

## OMB SUPPORTING DOCUMENTS

### Information Collection Request (ICR) for the Affordable Care Act (ACA) Premium Tax Credit (PTC) Noncompliance Among Paid Practitioners at 2016 IRS Tax Forums *Tax Forum Focus Groups*

#### Wage & Investment Strategies and Solutions (WISS)

#### ATTACHMENT A: Recruitment Script for Paid Preparers at Tax Forums

##### Recruiting Goals

- Two focus group sessions, 60 minutes each
  - Recruit a mix of questions 3-5 from the screener guide.

##### Recruiting criteria

- Person must be a tax professional attending the Tax Forum in Chicago, IL or New Orleans, LA.
- Person must have prepared tax returns with PTC during the 2015 and 2016 filing seasons.
- Person must be at least 18 years of age.
- Recruit for 60 minute focus group.

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#### Recruitment Script for ACA PTC Error Feedback Focus Group Sessions at Tax Forums

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Hello, my name is \_\_\_\_\_. I work for the Internal Revenue Service and I'm recruiting tax professionals to participate in a focus group. May I speak with you for a couple minutes?

The purpose of the session is to gather information from tax professionals about their experiences with preparing returns with the Premium Tax Credit, or PTC, which is associated with the Affordable Care Act. Specifically, we would like to gain a stronger understanding of the circumstances that lead preparers to file PTC returns that contain mistakes. The focus group is scheduled for one hour, and your input will inform potential changes to marketing and information about the credit available on IRS.gov.

Your participation in the focus group is completely voluntary. The session is scheduled for <date>, <time>, and will be held at <location>.

Are you interested in participating?

- Yes – *continue below*.
- No – *terminate*. Thank you for your time, and have a good day.

Did you prepare tax returns with PTC during the 2015 and 2016 filing seasons?

- Yes – *continue below*.
- No – *terminate*. Thank you for your time, but unfortunately you do not qualify for this focus group. Have a good day.

Thank you. Based on your response, you qualify for the focus group session. We would like to invite you to take part in this study. Can you join us at <date>, <time> for our focus group?

- Yes – *provide a reminder sheet containing the focus group date, time and location, and continue below.*
- No – *terminate.* Thank you for your time, but unfortunately you do not qualify for this focus group. Have a good day.

Thank you. We are inviting only a few people, so if for some reason you are unable to participate, it is very important that you notify us as soon as possible so we can find someone else to take your place. Please call this number – xxx-xxx-xxxx – to let us know if your plans change.

We are required by law to report to you the OMB (Office of Management and Budget) Control Number for this public information request. That number is 1545-1349. In addition, if you have any comments about the time estimate associated with this study or suggestions on making this process simpler, you may write to the IRS. Would you like the address?

- [If yes] Special Services Section, 1111 Constitution Avenue, NW, SE:W:CAR:MP:T:M:S  
- Room 6129, Washington DC 20224

**2016 IRS Nationwide Tax Forum Focus Group:  
Premium Tax Credit (PTC) Compliance**

**Focus Group Reminder**

Thank you for agreeing to participate in this focus group. For your convenience, we have listed the date, time and location of the session below.

Focus group date: <date>

Focus group time: <time>

Focus group location: <location>

Please call us at xxx-xxx-xxxx if your plans change and you are unable to attend the focus group session.

## **ATTACHMENT C: Focus Group Moderator's Guide**

### Affordable Care Act (ACA) Noncompliance Among Self Preparers and Paid Practitioners: Understanding Circumstances leading to Premium Tax Credit Errors

#### **Interviewer Introductions**

Hello. My name is \_\_\_\_\_ and I'm a researcher with the Internal Revenue Service and will be conducting our focus group session today. Thank you for participating today to help us better understand your experiences preparing tax returns, specifically on issues surrounding reporting or reconciling the Premium Tax Credit. We appreciate you taking the time to participate in this discussion.

Tax Year 2014 was the first time taxpayers were required to report their compliance with the new Affordable Care Act legislation. This is a complex law, and understandably, there was some confusion about how to best comply with the regulations associated with it. The IRS is working to develop a stronger understanding of tax preparers' experience preparing client returns with Premium Tax Credit elements this year. Your input will be of great help to us to better plan communication and education materials and anticipate challenges taxpayer preparers may face when aiding their clients in complying with tax law.

Throughout our discussion today, I'll be asking you to describe your experience preparing 2015 tax returns for your clients (filed in 2016). Then I will be asking some additional questions about elements of those tax returns that relate to the Premium Tax Credit and for your comments and suggestions for how we can approve information provided to help tax preparers prepare their clients' returns. In addition, I'll be asking you to compare challenges in preparing PTC returns this year with your experiences and challenges preparing PTC returns during last filing season (2015, for tax year 2014) and also any challenges you might anticipate for next filing season. Your feedback will help us better understand the circumstances leading tax preparers to make mistakes on their clients' returns and develop strategies to avoid this in the future.

Have you ever participated in a focus group session like this one before?

Okay. Before we start, let me share with you some important information.

#### **Disclosures/Informed Consent**

1. **OMB Number.** The OMB Control Number for this study is 1545-1349. If you have any comments concerning the time estimates associated with this study or on how to make this process simpler, I will read to you an address you can write to.

Special Services Section  
1111 Constitution Avenue, NW,  
SE:W:CAR:MP:T:M:S - Room 6129  
Washington DC 20224

We can also provide this address to you at the completion of our discussion.

There are no known risks to you for taking part in this focus group session. All the data the IRS collects will be kept private to the extent allowed by law. Your name will never be linked to your comments, nor will it appear in any written reports or publications. There are also no direct

benefits to you for taking part in this interview, but your answers will help the IRS improve its services and materials to help tax preparers aid their clients in complying with tax law.

2. **Privacy.** Everything that you say here will be kept strictly private to the extent allowed by law. We will use first names only during our focus group, and names will not be used in any report. Again, all of your comments will be held private to the extent allowed by the law, so please feel free to tell me what you think.
3. **Voluntary Participation.** Your participation in this focus group is entirely voluntary. You do not have to answer any questions that you do not wish to answer but please keep in mind, there are no wrong answers. Also, you can stop your participation at any time.
4. **Observers.** There is another person in the room today who will be helping to take notes.
5. **Time.** I will be watching our time and directing our conversation. This discussion will last for 60 minutes.
6. **Video and/or Audio Recording.** Because we want to assure we've collected all of your comments and suggestions, this session is being recorded so that we can write an accurate report about the issues that are raised during the discussion.

The following are ground rules about how the discussion should work:

### **Ground Rules**

During our discussion today, please remember:

1. To talk one at a time in a voice as loud as mine.
2. To avoid side conversations with other focus group participants.
3. We would like to hear from everyone during our discussion, but do not feel obligated to answer every question.
4. Feel free to respond directly to someone who has made a comment. You don't have to address all your comments to me.
5. Speak your mind; say what is true for you. We are not looking for everyone to agree, and we are expecting to hear diverse perspectives.

### **Section 1: Tax Preparation Experience**

First, I'd like each of you to introduce yourself using your first name only, and tell us where you are from.

Tell me about your experience preparing federal tax returns for your clients that claimed the Premium Tax Credit this filing season (2016).

Describe any major issues or barriers you faced in filing accurate PTC returns for your clients

during this filing season.

Did you need additional help to prepare your clients' returns?

If so, what specific information did you need?

What resources did you use to find this information?

IRS resources? Forms? Publications? Website?  
Helpful? Why or why not?

Outside resources?  
Which ones?  
Helpful? Why or why not?

Did you use the same tools to prepare your clients' returns as in previous years? If not, why did you change? What did you use previously?

When did your clients typically become aware of the need to report information about their health insurance and the Premium Tax Credit?

How did they typically become aware of this requirement?

Do you recall any of your clients telling you they received a notice for their 2014 return?

Can you describe what the letter/notice was for?

## **Section 2: Error-specific Questions/Challenges**

Did anyone experience issues with a client receiving the Advanced Premium Tax Credit (APTC) during the year but not reconciling the advanced amount they received on their return?

What do you believe lead to this issue?

Client was not informed they needed to reconcile this amount on their tax return?  
Client did not receive insurance for the full year?  
You were unaware these clients must claim the APTC and PTC on their tax return?  
Other?

What could the IRS do to help prevent this issue moving forward?

Preparer education?  
Communication with taxpayers?  
Other?

Did anyone experience issues with a claiming the Premium Tax Credit or Advanced Premium Tax Credit for a client, but they were notified by the IRS they did healthcare coverage purchased at a marketplace exchange?

What do you believe lead to this issue?

Lack of client education surrounding their situation?  
Information surrounding the Premium Tax Credit you were unsure of as a preparer?  
Other?

What could the IRS do to help prevent this issue moving forward?

- Preparer education?
- Communication with taxpayers?
- Other?

Did anyone experience issues due to claiming Premium Tax Credit (or APTC) for a client, but they were deemed ineligible due to citizenship for the credit?

What do you believe lead to this issue?

- Client did not understand the eligibility criteria?
- Specifics surrounding eligibility to claim PTC and citizenship you were unsure of as a preparer?
- Other?

What could the IRS do to help prevent this issue moving forward?

- Preparer education?
- Communication with taxpayers?
- Other?

Did anyone experience issues due to the IRS stating information on a clients' Form 8962 regarding their dependents was different than the dependents claimed on their tax return?

What do you believe lead to this issue?

- Change in client household status during the year (ex: child moved out)?
- Information surrounding the Premium Tax Credit you were unsure of as a preparer??
- Other?

What could the IRS do to help prevent this issue moving forward?

- Preparer education?
- Communication with taxpayers?
- Improvements to Form 8962 or its instructions?
- Other?

Did anyone experience issues related to completion of entries into the Form 8962 or your tax software regarding information contained on the 1095-A?

- Information related to the shared policy application?
- Information related to the Alternative Calculation for Marriage?
- Information related to the annual calculation?
- Information related to the Monthly premium amounts?
- Information related to the second lowest cost silver plan premium amounts?
- Information related to the APTC amounts?

What do you believe lead to these issues?

- Lack of client education surrounding their situation?
- Information surrounding the Premium Tax Credit you were unsure of as a preparer?
- Other?

What could the IRS do to help prevent this issue moving forward?

Preparer education?  
Communication with taxpayers?  
Improvements to Form 8962 or its instructions?  
Other?

Were there other challenges you faced we have not already discussed?  
What do you believe lead to this challenge?

Lack of client education surrounding their situation?  
Information surrounding the Premium Tax Credit you were unsure of as a preparer?  
Other?

What could the IRS do to help prevent this issue moving forward?  
Preparer education?  
Communication with taxpayers?  
Improvements to Form 8962 or its instructions?  
Other?

### **Section 3: Anticipation of Issues for Next Filing Season**

As a preparer, what PTC return issues are you anticipating for next filing season?  
Are these issues you are currently dealing with or new issues?  
What can the IRS do to prevent these issues?

### **Conclusion**

This concludes today's session. I would like to thank you for coming to share your thoughts and ideas today. You have given us a lot of good information that we will share with relevant IRS personnel in an effort to improve communication and education materials to aid tax preparers in aiding their clients in complying with tax law specific to the Premium Tax Credit.

Before we go, is there anything else anyone would like to add? Thanks again!