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## Health insurance and your taxes



Outreach workers at Bandon OPH enrollment event March 6, Bandon Public Library; Steven Eggert of Coast Community Health Center and Bernarda Liggett of Waterfall Community Health Center.

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This year, 2015, is the first year individuals are required to provide information about their health insurance on their tax forms. April 15 is deadline for filing 2014 personal, partnership, or estate and trusts tax returns or extensions.

The federal health insurance requirement comes with incentives for those who enroll and fees for those who don't.

Those who purchased insurance on the federal exchange at [healthcare.gov](http://healthcare.gov) may be eligible for tax credit. Most tax payers who elected not to purchase health insurance will be charged the 2014 shared responsibility fee of \$95 per adult, or one percent of their income, whichever is greater.

## **Proof of Insurance**

Tax payers should plan ahead, gather proof of health insurance, and expect to pay a little more for professional tax preparation this year, notes Bandon CPA MaryAnn Soukup. The health insurance portion of the tax return is an additional form, and tax preparers may charge by the hour, or a flat rate to prepare the form.

"Overall, your income tax return is an honor based system," said Soukup.

But, tax payers must provide proof to claim health insurance credit or avoid paying a penalty. Across the county, tax payers will document their 2014 insurance through their employer, Medicare, Medicaid, veterans care or other qualified health coverage.

Soukup has worked as a CPA for more than 25 years, five years in Bandon. She recommends tax payers make sure their documentation is correct, since re-filing a tax return adds time and cost.

Those who purchased "silver" plans through the insurance marketplace should take time to log in to their account before meeting with a tax preparer. Many of the 1095-A forms for silver members were submitted incorrectly, with corrected forms reissued online in March at [healthcare.gov](http://healthcare.gov).

## **Help with tax prep**

Tax preparation assistance is available for free for middle to low income residents, retired individuals and seniors, sponsored by the American Association of Retired Persons. For information about AARP tax prep help, call 888-227-7669 or visit [AARP.org/taxaide](http://AARP.org/taxaide).

Bring one of the following forms of insurance proof:

- Documentation proving health care coverage for you, your spouse and all your dependents.
- Information indicating that you were covered for at least nine months of the year.
- Form 1095-A, if you purchased insurance through the Marketplace/Exchange.
- Documentation of a Health Care Exemption received from the IRS or the Marketplace/Exchange.

## **Free Tax Prep Assistance, Walk-ins Welcome**

Last 2015 assistance day, Tuesday, April 14

- Bandon Senior Center

1200 11th St. SW, Bandon

9:30-11:30 a.m. Tuesday and Saturday

- College Park Community Church

2548 Newmark St., North Bend

9 a.m. to 1 p.m. Monday, Tuesday, Friday, Saturday

Assistance available for Spanish language speakers Tuesday and Saturday

- Lakeside Lions Club

890 Bowron Road, Lakeside

10 a.m. to 1 p.m. Thursdays

Open Now: Special Enrollment for 2015 Health Insurance through April 30

Individuals and families may be eligible for enrollment in 2015 health insurance during a special

enrollment season that opened March 15 and ends April 30, 2015.

The Centers for Medicare and Medicaid Services announced in February a special enrollment season for those who are uninsured and discovered fees when preparing their 2014 tax returns. Find enrollment information online at [healthcare.gov](http://healthcare.gov).

Those eligible live in states with a Federally-facilitated Marketplace and:

- Currently are not enrolled in coverage through the FFM for 2015,
- Attest that when they filed their 2014 tax return they paid the fee for not having health coverage in 2014, and,
- Attest that they first became aware of, or understood the implications of, the Shared Responsibility Payment after the end of open enrollment (February 15, 2015) in connection with preparing their 2014 taxes.

In Oregon, those who qualify for Medicaid can enroll in the Oregon Health Plan any time. Those who enrolled late may pay a portion of the shared responsibility fee for the months they were not covered. The shared responsibility fee increases to \$325 per adult, or 2 percent of income for 2015.

Enrollment assistance is available by appointment, for free, with trained enrollment assisters at local federally qualified community health centers, or participating insurance agents.

Coast Community Health Center, with Waterfall Community Health Center and county mental health advocates, will offer OHP enrollment assistance and information at the Port Orford Public Library 2-6 p.m. Sunday, April 19.

For information about the event, contact Steven Eggert, Outreach Worker for Coast Community Health Center, 541-347-2529.

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**Tags** [Health Insurance](#), [2014 Taxes](#), [Tax Preparation](#), [Bernard Liggett](#), [Steven Eggert](#), [Maryann Soukup](#), [Special Enrollment](#), [Coast Community Health Center](#), [Waterfall Community Health Center](#), [Port Orford Public Library](#)

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