

Sample article for organizations to use to reach customers (477 word count)

Post the following article on your websites and/or use in other communication vehicles to help your customers report changes in circumstances to the Health Insurance Marketplace that could affect their 2015 premium tax credit.

Report changes in circumstances to the Marketplace that affect your 2015 premium tax credit

If you or anyone in your household enrolled for 2015 health coverage through the [Health Insurance Marketplace](#) and advance payments of the premium tax credit are paid to your insurance company, it's important that you report [changes in circumstances](#), such as changes in your income or family size, to your Marketplace.

Advance payments of the [premium tax credit](#) provide financial assistance to help you pay for the insurance you buy through the Marketplace. Having at least some of your credit paid in advance directly to your insurance company will reduce the out-of-pocket cost of the health insurance premiums you'll pay each month.

If you chose to have advance credit payments sent to your insurer, you must file a federal income tax return next year, even if otherwise you are not required to file. You will need to reconcile these payments with the amount of premium tax credit you're eligible for on your tax return. Receiving too much or too little in advance can affect your refund, or you may owe tax when you file.

If your situation changes during the year, it's important to notify the Marketplace about any changes in circumstances so that the Marketplace can adjust your advance payment amount. This adjustment will decrease the likelihood of a significant difference between your advance credit payments and your actual premium tax credit. Advance credit payments that are lower than the amount of premium tax credit on next year's tax return will reduce your tax bill or increase your refund.

Changes in circumstances that you should report to the Marketplace include, but are not limited to:

- an increase or decrease in your income
- marriage or divorce
- the birth or adoption of a child
- starting a job with health insurance
- gaining or losing your eligibility for other health care coverage
- changing your residence

For the full list of changes you should report, visit Healthcare.gov.

If you report changes in your income or family size to the Marketplace when they happen in 2015, the advance payments will more closely match the credit amount on your 2015 federal tax return. This will help you avoid getting a smaller refund than you expected, or even owing money that you did not expect to owe.

Find out more about advanced credit payments and other tax-related provisions of the health care law at IRS.gov/aca.

NOTE TO EDITOR:

On Twitter? Send this Tweet:

Getting advance payments of the premium tax credit? Report changes in circumstances to the marketplace <http://go.usa.gov/3BEG3> #ACA #IRS