiana Medicaid applications. Navigators also provide free, in-person assistance with loss of Marketplace coverage due to data matching issues or problems with income verification and can help with other issues like filing a grievance or an appeal.

Now that the 2016 tax season is upon us, some households that had Marketplace coverage for 2016 may have errors with their Form 1095-A. If you had Marketplace coverage at all in 2016, you will need the Form 1095-A from the Marketplace to file your federal income tax return. If you have any issues regarding your 1095-A, contact your local AHEC Navigator for free assistance.

If you did not have health coverage for 2016 you may have to pay a penalty. There are certain exemptions that can be claimed when you file your taxes that will prevent you from paying the penalty. If you experienced personal or economic hardship, you may be able to claim a hardship exemption through the Health Insurance Marketplace. If you have questions about qualifying for a hardship exemption contact your local AHEC Navigator for more information.

COVERAGE  TO CARE



AHEC Navigators are available throughout the year to help you better understand your health coverage. Either through one-on-one interaction or by conducting group presentations, Navigators will explain how to properly use your health coverage. This includes understanding your health insurance benefits, finding a family doctor, and how to access preventative care to keep you and your family healthy.

Basic Tax Prep Info

If you had health insurance in 2016 you will receive a Form 1095 from the Marketplace, your insurer, or your employer. This form is your proof of insurance. If you enrolled in a health insurance plan through

If you have health coverage through an insurance company outside the Marketplace or through an employer, you will receive a 1095-B or a 1095-C. You do not have to wait for either Form 1095-B or 1095-C from your insurer or employer to file your tax return. You can use other documentation to prepare your tax return. Other forms of documentation that you can use include:

- insurance cards
- explanation of benefits
- statements from your insurer
- W-2 or payroll statements reflecting health insurance deductions
- records of advance payments of the premium tax credit
- other statements indicating that you had health care coverage



You will not need to send the IRS proof of your health coverage. However, you should keep any health insurance documentation with your other tax records.



How Medicaid Expansion Affects Your Tax Return

If you or any member of your family had insurance through the Marketplace and Medicaid in 2016, you may receive important tax documents from both the Marketplace and your Medicaid Health Plan.

If you had Marketplace insurance at any point in 2016, you will need to wait for your Form 1095-A from the Marketplace. The 1095-A is proof of coverage for the months that you were enrolled in Marketplace coverage. You will need this form to submit your federal income tax return, even if you are currently enrolled in Medicaid due to the expansion.

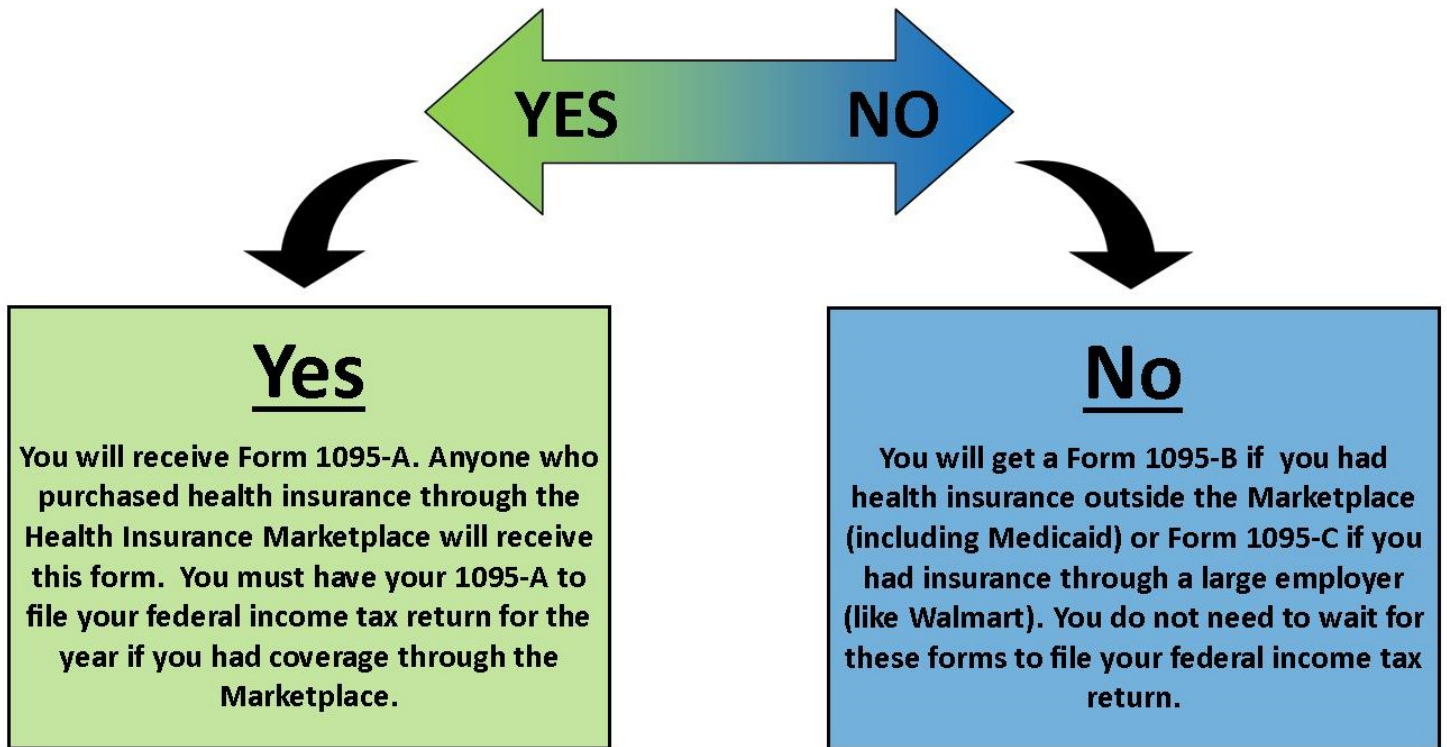
If you were enrolled in Medicaid in 2016 you will receive Form 1095-B from your Health Plan. If you changed Medicaid plans in 2016, you may receive multiple Form 1095-B documents. The Form 1095-B is **NOT** required to file your federal income tax return. Your health plan will report your Medicaid coverage to the IRS on your behalf. If any of the information listed on your 1095-B is incorrect, please contact your health plan for a correction.

If you or any member of your family were enrolled in Marketplace insurance and received a tax subsidy to help pay for your insurance, you must file a federal income tax return and have your 1095-A from the Marketplace.

If you have any questions about receiving multiple 1095 documents, did not receive your 1095-A, or need to file for an exemption from the penalty, ask your local Navigator for assistance.

Do I need to wait for my Form 1095 to file my taxes?

Did you have health coverage through the Health Insurance Marketplace?



Have questions or need FREE assistance? We are here to help...

Parish Served	Phone Number
Bossier, Caddo, Bienville, Webster, Claiborne, Lincoln	318-517-2264
Ouachita, Union, Caldwell, Franklin, Tensas, Madison, East Carroll, Morehouse, Richland, West Carroll	318-235-8297
Natchitoches, Desoto, Jackson, Red River, and Sabine	318-352-9299 ext. 2064
East Feliciana, Iberville, Pointe Coupee, West Feliciana, Ascension, East Baton Rouge, Livingston, West Baton Rouge	225-757-9845
Catahoula, Concordia, Grant, LaSalle, Winn, Vernon, Rapides, Avoyelles	318-443-2855
Iberia, Lafayette, St. Landry, St. Martin, Upper St. Mary, Vermilion, Evangeline, Acadia	337-989-0001
Allen, Beauregard, Calcasieu, Cameron, Jeff Davis	337-478-4822
Assumption, Jefferson, Lafourche, Orleans, Plaquemines, St. Bernard, St. Charles, St. James, St. John, St. Tammany, St. Helena, Tangipahoa, Terrebonne, Washington	866-428-4173 Bi-Lingual Spanish Navigator

Navigators for a Healthy Louisiana
 103 Independence Blvd.
 Lafayette LA 70506

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