

January 20, 2015- Covered California updated responses to questions #15, 23, 25, and 37.

1. What are the new tax filing rules?

There are important things you need to do when filing your federal income tax return for the 2014 calendar year:

- Show proof that you had qualifying health insurance in 2014 (or file for exemption or pay a penalty if you didn't - See [questions #38-42](#) for additional information); and
- If you got premium tax credits or think you might qualify, file a new Internal Revenue Service (IRS) Premium Tax Credit form (Form 8962) with the amount of any premium tax credits you already got. See question #9 to read more about IRS Form 8962.

2. What is the new tax credit for health insurance?

Starting with tax year 2014, low- and moderate-income people can qualify for a federal tax credit that lowers the cost of buying health insurance.

To qualify for premium tax credit in California, you must:

- Purchase your health plan through Covered California;
- Be income eligible;
- If married, file your taxes jointly; and
- Not be eligible for "[Minimum Essential Coverage](#)," including coverage from an employer, Medi-Cal, Medicare or certain other forms of coverage.

To provide help right away, the tax credit can be taken "in advance," also known as the Advanced Premium Tax Credit (APTC). "In advance" means that the federal government pays part of your monthly premium directly to your health plan. You pay a lower premium, minus the tax credit. For example:

Your monthly premium = \$300

Federal tax credit to the health plan = \$240

What you pay to the health plan = \$ 60

You don't have to take the premium tax credit in advance. You can wait until you file your federal tax return to get your premium tax credit. For more information about how APTC is calculated please see [question #37](#).

3. How do I know if I already got premium tax credits?

Lots of people may not realize they got premium tax credits. If you applied when you enrolled, you don't actually "get" the tax credit every month. The premium tax credit is paid directly to your health insurance plan. Your monthly premium costs are lower as a result. (See our example in question #2 above.)

The only way to get premium tax credit is to buy and enroll in a Covered California health insurance plan. If you enrolled in Covered California, we will send you a tax form, called the IRS Form 1095-A, by January 31, 2015. The Form 1095-A will tell you if you already received premium tax credits or not. It will also tell you the exact amount of the tax credits you got each month.

4. What if I chose to get some of my premium tax credits at tax time and some during the year?

Some individuals choose to receive only part of their premium tax credit during the year and save the rest for tax time. If you aren't sure about estimating your tax household's income for the coming year, taking part of it in advanced during the year and the rest later during tax time may be a good choice.

5. What is an Internal Revenue Service (IRS) Form 1095-A: Health Insurance Marketplace Statement?

[Form 1095-A](#) is used to report certain information to the IRS about individuals who enroll in health insurance plans through the Health Insurance Exchange (Marketplace – Covered California – California's Health Insurance Exchange). Form 1095-A is provided to individuals to help them:

- claim the premium tax credit (PTC),
- report any PTC received in advance (also known as the Advanced Premium Tax Credit (APTC)), and
- prove they were enrolled in a minimum essential coverage health plan when they file their federal income tax return.

6. Why did I get an IRS Form 1095-A from Covered California?

This form contains important tax information, and is being provided to you because you and/or an individual you claim as a tax dependent enrolled in a Bronze, Silver, Gold or Platinum level health insurance plan through Covered California for at least one month in the 2014 calendar year.

The form also provides most of the information you'll need regarding your health insurance plan in order to complete your household's federal income tax filing for 2014. You must use the information on the Form 1095-A to complete the [IRS Form 8962: Premium Tax Credit](#). If you use a tax professional or computer software to file your taxes, they should help make sure the IRS Form 8962 is completed and filed correctly. Refer to question #9 to read more about the Form 8962.

7. What does the information on Form 1095-A mean?

The form has information you gave us about you and your tax household when you enrolled in Covered California. It also tells you:

- a. Who was enrolled in your Covered California health plan
- b. How many months you had health insurance coverage through Covered California
- c. Total monthly health plan premiums before APTC was applied
- d. How much premium assistance or APTC was paid in advance to your health plan on your behalf (if any)

8. What do I need to do with Form 1095-A?

When you receive your Form 1095-A statement, please keep it with your other tax-related documents. Similar to a W-2 or 1099 form, you will need to have it on hand if you prepare your own taxes, or you'll need to provide it to the tax professional who helps prepare and file your taxes.

Use the information on Form 1095-A to complete the IRS Form 8962, which you will need to file with your federal income taxes to make sure the APTC amount paid to your health plan on your behalf was correct.

9. What is the [IRS Form 8962: Premium Tax Credit?](#)

Form 8962 is a new IRS form that consumers will need to use to “reconcile” the APTC amount they received based on their estimated income with the amount that is determined based on their actual income as reported on their federal tax return. Go to [question #31](#) to read more about the reconciliation process.

10. How do I complete an IRS Form 8962? Where can I get the form?

If you are using a do-it-yourself tax software for your computer when filing your federal income tax, the IRS Form 8962 should be built into that software. You'll need to complete the form through the software and can file your completed tax documents electronically or by mail.

If you are manually preparing and filing your own federal income tax, you can easily download the form and instructions at www.irs.gov to help you fill out the [IRS Form 8962](#). Type in “8962” in the search bar or click on the Forms & Pubs tab.

If you are having a tax professional preparer help you prepare and file your federal income tax, he or she can file or get the form in the same way mentioned above.

For specific instructions on how to understand the form and the information needed to complete it, visit: www.irs.gov/pub/irs-dft/i8962-dft.pdf for the IRS instruction manual.

11. Why does Covered California send the Form 1095-A to the IRS too?

Covered California sends the IRS Form 1095-A to the IRS because the 1095-A data will be validated to make sure consumers report the correct amount of APTC paid to health insurance carriers on behalf of the consumers for the 2014 calendar year coverage.

12. The information on the IRS 1095-A does not have my correct information or APTC amounts, how can I have Covered California change/update it?

Please fill out and mail or fax the Covered California 1095-A Dispute Form available on our website in late January 2015. Changes to names, dates of birth, social security numbers, or addresses can also be reported by contacting the Covered California's Service Center at 800-300-1506. Covered California will review your information and send you and the IRS a corrected Form 1095-A, if

necessary. It's important that you use the corrected Form 1095-A information to complete your IRS Form 8962 and when filing your federal income taxes.

13. Why did I get more than one Form 1095-A from Covered California and what should I do with all of them?

Covered California will mail one Form 1095-A for each health insurance carrier plan you or a member of your tax household enrolled in during 2014.

You may receive more than one Form 1095-A if:

- a. You or members in your tax household were enrolled in more than one Covered California health plan in the same calendar year.
- b. You changed your health plan level (metal tier) of benefit. For example, you kept the same health insurance carrier plan, but you changed your health plan level metal tier from Silver to Gold.
- c. Members of your household were enrolled in different health insurance carrier plans.
- d. Your family has more than 4 members. You will receive multiple Forms 1095-A that have the same information. Only Part II will have different family members listed.

It's important that you use all the applicable Form 1095-A information to complete your IRS Form 8962 when filing your federal income taxes. If you need help, please get advice from a professional tax preparer or tax advisor. Go to [question #44](#) for more information.

14. My health insurance carrier premium and APTC amounts changed more than once throughout the 2014 calendar year, how will this be shown on my IRS Form(s) 1095-A?

If you have changed health plans during the 2014 calendar year, you will receive a different 1095-A for each health plan in which you were enrolled. Each IRS Form 1095-A will show the coverage and APTC information for each month during the 2014 calendar year. Any changes that happened during the year will be shown on the Form 1095-A in the months when the change happened.

15. I did not receive a Form 1095-A, how can I get the form or the information I need?

Some reasons why you may not receive a Form 1095-A:

- You were enrolled in the Medi-Cal program
- You were enrolled in your employer health coverage through Covered California Small Business Health Options Program (SHOP)

Note, individuals enrolled in a Covered California Minimum Coverage Plan (also known as Catastrophic Plan) may have received Form 1095-A. These individuals do not have to use this Form 1095-A when filing their federal income taxes.

If the above reasons do not apply to your and you were enrolled health care coverage through Covered California for the 2014 calendar year, please log into your CoveredCA.com account and go

to your secured mailbox to see if there is a 1095-A available for you to download. You should have received your Form 1095-A by the first week of February. **How do I get another copy of my Form 1095-A?**

For an additional copy of your Form 1095-A, please log into your CoveredCA.com account and go to your secured mailbox to download the form.

16. Can spouses qualify for the Advanced Premium Tax Credit (APTC) if we file our federal income tax separately?

Sorry. The Affordable Care Act generally prohibits married couples who file their taxes separately from receiving an APTC. There are limited exceptions, such as for victims of domestic abuse or spousal abandonment.

17. Are there special rules for married people getting premium tax credits?

If you got premium tax credit – or would like to apply for credits at tax time – and are married, you **have** to file your taxes jointly with your spouse. This means you can't file your taxes separately from your spouse.

There are some exceptions to this rule. These exceptions are intended to help if you are a survivor of domestic violence and are unable or unwilling to file a joint tax return. The exceptions also help if you are head of household or have been abandoned by a spouse. It is important to check with Covered California or a tax preparer about what to do in any of these situations.

18. I added another household member to my qualified health plan but that member is not reflected on my Form 1095-A, what do I do?

Please fill out and mail or fax the Covered California 1095-A Dispute Form available on our website in late January 2015. Covered California will review and update your Form 1095-A, and re-send it to you. It's important that you file your federal income tax with the correct information from your 1095-A.

19. My tax household income or size changed during the 2014 calendar year, how will that affect my IRS Form 1095-A?

If there was a change in your income or household size that was not reported for the 2014 calendar year coverage, the amount of APTC you were eligible for may be affected. If your estimated annual tax household income was different than what you reported on your Covered California application, then your amount of premium tax credit you qualify for may be different from the APTC you received.

If your actual annual tax household income was higher:

If you estimated your tax household **income higher** than it actually was for the 2014 calendar year, you probably received less APTC amount for the year than you were eligible for. That means that when you file your 2014 federal income tax, you may be able to use this premium tax credit to lower

the amount you may owe on your federal tax if applicable. If you don't owe any taxes, you may get a tax refund.

If your actual annual tax household income was lower:

If you estimated your tax household **income lower** than it actually was for the 2014 calendar year, you probably received more APTC amount for the year than you were eligible for. That means that when you file your 2014 federal income tax, you may have to pay some of the APTC amount back. The amount you may have to repay is based on your actual tax household income. If you are eligible for a federal tax refund, the APTC amount owed might be subtracted from your federal tax refund.

You should also contact Covered California to be sure that your tax household income is correct on your application. This will ensure that your APTC amount is as accurate as possible for the 2015 calendar year.

20. I forgot to report a change in circumstances (i.e. my salary changed or I got married) that occurred in coverage year 2014, what should I do?

Unfortunately, Covered California is unable to process changes of your household size, income, or status for the 2014 calendar year. Instead, you will need to complete the IRS Form 8962 to reflect your actual tax household information in order to "reconcile" any APTC amount paid to your health insurance carrier on your behalf. This means you will be able to see the actual premium tax credit amount that you should have qualified for based on your actual income or household size as reported on your federal tax return. Go to [question #31](#) to read more about the reconciliation process.

If you have personal information changes, or changes to your household size, income, or status for the 2015 calendar year, log into your Covered California account to report those changes or you can call the Covered California Service Center at 800-300-1506. If you have any household individual(s) enrolled in Medi-Cal, you must contact your local county social service offices to make any personal information changes needed.

It's important for you to immediately report changes to Covered California. Depending on what kind of change you have experienced, you may not have received enough premium tax credit OR you may have received too much premium tax credit on your behalf.

21. What if my actual income is lower than I estimated and makes me eligible for Medi-Cal?

If your tax household income ends up being low enough to make you and/or your family eligible for Medi-Cal, you will not have to pay back any APTC you received during the year.

You should report a change in income once you realize the estimate you gave when you applied for health insurance was not correct.

23. What if I was enrolled in Covered California part of the year and in Medi-Cal for part of the year?

It's important to note that your IRS Form 1095-A will not show any months you were covered under Medi-Cal. Your Form 1095-A will only show the months you were enrolled in Covered California. You can provide attestation on your federal tax filing stating you had health coverage with Medi-Cal for months in the 2014 calendar year. [Click here to read Medi-Cal IRS Form 1095 FAQs.](#)

24. Will employees receive a 1095-A if they purchased their health care coverage through their employer under the Covered California Small Business Health Options Program (SHOP)?

No, employees who purchased their health insurance from their employer through Covered California SHOP will not receive an IRS Form 1095-A for the 2014 calendar year. Employers participating in SHOP are not required to provide proof of insurance to their employees for the 2014 calendar year.

25. Will Medi-Cal enrollees receive a Form 1095-A?

No. Individuals who were enrolled in Medi-Cal in the 2014 calendar year and were never enrolled in a Covered California health plan will not receive an IRS Form 1095-A. [Click here to read Medi-Cal IRS Form 1095 FAQs.](#)

26. What is a Mixed Household?

Households with at least one member enrolled in a Covered California health plan and at least one member enrolled in Medi-Cal.

27. What information is provided on the IRS Form 1095-A for a Mixed Household family?

Covered California will only report APTC amounts received and information for the individuals enrolled in a Covered California health plan(s). Other individuals in a Mixed Household enrolled in Medi-Cal will not be listed on the IRS Form 1095-A.

28. I'm part of a Mixed Household, will the IRS Form 1095-A show my tax household members who are enrolled in the Medi-Cal program?

No, the IRS Form 1095-A will only show the individuals who are enrolled in a Covered California Health Plan. Refer to [question #26](#) for the definition of a Mixed Household.

29. Will DHCS send the IRS Form 1095-B to Medi-Cal enrollees for the 2014 calendar year?

No.

30. My health insurance carrier received the APTC amounts on my behalf, is there something I need to do since I did not receive it directly?

Yes. Even though you did not receive the APTC directly, the APTC amount is still for you, paid to your health insurance carrier. Therefore, you need to report the APTC amount received on your federal tax return.

31. What does “premium tax credit reconciliation” mean?

“Premium tax credit reconciliation” means consumers who receive advance payments of premium tax credit, also known as APTC, will have to “reconcile” the APTC amount they received based on their estimated income with the amount that is determined based on their actual income as reported on their federal tax return. Consumers will need to use the IRS Form 8962 to “reconcile”.

Therefore, if your household size or income has not changed since your enrollment, there should be little impact on the federal taxes you may owe (or your refund if you don’t owe). But, if your estimated income or family size is different from what’s on your federal tax return, your premium tax credits will be recalculated. Then you will compare the amount of APTC received with the new calculated PTC amount. If there is a difference in the amounts, you may have to pay some tax back, or you may also end up owing less in taxes, or even get a larger tax refund. Refer to [question #32](#) for more information.

32. If I owe money back to the IRS, do I have to pay back all of it?

You may not have to pay it all back. For many people, there is a limit on how much you will have to pay back. The lower your tax household income, the less you will have to pay back. Use the charts below to determine how much you may have to pay back to the IRS.

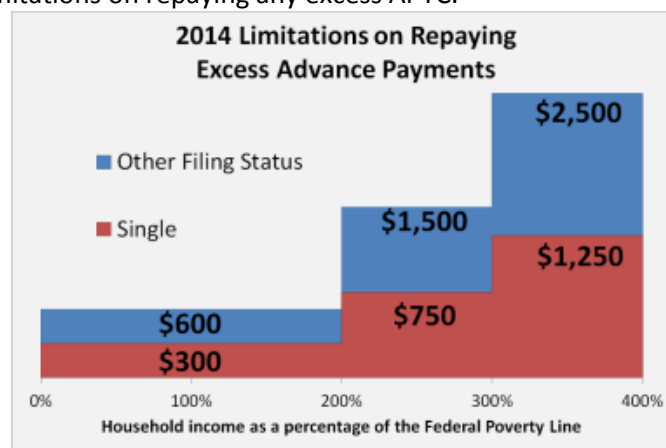
First, use the following Program Eligibility Federal Poverty Level (FPL) to find the FPL percentage for your household based on your household size and the annual household income.

Program Eligibility by Federal Poverty Level (2014 Benefit Year)											
Household Size	Enhanced Silver Benefits 5-year bar 100% FPL	Eligible for Income-Based Medi-Cal (2014) <i>*Start Here</i>	Eligible for Premium Assistance								
			Enhanced Silver Benefits (CSR)			Access for Infants and Mothers (AIM)* (> 213% to ≤ 313%) (no PA)					
			94% (≥100% to ≤150%)	87% (>150% to ≤200%)	73% (>200% to ≤250%)						
			MAGI Medi-Cal (kids 0-18 yrs.) Up to 266% 2014 FPL								
	100%	≤ 138%	>138%**	150%	200%	>213%	250%	>266% (2014)	300%	313%	400%
1	\$11,490	\$16,105	\$15,857	\$17,235	\$22,980	\$24,474	\$28,725	\$31,042	\$34,470	\$35,964	\$45,960
2	\$15,510	\$21,707	\$21,405	\$23,265	\$31,020	\$33,036	\$38,775	\$41,842	\$46,530	\$48,546	\$62,040
3	\$19,530	\$27,310	\$26,952	\$29,295	\$39,060	\$41,599	\$48,825	\$52,641	\$58,590	\$61,129	\$78,120
4	\$23,550	\$32,913	\$32,500	\$35,325	\$47,100	\$50,162	\$58,875	\$63,441	\$70,650	\$73,712	\$94,200
5	\$27,570	\$38,516	\$38,048	\$41,355	\$55,140	\$58,724	\$68,925	\$74,241	\$82,710	\$86,294	\$110,280
6	\$31,590	\$44,119	\$43,595	\$47,385	\$63,180	\$67,287	\$78,975	\$85,040	\$94,770	\$98,877	\$126,360
7	\$35,610	\$49,721	\$49,143	\$53,415	\$71,220	\$75,849	\$89,025	\$95,840	\$106,830	\$111,459	\$142,440
8	\$39,630	\$55,324	\$54,690	\$59,445	\$79,260	\$84,412	\$99,075	\$106,639	\$118,890	\$124,042	\$158,520
For each additional person, add	\$4,020	\$5,548	\$5,549	\$6,030	\$8,040	\$8,563	\$10,050	\$10,693	\$12,060	\$12,583	\$16,080

*First evaluate each consumer household for MAGI (Income-based) Medi-Cal. See the columns in highlighted in purple. If their income is higher than the Medi-Cal limit (138% of FPL for adults & 266% FPL for kids 0-18yrs), then evaluate for other programs. <http://aspe.hhs.gov/poverty/14poverty.cfm>

**If you are determined ineligible for Medi-Cal, you may be considered eligible starting at 139% of 2013 FPL

Next, use the chart below and find your FPL percentage. Then, based on your filing status, the chart will show your 2014 limitations on repaying any excess APTC.



33. I am the primary household tax filer and I didn't ask for premium tax credit, will I still receive an IRS Form 1095-A?

Yes, because you or your tax household dependents were enrolled in health coverage through Covered California and purchased either a Bronze, Silver, Gold or Platinum health plan. You will need to use this form to prove that you and any of your dependents, if applicable, were enrolled in health care coverage when filing your federal income taxes.

34. What should I do if I may have qualified for a 2014 Premium Tax Credit but did not receive it in 2014 calendar year?

Please file the IRS Form 8962 with your federal income tax to see if you are eligible to receive premium tax credit based on your household tax and household size information for any month in the 2014 calendar year. If you are eligible for premium tax credit, you may be eligible to receive a tax refund in the amount of premium tax credit.

35. I'm a non-citizen but lawfully present in the United States and enrolled in Covered California, will I still receive an IRS Form 1095-A?

Yes, lawfully present individuals (non-citizens) who are enrolled in health care coverage through Covered California and received APTC will receive an IRS Form 1095-A from Covered California. Lawfully present individuals must file their federal income taxes using the information on the Form 1095-A in order to validate the APTC amounts they have received, even if they are otherwise not required to file federal income taxes.

36. Am I required to file the federal income tax if I received APTC for the 2014 calendar year but I have not filed federal income taxes before and don't plan on filing taxes?

Yes, you are required to file the federal income tax if you've received APTC to pay your health insurance carrier premiums. Consumers who do not file federal income tax are not eligible to receive APTC. If you are the primary tax filer on the application you will receive an IRS Form 1095-A from Covered California. If you received APTC for the 2014 calendar year and do not file an IRS Form 8962 with your 2014 federal income tax, your federal income tax filing to be incomplete. This may delay any refund you might be eligible to receive through the premium tax credit. Additionally, if you don't file an IRS Form 8962 you may have to pay back some or all of the APTC you have received to help you pay your 2014 health insurance coverage premiums. You may also be subject to tax penalties for filing a federal income tax late.

37. What does Second Lowest Cost Silver Plan (SLCSP) mean and why are those premiums displayed on my form? What if it is different than my health insurance plan premiums?

The Second Lowest Cost Silver Plan is, as the name suggests, the second cheapest Silver plan available to you and/or your household. It is used to calculate your eligibility for APTC. Your premium tax credit amount is calculated as the difference between the cost of the SLCSP for your household and the premium amount your household is required to contribute toward health insurance premiums given your household size and your Modified Adjusted Gross Income (MAGI).

The SLCSPP premiums in Part III, Column B of the 1095-A may not equal the amounts in Column A unless the plan in which you are enrolled is in fact the SLCSPP available to your household.

The table below shows how your premium tax credit (premium assistance) was calculated based on the SLCSPP, your annual household income and household size.

How much Premium Tax Credit (premium assistance) Do I Get?	
Enter the <i>Monthly Premium Amount</i> of the Second lowest Silver Plan in my Zip Code:	\$350.00
Enter the <i>Number of Individuals</i> in your tax household size	1
Enter <i>Total Annual Household Income</i>	\$34,460.00
Enter the <i>Expected Family Contribution Percentage</i> *	8.1%
This is <i>My Monthly Fair Share</i> (fair share = expected contribution) [total annual household income divided by the expected family contribution percentage]	\$232.61
This is the Total <i>Premium Tax Credit (Premium Assistance)</i> Available to My Household: [monthly premium amount minus the my monthly fair share]	\$117.40

*Please note that in some instances the expected family contribution or “fair share” amount may be more than the premium amount of the SLCSPP. When this happens the individual or family is not eligible for premium tax credit.

38. What is a tax penalty?

This is the amount that you are required to pay if you do not have qualifying health care coverage (referred to as Minimum Essential Coverage (MEC)) and you do not apply for and receive an exemption. The amount of the penalty is 1/12 of the annual penalty for each month that you do not have qualifying coverage. The tax penalty (also referred to as a fine) for not having coverage in 2015 has increased from 2014 as shown below. Please note that the penalties are subject to a maximum amount.

Year Tax Penalties

2014	1% of your yearly household Modified Adjusted Gross Income (MAGI) above the amount at which you’re required to file taxes, or \$95 per person (\$47.50/child) – whichever is greater.
2015	2% of your yearly household Modified Adjusted Gross Income (MAGI) above the amount at which you’re required to file taxes, or \$325 per person (\$162.50/child) – whichever is greater.
2016	2.5% of your yearly household Modified Adjusted Gross Income (MAGI) above the amount at which you’re required to file taxes or \$695 per person (\$347.50/child) – whichever is greater.

39. If I didn't have coverage in 2014, or had a gap in coverage of 3 or more months, how will I know if I'll have to pay a penalty?

IRS Form 8965 will help you determine if you owe a tax penalty. The same form will also help you apply for some of the exemptions which you can claim on your taxes if you qualify. Signing up for and maintaining [Minimum Essential Coverage \(MEC\)](#) throughout the year may help you avoid having a tax penalty.

40. I did not have health coverage for more than three months, where can I apply for a health coverage exemption (an exemption from the individual shared responsibility payment / individual mandate)?

You can apply for a health coverage exemption by filling out one of the exemption forms available at healthcare.gov or by filing [IRS Form 8965, Health Coverage Exemptions](#), to claim a coverage exemption on your federal income tax filing.

41. What do I do if I had an exemption in 2014? Do I still need to file anything with the IRS?

If you were granted an exemption, you will need your exemption certificate number and you will have to complete IRS Form 8965. Some exemptions can be claimed on your taxes even if you didn't apply for one through the Federal Marketplace. IRS Form 8965 will help you see if you can qualify for one of the exemptions that are available at tax time.

42. I received an exemption, how do I report that?

You must submit an IRS Form 8965, Health Coverage Exemptions, to the IRS to report a coverage exemption you have already received from the Federal Marketplace **or** to claim a coverage exemption retroactively.

43. Where can I go to get help filing my taxes / filling out my tax forms?

For additional tax-related questions, please visit the [IRS website](#), which has helpful facts sheets, videos, and tools related to filing your taxes.

44. Where can I get help filing taxes?

You can consult your own tax professional/adviser. Or, you can find an authorized e-file provider in your neighborhood on the **California Franchise Tax Board** website: <https://www.ftb.ca.gov/online/ero/index.asp>. A California Authorized Individual e-file Provider can help you look for a tax professional near your home, work, school, or other location. This tool will give you the name and contact information for tax professionals authorized to provide you with individual e-file services.

You can also get free tax assistance at a local **Volunteer Income Tax Assistance Site (VITA)** for people **who generally has an annual income of \$53,000 or less, persons with disabilities, the elderly and limited English speaking taxpayers**. To find help near you, you can call 1-800-906-9887 or check online at <http://irs.treasury.gov/freetaxprep/>.



IRS FORM 1095-A: *Health Insurance Marketplace Statement* **FAQs**

January 20, 2015

Or, you can get help directly from the IRS website. The website offers “Help and Resources” for taxpayers who need it. The IRS also has a section with information about the Affordable Care Act at www.irs.gov/aca. Help includes “Local Taxpayer Advocates” and “Low Income Taxpayer Clinics.” You or your tax professional should consider preparing and filing your tax return electronically. Using tax preparation software is the easiest way to file a complete and accurate tax return. The IRS has a variety of electronic filing options including free volunteer assistance, IRS Free File, commercial software and professional assistance. More information about filing options is available at www.irs.gov/Filing.