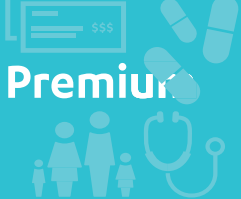




# Advanced Premium Tax Credit



## What is the Advanced Premium Tax Credit (APTC)?

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The Advanced Premium Tax Credit is provided to those who qualify to help pay for health coverage. Your APTC is calculated based on your estimated annual household income, household size and where you live.

If your income or family size changes, this may impact the APTC you receive. Report changes to Covered California within 30 days of the change. If your income varies month-to-month, it is important to consider this throughout the year as it may affect your APTC.



# Advanced Premium Tax Credit

## How Does the APTC Affect My Taxes?



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If you receive a tax credit through Covered California, you must file taxes for that benefit year. You will receive a 1095-A form, which shows how much Covered California paid to your insurance company to help with the cost of your health coverage. You will use the information on your 1095-A to fill out IRS Form 8962. The IRS will use this to ensure the amount of APTC you received is correct.

If your actual income was higher than what you reported when you enrolled, and you received too much financial help, you may owe some of it back. But, if you received less than you actually qualified for, you may owe less on your taxes or even qualify for a refund.

To avoid owing additional taxes, you can choose to take less or none of the tax credit in advance. If you choose one of these options, the amount you're owed will be reflected on your tax return.

If you have more questions about tax credits, the 1095-A and 8962 forms and how they relate to your health plan, call or visit:

**ACA (Affordable Care Act) Tax Provisions**  
[www.irs.gov/aca](http://www.irs.gov/aca)

**VITA (Volunteer Income Tax Assistance)**  
**(800) 906-9887**

**TCE (Tax Counseling for the Elderly)**  
**(800) 906-9887**

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