



DEPARTMENT OF THE TREASURY  
INTERNAL REVENUE SERVICE  
WASHINGTON, D.C. 20224

OFFICE OF THE CHIEF COUNSEL

July 17, 2015

CC:ITA:4  
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The Honorable John P. Sarbanes  
U.S. House of Representatives  
Washington, DC 20515

Attention:

Dear Representative Sarbanes:

I apologize for the IRS's delay in responding to your letter dated April 9, 2015, on behalf of your constituent, . expressed concern that Health Insurance Marketplaces are sending taxpayers Form 1095-A, Health Insurance Marketplace Statement, that shows the full social security number (SSN), address, and date of birth for the taxpayer and the members of the taxpayer's family enrolled in Marketplace health insurance. To help prevent fraud, states that Marketplaces should be required to black out the first part of the SSN and date of birth on the Form 1095-A sent to taxpayers.

The law requires Marketplaces to report to the IRS the taxpayer identification number (TIN) or date of birth if a TIN is not available, of the taxpayer, the taxpayer's spouse, and all family members enrolled in a qualified health plan. The Marketplaces use Form 1095-A to give taxpayers the information provided to the IRS.

The regulations under section 36B of the Code allow Marketplaces to use a truncated SSN or TIN, which has the first five digits replaced by Xs or asterisks, on the Form 1095-A they send to taxpayers. However, they are not required to do so. These rules are consistent with other information reporting rules permitting voluntary use of TINs on information returns and other documents furnished to taxpayers.

I hope this information is helpful. If you need further assistance, please contact me,  
, or at .

Sincerely,

Michael J. Montemurro  
Chief, Branch 4  
Office of Associate Chief Counsel  
(Income Tax and Accounting)