



Note: *The draft you are looking for begins on the next page.*

Caution: DRAFT—NOT FOR FILING

This is an early release draft of an IRS tax form, instructions, or publication, which the IRS is providing for your information. **Do not file draft forms.** We incorporate all significant changes to forms posted with this coversheet. However, unexpected issues occasionally arise, or legislation is passed—in this case, we will post a new draft of the form to alert users that changes were made to the previously posted draft. Thus, there are never any changes to the last posted draft of a form and the final revision of the form. Forms and instructions are subject to OMB approval before they can be officially released, so we post drafts of them until they are approved. Drafts of instructions and pubs usually have some additional changes before their final release. Early release drafts are at [IRS.gov/DraftForms](https://www.irs.gov/DraftForms) and remain there after the final release is posted at [IRS.gov/LatestForms](https://www.irs.gov/LatestForms). Also see [IRS.gov/Forms](https://www.irs.gov/Forms).

Most forms and publications have a page on IRS.gov: [IRS.gov/Form1040](https://www.irs.gov/Form1040) for Form 1040; [IRS.gov/Pub501](https://www.irs.gov/Pub501) for Pub. 501; [IRS.gov/W4](https://www.irs.gov/W4) for Form W-4; and [IRS.gov/ScheduleA](https://www.irs.gov/ScheduleA) for Schedule A (Form 1040), for example, and similarly for other forms, pubs, and schedules for Form 1040. When typing in a link, type it into the address bar of your browser, not a Search box on IRS.gov.

If you wish, you can submit comments to the IRS about draft or final forms, instructions, or pubs at [IRS.gov/FormsComments](https://www.irs.gov/FormsComments). Include “NTF” followed by the form or pub number (for example, “NTF1040”, “NTFW4”, “NTF501”, etc.) in the body of the message to route your message properly. We cannot respond to all comments due to the high volume we receive and may not be able to consider many suggestions until the subsequent revision of the product, but we will review each “NTF” message. If you have comments on reducing paperwork and respondent (filer) burden, with respect to draft or final forms, please respond to the relevant information collection through the Federal Register process; for more info, click [here](#).

Instructions for Form 1099-H



Department of the Treasury
Internal Revenue Service

(Rev. April 2025)

Health Coverage Tax Credit (HCTC) Advance Payments

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about developments related to Form 1099-H and its instructions, such as legislation enacted after they were published, go to [IRS.gov/Form1099H](https://irs.gov/Form1099H).

You can get the General Instructions for Certain Information Returns at [IRS.gov/1099GeneralInstructions](https://irs.gov/1099GeneralInstructions).

Reminders

General instructions. In addition to these specific instructions, you should also use the current [General Instructions for Certain Information Returns](https://irs.gov/1099GeneralInstructions). Those general instructions include information about the following topics.

- Backup withholding.
- Electronic reporting.
- Penalties.
- Who must file.
- When and where to file.
- Taxpayer identification numbers (TINs).
- Statements to recipients.
- Corrected and void returns.
- Other general topics.

Continuous use revision. Use these instructions for tax year 2025 and subsequent years until a superseding revision is issued.

Specific Instructions

File Form 1099-H if you received any advance payments during the calendar year of qualified health insurance payments for the benefit of recipients of eligible trade adjustment assistance (TAA), Alternative TAA (ATAA), Reemployment TAA (RTAA); or Pension Benefit Guaranty Corporation (PBGC) payees, and their qualifying family members. These individuals are referred to in these instructions as recipients.

Who Must File

Section 6050T requires providers of qualified health insurance coverage (defined in section 35(e)) that receive advance payments of the HCTC from the Department of the Treasury on behalf of eligible recipients (pursuant to section 7527) to file Forms 1099-H to report those advance payments and to furnish a statement reporting that information to the recipient.

However, Notice 2004-47, 2004-29 I.R.B. 48, available at [IRS.gov/irb/2004-29_IRB#NOT-2004-47](https://irs.gov/irb/2004-29_IRB#NOT-2004-47), provides that the IRS HCTC Program (formerly the IRS HCTC Transaction Center), as an administrator of the HCTC, will file the required returns and furnish statements to the recipients unless you elect to file and furnish information

returns and statements on your own. Contact the HCTC Program for this purpose by emailing the HCTC Program at wi.hctc.stakeholder@irs.gov. Unless you notify the HCTC Program of your intent to file information returns and furnish statements, you will be considered to have elected to have the HCTC Program file Form 1099-H and furnish statements to recipients in satisfying section 6050T filing and furnishing requirements.

How To File

For filing with the IRS, see part E in the current [General Instructions for Certain Information Returns](https://irs.gov/1099GeneralInstructions) and Pub. 1220.

Statements to Recipients

If you are required to file Form 1099-H, a statement must be furnished to the recipient. The HCTC Program will furnish a copy of Form 1099-H or an acceptable substitute statement to each recipient on your behalf, unless you elect to file Form 1099-H and furnish the copy or substitute statement yourself. If you make this election, you may fill out the form, found online at [IRS.gov/Form1099H](https://irs.gov/Form1099H), and send Copy B to the recipient. See part J in the current [General Instructions for Certain Information Returns](https://irs.gov/1099GeneralInstructions).

Truncating recipient's TIN on recipient statements.

Pursuant to Treasury Regulations section 301.6109-4, all filers of this form may truncate a recipient's TIN (social security number (SSN), individual taxpayer identification number (ITIN), or adoption taxpayer identification number (ATIN)) on recipient statements. Truncation is not allowed on any documents the filer files with the IRS. A filer's TIN may not be truncated on any form. See part J in the current [General Instructions for Certain Information Returns](https://irs.gov/1099GeneralInstructions).



Expired ITINs may continue to be used for information return purposes regardless of whether they have expired for individual income tax return filing purposes. See part J in the current [General Instructions for Certain Information Returns](https://irs.gov/1099GeneralInstructions).

Waiver of penalties. Section 6724(a) authorizes the IRS to waive any penalties under sections 6721 and 6722 for failure to comply with the reporting requirements of section 6050T if such failures resulted from reasonable cause and not willful neglect. The HCTC Program will furnish a copy of Form 1099-H or an acceptable substitute statement to each recipient on your behalf, unless you elect to file Form 1099-H and furnish the copy or substitute statement yourself. The IRS will not assert the penalties imposed by sections 6721 and 6722 for information returns and statements required to be filed and furnished under section 6050T against you if you allow the HCTC Program to file and furnish Forms 1099-H. If you elect not to allow the HCTC Program to file and

furnish Forms 1099-H, the general rules for seeking a penalty waiver under section 6724(a) apply. See Regulations section 301.6724-1. For more information on penalties, see part O in the current [General Instructions for Certain Information Returns](#).

Box 1—Amount of HCTC Advance Payments

Enter the total amount of advance payments of health insurance premiums received on behalf of the recipient for the period January 1 through December 31 of the current year. The amount received for the current year cannot exceed 72.5% of the total health insurance premium for the individual.

Box 2—No. of Mos. HCTC Payments Received

Enter the number of months payments were received on behalf of the recipient. This number cannot be more than 12.

Boxes 3 Through 14—Amount of Advance Payment(s) Included in Box 1

Enter the amount of the advance payment received for each month in the applicable box. You may receive these payments prior to the month for which they are paid. Be sure to enter the amounts in the correct box.

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