

## **New Opportunity to Get 2016 Health Insurance Still Requires 2014 Tax Return**

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### **Taxpayers Who Lost Health Insurance Due to Tax Compliance May Be Eligible for Special Enrollment Period With Federal Marketplace**

KANSAS CITY, MO -- (Marketwired) -- 02/23/16 -- Consumers who tried but were unable to enroll in 2016 health insurance coverage through the federal marketplace and receive an Advance Premium Tax Credit (APTC) may now be able to re-apply and enroll in affordable health insurance coverage through a special enrollment period ending March 31, 2016. H&R Block (NYSE: HRB), the world's largest consumer tax services provider, advises taxpayers who received APTC for 2014 to file complete and accurate 2014 returns to qualify for this special enrollment period. To ensure access to the APTC to help pay for coverage on the federal marketplace next year, taxpayers should file a complete and accurate 2015 tax return by April 18.

The federal marketplace special enrollment period will help taxpayers who were denied APTC in 2016 and dropped coverage or declined to enroll because they could not afford coverage. Taxpayers who received the APTC in 2014 and did not file a complete 2014 tax return are ineligible for the credit in 2016. Now, these taxpayers can re-apply for the APTC and enroll in 2016 coverage if:

- they were not enrolled in health insurance coverage through the federal marketplace as of January 31, 2016,
- they file their 2014 tax return and reconcile their 2014 APTC and
- they attest to the marketplace that they filed a 2014 return reconciling their APTC.

"Thanks to this special enrollment period, consumers who had to cancel their 2016 health insurance because it was too expensive without the APTC can now re-apply and enroll in coverage, but only if they file their 2014 return and reconcile the APTC they received in 2014," said Mark Ciaramitaro, vice president of H&R Block taxes and health care services.

"The key to getting affordable health insurance through this special enrollment period is a correctly filed tax return. Once again, we see that taxes and health insurance go hand-in-hand."

#### ***Taxes are the key to affordable health insurance now and in the future***

This year is the first year when taxpayers could lose their APTC if they had failed to file a complete tax return for a previous year they received the credit. Because this is the first year consumers are facing this issue, the federal marketplace is offering a special enrollment period to help consumers understand and meet the requirement.

"Consumers not only need to file their 2014 return to qualify for this year's special enrollment period, but they also need to make sure they file a 2015 return so that they do not find themselves in the same boat next year, when the marketplace is less likely to extend a special enrollment period," said Ciaramitaro.

For help filing a 2014 or 2015 return, taxpayers can [make an appointment](#) in one of H&R Block's 12,000 offices or visit [www.hrblock.com](http://www.hrblock.com).

#### ***About H&R Block***

H&R Block, Inc. (NYSE: HRB) is the world's largest consumer tax services provider. More than 680 million tax returns have been prepared worldwide by and through H&R Block since 1955. In fiscal 2015, H&R Block had annual revenues of nearly \$3.1 billion with 24.2 million tax returns prepared worldwide. Tax return preparation services are provided by professional tax preparers in approximately 12,000 company-owned and franchise retail tax offices worldwide, and through H&R Block tax software products. H&R Block also offers adjacent Tax Plus products and services. For more information, visit the H&R Block Newsroom at <http://newsroom.hrblock.com/>.

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