

Have you received multiple 1095-As?

06/2026

As the year progresses and life events come to pass, it's always suggested to update your Marketplace account to reflect those life events (marriage, gaining a dependent, moving, etc.). Updating your Marketplace application through the year might result in receiving multiple 1095-As at the beginning of the next tax season.

Receiving multiple 1095-A forms might not always be a reason for concern. There are certain situations that will result in more than one 1095-A form being issued by the Marketplace.

Reasons to receive multiple 1095-As:

- Change in plans
- Change in household size (adding or removing a tax household member)
- Separate plan groups within the same tax household
 - Example: parents enrolled in plan group A and dependent in plan group B

Reasons you will not receive multiple 1095-As:

- Income adjustments made during the year and not changing plans

It's always important to remember to **present all your 1095-A forms when filing your tax return** because it will help with the process of accurately reporting the correct amount of Premium Tax Credits you received during the year to the IRS.

If you believe you received multiple 1095-A forms in error, you can review the following descriptions to see if one of the applies to your situation.

A **Voided 1095-A** is when you ask for the Marketplace to declare the whole 1095-A form invalid. A voided 1095-A form most commonly comes from getting a fraudulent enrollment or fraudulent plan change nulled. It's important to remember that **when you present your form with your tax return**, you **only need to present your most recent voided 1095-A form**.

On the other hand, a **corrected 1095-A** is when you request the Marketplace to correct specific information that might have been incorrect on the original 1095-A form. A corrected 1095-A does not cancel or void any coverage you had during the year. It's important to remember that **when you present your form with your tax return**, you need to **present your original and corrected 1095-A form**.

How to Get a Voided Form 1095-A *Reporting Agent/Broker Fraud*

The Health Insurance Marketplace is seeing an increase in suspicious activity by some agents and brokers selling Marketplace coverage. This may include signing you up for coverage without your knowledge or switching you out of a plan you already have and into a new one.

Agents and brokers receive payments from insurance plans for enrolling consumers in coverage. They **must get your permission** when signing you up or making changes to your insurance plan.

Agents and brokers are different from **Navigators** or **Certified Application Counselors**, like the representatives who work on Foundation Communities' Healthcare Team. Navigators and CACs must likewise get your permission to make changes to your insurance plan, but they never receive any payment for assisting you.

If Foundation Communities helped enroll you in health insurance, you can call **512-381-4520** year-round for assistance with suspected fraud. In all other cases, follow the steps below to resolve the issue independently.

Determine Fraud

Marketplace plan changes may not be fraudulent. It's possible that you canceled a plan, changed plans, lost tax credits, or added family members to a plan a while ago, and then when you try to file your taxes more than a year later, you do not recall making these changes.

However, if you:

- received rejection notices from the IRS when trying to file a tax return because Form 1095-A was missing, and you didn't intend to have Marketplace coverage that year;
- received Form 1095-A without ever enrolling into the Marketplace;
- enrolled without full knowledge because an agent or broker persuaded you with misinformation;
- were enrolled in a different plan from the plan you originally chose, and you didn't authorize or know about that change; or
- otherwise have tax or coverage issues arising from confusion about plan switches or enrollments that you didn't authorize or know about...

...a fraudulent change may have been made to your Marketplace application without your consent.

Once you have determined one of the above situations that applies to you, follow the steps below to resolve the issue.

Initiate a Marketplace Investigation

Consumers who believe they may have been the victim of unauthorized agent or broker activity should call the Marketplace at **800-318-2596**.

Expect to provide your name and date of birth, to answer security questions, and to explain the suspicious activity. If Marketplace representatives determine you have been enrolled or had your plan switched without your knowledge, they can work with your insurer and the IRS to:

- make sure the unauthorized plan is canceled;
- make sure you're reenrolled in a plan that you choose;
- have inaccurate costs repaid to you; and
- get corrected tax forms, including voided Forms 1095-A.

Receive Voided Form 1095-A

Check your mail regularly to look for the voided Form 1095-A within the timeframe that the Marketplace representative mentions on the phone call. In most cases, the form should arrive within two weeks. The wait time may be longer between January and May of each tax year.

If you already have a Healthcare.gov account, a digital copy of the voided Form 1095-A should also become available online when you are logged in. If you need help logging back into an existing account, call 800-318-2596 for assistance or [follow these steps](#). If you have never had a Healthcare.gov account, continue to check your mail for the physical form.

Once you submit an investigation with the Marketplace, you're able to call back to ask for updates. The first time you call back to ask about updates, the representative should provide you with a case ID you can use in the future to refer to your investigation.

How to Get a Corrected Form 1095-A

When you are enrolled in coverage through the Marketplace, in order to report the Premium Tax Credits, you received during the calendar year, the Marketplace will generate a tax form called a 1095-A at the beginning of the next year (January). You should receive a 1095-A form for each year you are enrolled in Marketplace coverage.

You **must present your 1095-A form(s) on your tax return**, so it's **important to confirm that the information on the form is correct**. Any information on the 1095-A that's incorrect but not related to a fraudulent enrollment or fraudulent plan change, should be reported to the Marketplace, so they can correct the form.

The most common reasons for a corrected 1095-A form are:

- You updated your household size (added or removed members) during the year, but the change is not reflected
- The start, end or termination date are not correct
- The amount of Premium Tax Credits in Column A and/or C are not correct

If Foundation Communities helped enroll you in health insurance, you can call **512-381-4520** year-round for assistance with corrected 1095-As. In all other cases, follow the steps below to resolve the issue independently.

Initiate a Correction with Marketplace

Consumers who believe they may need a corrected 1095-A form should call the Marketplace at **800-318-2596**.

Expect to provide your name and date of birth, to answer security questions, and to explain the correction(s) that are needed. If a corrected Form 1095-A will be sent to you by mail, the Marketplace representative will confirm your mailing address and give you a timeframe for when to expect the corrected form to arrive.

Receive Corrected 1095-A

Check your mail regularly to look for the corrected Form 1095-A within the timeframe that the Marketplace representative mentions on the phone call. In most cases, the form should arrive within two weeks. The wait time may be longer between January and May of each tax year.

If you already have a Healthcare.gov account, a digital copy of the corrected Form 1095-A should also become available online when you are logged in. If you need help logging back into an existing account, call 800-318-2596 for assistance or [follow these steps](#). If you have never had a Healthcare.gov account, continue to check your mail for the physical form.

Once you submit a correction with the Marketplace, you're able to call back to ask for updates. The first time you call back to ask about updates, the representative should provide you with a case ID you can use in the future to refer to your case.