



Advance Premium Tax Credits (APTC) Reconciliation for Tax Year 2025

Greetings Case Managers,

It's tax season and our clients who received Advance Premium Tax Credits (APTC) in 2025 need to know that they have tax obligations.

Which clients received APTC in 2025?

Clients who were enrolled in a plan through the Health Connector for at least one month in 2025:

- All ConnectorCare plans
- All Other Health Connector plans (e.g., platinum plans, silver plans)

Action Steps: What Clients Need to Do

Clients who received APTC and CHII premium assistance for any month during 2025 will need to file their taxes, reconcile their APTC using Form 8962, and then submit APTC-related tax forms to the BRIDGE Team AFTER filing taxes with the IRS (listed on next page).

Action Steps:

1. Receive a copy of **Form 1095-A**¹ from the Health Connector. Send copy to tax preparer.
2. **File taxes.** Include **Form 8962** – (Form 1095-A is needed to complete Form 8962)
 - Free tax prep services are available across Massachusetts. See Resources page.
3. **After filing**, if client owes money to IRS, advise client to pay what is owed by tax deadline or request payment plan with IRS to minimize any late penalty (**HDAP/CHII cannot pay late penalties or interest**). If a client receives a tax refund, advise client not to spend until after BRIDGE reviews client's forms, because some or all may be due to HDAP/CHII if client has Net PTC.
4. Submit APTC-related tax forms and signed client agreement re: APTC to BRIDGE after filing taxes.
 - See below for tax forms checklist and copy of client agreement form for 2025 attached below.
 - These are also available at <https://crihealth.org/insurance-support/premium-tax-credits/>.
5. Look out for correspondence from BRIDGE Team regarding determination if HDAP/CHII can pay IRS on client's behalf due to Excess APTC or if client must send payment to HDAP/CHII due to Net PTC.

<p>Contact us: Phone: 617.502.1790 Email: bridgeteam@crihealth.org</p>	<p>Submit Documentation: Provider Portal: https://mahdaprovider.providecm.net/Account/LogOn Client Portal: https://mahdap.providecm.net/ Secure Email System Instructions: https://crihealth.org/contact/#Secure Fax: 617.502.1703</p>
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¹ Clients may get more than one Form 1095-A. They will need all of them to complete Form 8962 and need to send all to BRIDGE.

APTCs-related tax forms.

Send copies to BRIDGE Team after filing taxes

- Form 8962: www.irs.gov/pub/irs-pdf/f8962.pdf
- Form 1040: www.irs.gov/pub/irs-pdf/f1040.pdf
- Schedule 2 or 3:
 - Schedule 2 (Form 1040): www.irs.gov/pub/irs-pdf/f1040s2.pdf if Excess APTC **OR**
 - Schedule 3 (Form 1040): www.irs.gov/pub/irs-pdf/f1040s3.pdf if Net PTC
- Form 1095-A: mailed to client from the MA Health Connector and available to download online from Health Connector. *Please double check you have Form 1095-A. It is not included in standard copies of tax returns unless specifically requested from tax preparer.*
 - 1-877-623-6765 (call to request another copy be mailed)
 - www.mahealthconnector.org/taxes/tax-form-copies-and-corrections sign in and follow download instructions
- HDAP/CHII Client Agreement regarding APTC Reconciliation Form – signed and dated by client: [English](#) [Spanish](#)

Free Tax Prep Resources in Massachusetts

- **Volunteer Income Tax Assistance (VITA) Program – Multiple Locations in MA**
 - Free tax assistance for people earning less than \$67,000, the elderly, persons with disabilities, and limited-English speaking taxpayers.
 - Find Locations here: <https://irs.treasury.gov/freetaxprep/>
 - Additional locations can be found here: <https://www.masscap.org/freetaxprep/>
- **Greater Boston Legal Services Low Income Tax Clinic**
 - Main office: 197 Friend Street, Boston, MA 02114
 - 800-323-3205; 617-371-1234; <https://www.gbls.org/what-we-do/taxes>
- **Springfield Partners Low Income Tax Clinic**
 - 721 State Street, Springfield, MA 01109
 - 413-263-6500, [Volunteer Income Tax Assistance \(VITA\) – Springfield Partners for Community Action](#)

How to set up a payment plan with IRS

Most clients will qualify for a Short-term Payment Plan with the IRS as an individual taxpayer.

- Gives clients up to 180 days to pay off taxes due.
- \$0 set up fee.
- Penalties and interest still add up until balance is \$0.
- HDAP/CHII cannot pay for the penalties and interest fees.

Ask your tax preparer to help you get a payment plan or apply for one directly online with an IRS account, in person, over the phone.

- IRS online services use ID.me to sign-in verify identity.
- To set up an IRS account, you'll need to submit pics of government ID to ID.me and take a video selfie or have a video call with ID.me staff.

More info: <https://www.irs.gov/payments/online-payment-agreement-application>.