

Health coverage forms tracker: 1095-A, 1095-B, 1095-C

Write each coverage you had this year, month by month, then tick the form that proves it. Only the Marketplace group must be complete before the return is filed.

Client or engagement

Marketplace coverage (wait for these)

- ☐ Form 1095-A for every Marketplace policy in the household
From HealthCare.gov or the state exchange; feeds Form 8962
- ☐ Corrected or voided Form 1095-A, if one was issued
Use the latest version only
- ☐ Marketplace application: income and household size at enrollment
Explains the gap between advance and allowed credit
- ☐ Note of any policy shared with another tax household
Who shares it and the split agreed, for the Form 8962 allocation
- ☐ Second-lowest-cost silver plan premium for any blank month in Part III
Look it up with the HealthCare.gov tax tool when column B is empty

Employer and government coverage (keep, no need to wait)

- ☐ Form 1095-C from each large employer
Part II shows the offer by month; request it on the employer website if it was not sent
- ☐ Form 1095-B from the insurer, Medicaid or CHIP
Who was covered and when; request it if it was not sent
- ☐ Form W-2 with box 12 codes DD and W
DD is cost of coverage; W is HSA money through payroll
- ☐ Last pay stub of the year or the benefits summary
Shows whether premiums came out pre-tax
- ☐ Form SSA-1099
Shows Medicare Part B premiums withheld from benefits

Premiums paid after tax

- ☐ Premium statements for individual plans bought outside the Marketplace
Annual statement or monthly invoices, with amounts paid
- ☐ COBRA premium payment records
Bank or card records of each monthly payment
- ☐ Medicare Part D and supplement premium statements
From each insurer, for the full year

- ☐ Long-term care insurance premium statement
With the insured person's age at year end

Self-employed owners (Form 7206)

- ☐ Medical, dental and long-term care premium statements
Policy in the owner's name or the business's name
- ☐ Month-by-month note of any employer plan you or your spouse could join
No deduction for those months, even if you declined the plan
- ☐ Proof of who paid the premiums
Business account or personal account statements

Health savings account forms

- ☐ Form 1099-SA for each HSA distribution
From the HSA custodian; goes on Form 8889
- ☐ Form 5498-SA for HSA contributions
Often arrives in May; use contribution records if filing earlier