



Assister Approaches to Helping Consumers During Tax Season



**Center for Consumer
Information and
Insurance Oversight**

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Note that the term 'assister' refers to Navigators, non-Navigator assistance personnel, and certified application counselors in Federally-facilitated Marketplaces.

Spotlight on Assister Approaches to Help Consumers During Tax Season

Any summaries of technical legal standards provided in this presentation are intended only to be general informal summaries. They are not intended to take the place of the statutes, regulations, and formal policy guidance they are based upon. This presentation summarizes current policy and operations as of the date it was presented. Links to certain source documents have been provided for your reference. We encourage audience members to refer to the applicable statutes, regulations, and other interpretive materials for complete and current information about the requirements that apply to them.

Spotlight on Assister Approaches to Help Consumers During Tax Season

- **Internal assister training and education**
- **Know how to help a consumer find a tax preparer**
- **Perform Marketplace outreach and education at tax-related community events**
- **Collaborate with other organizations**
- **Leverage existing organizational capacity**
 - *The above activities should be done in a fair, accurate, and impartial manner. For example, this means assisters should not rely on outside organizations to carry out their assister responsibilities, and they should share information on a variety of tax preparer organizations with consumers (Note: assisters can highlight which resources are free).*

We provide these examples because they contain additional information that may be useful. As with other external partner resources that we share, we cannot attest to the accuracy of the information provided by third-party sites or any other linked site, and linking to a non-CMS web site does not constitute an official endorsement by CMS.

Assister Example: Internal Assister Training and Education

Goal

- Provide information and resources to assister staff on how Marketplace coverage may affect tax filing process

Action

- **East Texas Behavioral HealthCare Network** and **MHP Salud** distribute information from www.irs.gov/aca and www.HealthCare.gov to their Navigators

Achievement

- Navigator staff better understand how Marketplace coverage may impact consumers during tax season



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Assister Example: Collaborate with Other Organizations

Goal

- Help connect Navigators with tax professionals

Action

- **Kansas Association of the Medically Underserved** provides a list of Navigators to Volunteer Income Tax Assistance (VITA) sites in their community

Achievement

- Connected tax professionals with assisters to provide them with ACA information that may impact their work



Assister Example: Collaborate with Other Organizations

Goal

- Provide information to tax professionals on ACA concepts that relate to tax preparation

Action

- **Navigator grantees MHP Salud (TX) and Enroll the Ridge (AR)** perform outreach and education to local tax preparers

Achievement

- Assisters help educate tax preparers and consumers on ACA concepts related to the intersection of taxes and the ACA



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Assister Example: Collaborate with Other Organizations

Goal

- Provide information on the Affordable Care Act to tax professionals

Action

- **East Texas Behavioral HealthCare Network (ETBHN)** provide educational materials and training to local tax preparers

Achievement

- Helps tax preparers serve consumers affected by the ACA during tax season
- Allows assisters to educate more consumers about coverage options



Assister Example: Obtaining Tax Preparation Grants and Training

Goal

- Cross-training assisters as tax preparers

Action

- **Community Action Network of Nebraska and United Way, a.k.a., CHIMES Consortium** provides information sessions on the ACA and taxes for their Navigators and sub-grantees who have grants for tax training

Achievement

- Assisters serve dual roles as Navigators and tax preparers to help consumers
 - Note: Assister (Navigators, non-Navigator assistance personnel, and certified application counselors) may not provide tax advice in their capacity as assisters. Where assisters are also tax professionals, they might be in a position to assist clients with the tax filing components of the APTC reconciliation process or claiming exemptions through a tax return, but should keep these duties separate and not perform any tax assistance within their capacity as Navigators or using Navigator grant funds.
- Assisters more knowledgeable about ACA –related tax provisions



What Worked Well

- Inviting tax preparers to outreach events
- Inviting other community service providers to events to share information and services
- Attending tax events to educate and sign consumers up for Marketplace coverage
- Using [HealthCare.gov](https://www.healthcare.gov) and [IRS.gov/ACA](https://www.irs.gov/aca) to convey accurate information to consumers on ACA and taxes

Thank you!

- A special thanks to assisters who took the time to share their experiences with us to include in this presentation.

Disclaimer: Many non-government organizations have developed tools, tips, materials, or training sessions that assisters can use. We are providing this information and these links for your reference, but we cannot attest to the accuracy of the information provided by these third-party sites or any other linked site. We are providing this information and these links for your reference. Linking to a non-CMS Web site does not constitute an endorsement by CMS.

Resources for Assisters and Consumers – HealthCare.gov

- 2015 Health Coverage and Federal Taxes
 - **How health coverage affects your 2015 federal income tax return:** <https://www.healthcare.gov/taxes/>
 - **Exemptions Screener Tool:** <https://www.healthcare.gov/exemptions-tool/#/>
 - **Tools to help you claim the affordability exemption and calculate your premium tax credit:** <https://www.healthcare.gov/taxes/tools/>
 - **Fees & exemptions:** <https://www.healthcare.gov/fees-exemptions/>

Resources for Assisters and Consumers – Marketplace.CMS.gov

- <https://marketplace.cms.gov/technical-assistance-resources/tax-information.html>
 - **FACT SHEET: Health Coverage and Federal Income Taxes:** <https://marketplace.cms.gov/technical-assistance-resources/health-coverage-and-federal-taxes.pdf>
 - **“My Tax Checklist” – What consumers will need to file their taxes:** <https://marketplace.cms.gov/outreach-and-education/my-tax-checklist.pdf>
 - **Exemption 101 Explainer:** <https://marketplace.cms.gov/technical-assistance-resources/exemption-101-explainer.pdf>

Resources for Assisters and Consumers – [irs.gov/aca](https://www.irs.gov/aca)

- <https://www.irs.gov/aca>
 - **Health Care Law: What’s New for Individuals and Families:**
<http://www.irs.gov/pub/irs-pdf/p5187.pdf>
 - **New and Updated IRS Forms:** <http://www.irs.gov/Affordable-Care-Act/Individuals-and-Families/Health-Care-Law-Brings-Changes-to-IRS-Tax-Forms>
 - **Affordable Care Act Tax Provisions for Individuals and Families:**
<http://www.irs.gov/Affordable-Care-Act/Individuals-and-Families>
 - **Health Care Law and You (“If you... Then you...” Chart):**
<http://www.irs.gov/Affordable-Care-Act/Individuals-and-Families/Health-Care-Law-and--You>
 - **Health Care Law and Your Tax Return (“If you... Then you...” Chart):**
<http://www.irs.gov/Affordable-Care-Act/Individuals-and-Families/Health-Care-Law-and-Your-Tax-Return>
 - **The Health Care Law and Your Taxes Consumer–Facing Infographic:**
<http://www.irs.gov/pub/irs-pdf/p5201.pdf>