

# FORM 8853

Department of the Treasury  
Internal Revenue Service

## Archer MSAs and Long-Term Care Insurance Contracts

Attach to Form 1040, 1040-SR, or 1040-NR.

▶ Go to [www.irs.gov/Form8853](https://www.irs.gov/Form8853) for instructions and the latest information.

OMB No. 1545-0074

**2023**

Attachment  
Sequence No. **39**



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Department of the Treasury **Internal Revenue Service** [www.irs.gov](https://www.irs.gov)



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Form **8853**

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Name(s) shown on return

Social security number of MSA  
account holder. If both spouses  
have MSAs, see instructions

**Section A. Archer MSAs.** If you have only a Medicare Advantage MSA, skip Section A and complete Section B.

**Part I Archer MSA Contributions and Deductions.** See instructions before completing this part. If you are filing jointly and both you and your spouse have high deductible health plans with self-only coverage, complete a separate Part I for each spouse.

<b>1</b>	Total employer contributions to your Archer MSA(s) for 2023 . . . . .	<b>1</b>	
<b>2</b>	Archer MSA contributions you made for 2023, including those made in 2024 by the unextended due date of your return that were for 2023. Don't include rollovers. See instructions . . . . .	<b>2</b>	
<b>3</b>	Limitation from the Line 3 Limitation Chart and Worksheet in the instructions . . . . .	<b>3</b>	
<b>4</b>	Compensation (see instructions) from the employer maintaining the high deductible health plan. (If self-employed, enter your earned income from the trade or business under which the high deductible health plan was established.) . . . . .	<b>4</b>	
<b>5</b>	<b>Archer MSA deduction.</b> Enter the <b>smallest</b> of line 2, 3, or 4 here. Also include this amount on Schedule 1 (Form 1040), line 23 . . . . .	<b>5</b>	
<b>Caution:</b> If line 2 is more than line 5, you may have to pay an additional tax. See instructions.			

<b>Part II Archer MSA Distributions</b>		
<b>6a</b>	Total distributions you and your spouse received in 2023 from all Archer MSAs (see instructions) . . . . .	<b>6a</b>
<b>b</b>	Distributions included on line 6a that you rolled over to another Archer MSA or a health savings account. Also include any excess contributions (and the earnings on those excess contributions) included on line 6a that were withdrawn by the unextended due date of your return. See instructions	<b>6b</b>
<b>c</b>	Subtract line 6b from line 6a . . . . .	<b>6c</b>
<b>7</b>	Unreimbursed qualified medical expenses (see instructions) . . . . .	<b>7</b>
<b>8</b>	<b>Taxable Archer MSA distributions.</b> Subtract line 7 from line 6c. If zero or less, enter -0-. Also include this amount in the total on Schedule 1 (Form 1040), line 8e . . . . .	<b>8</b>
<b>9a</b>	If any of the distributions included on line 8 meet any of the <b>Exceptions to the Additional 20% Tax</b> (see instructions), check here . . . . . <input type="checkbox"/>	
<b>b</b>	<b>Additional 20% tax</b> (see instructions). Enter 20% (0.20) of the distributions included on line 8 that are subject to the additional 20% tax. Also include this amount in the total on Schedule 2 (Form 1040), line 17e . . . . .	<b>9b</b>

**Section B. Medicare Advantage MSA Distributions.** If you are filing jointly and both you and your spouse received distributions in 2023 from a Medicare Advantage MSA, complete a separate Section B for each spouse. See instructions.

<b>10</b>	Total distributions you received in 2023 from all Medicare Advantage MSAs (see instructions) . . . . .	<b>10</b>
<b>11</b>	Unreimbursed qualified medical expenses (see instructions) . . . . .	<b>11</b>
<b>12</b>	<b>Taxable Medicare Advantage MSA distributions.</b> Subtract line 11 from line 10. If zero or less, enter -0-. Also include this amount in the total on Schedule 1 (Form 1040), line 8e . . . . .	<b>12</b>
<b>13a</b>	If any of the distributions included on line 12 meet any of the <b>Exceptions to the Additional 50% Tax</b> (see instructions), check here . . . . . <input type="checkbox"/>	
<b>b</b>	<b>Additional 50% tax.</b> Enter 50% (0.50) of the distributions included on line 12 that are subject to the additional 50% tax. See instructions for the amount to enter if you had a Medicare Advantage MSA at the end of 2022. Also include this amount in the total on Schedule 2 (Form 1040), line 17f . . . . .	<b>13b</b>

Name of policyholder (as shown on return)

Social security number  
of policyholder

**Section C. Long-Term Care (LTC) Insurance Contracts.** See *Filing Requirements for Section C* in the instructions before completing this section.

If more than one Section C is attached, check here . . . . .

**14a** Name of insured \_\_\_\_\_ **b** Social security number of insured \_\_\_\_\_

**15** In 2023, did anyone other than you receive payments on a per diem or other periodic basis under a qualified LTC insurance contract covering the insured or receive accelerated death benefits under a life insurance policy covering the insured? . . . . .  **Yes**  **No**

**16** Was the insured a terminally ill individual? . . . . .  **Yes**  **No**

**Note:** If “Yes” and the **only** payments you received in 2023 were accelerated death benefits that were paid to you because the insured was terminally ill, skip lines 17 through 25 and enter -0- on line 26.

**17** Gross LTC payments received on a per diem or other periodic basis. Enter the total of the amounts from box 1 of all Forms 1099-LTC you received with respect to the insured on which the “Per diem” box in box 3 is checked . . . . .

<b>17</b>	
<b>18</b>	

**Caution: Don’t** use lines 18 through 26 to figure the taxable amount of benefits paid under an LTC insurance contract that isn’t a **qualified** LTC insurance contract. Instead, if the benefits aren’t excludable from your income (for example, if the benefits aren’t paid for personal injuries or sickness through accident or health insurance), report the amount not excludable as income on Schedule 1 (Form 1040), line 8e, or, for taxpayers filing Form 1040-NR, on Schedule NEC (Form 1040-NR), line 12.

**18** Enter the part of the amount on line 17 that is from **qualified** LTC insurance contracts . . . . .

<b>19</b>	Accelerated death benefits received on a per diem or other periodic basis. Don't include any amounts you received because the insured was terminally ill. See instructions . . . . .			<b>19</b>	
<b>20</b>	Add lines 18 and 19 . . . . .			<b>20</b>	
	<b>Note:</b> If you checked "Yes" on line 15 above, see <b>Multiple Payees</b> in the instructions before completing lines 21 through 25.				
<b>21</b>	Multiply \$420 by the number of days in the LTC period . . . . .	<b>21</b>			
<b>22</b>	Costs incurred for qualified LTC services provided for the insured during the LTC period (see instructions) . . . . .	<b>22</b>			
<b>23</b>	Enter the <b>larger</b> of line 21 or line 22 . . . . .	<b>23</b>			
<b>24</b>	Reimbursements for qualified LTC services provided for the insured during the LTC period . . . . .	<b>24</b>			
	<b>Caution:</b> If you received any reimbursements from LTC contracts issued before August 1, 1996, see instructions.				
<b>25</b>	Per diem limitation. Subtract line 24 from line 23 . . . . .			<b>25</b>	
<b>26</b>	<b>Taxable payments.</b> Subtract line 25 from line 20. If zero or less, enter -0-. Also include this amount in the total on Schedule 1 (Form 1040), line 8e, or, for taxpayers filing Form 1040-NR, on Form 1040-NR, Schedule NEC, line 12. For taxpayers filing Form 1040-NR, on Schedule NEC (Form 1040-NR), line 12, enter "LTC" and the amount . . . . .			<b>26</b>	