

**Information Collection Request (ICR) for the 2016
Affordable Care Act (ACA) Premium Tax Credit (PTC) Error Survey
Wage & Investment Strategies and Solutions (WISS)**

ATTACHMENT A: Survey Invitation Letter

DATE

ID#

FIRSTNAME LASTNAME

SAMPLE ADDRESS 1

SAMPLE ADDRESS 2

SAMPLE ADDRESS 3 POSTAL CODE

Dear FIRSTNAME LASTNAME:

I am asking for your help in improving the information and services the Internal Revenue Service (IRS) provides to people who are impacted by the Affordable Care Act's Premium Tax Credit (a tax credit that requires the reporting of health insurance coverage information from federal or state-based insurance plans to the IRS via the federal tax return). The IRS wants to understand taxpayers' and tax practitioners' experiences preparing returns with Premium Tax Credit elements. To do so, I would like to get feedback from people like you who have reported information about the Premium Tax Credit and their health insurance coverage to the IRS.

I want to tell you about an opportunity for you to let the IRS know about the issues you have faced when trying to comply with the tax law. The IRS is conducting an online survey asking about your experiences with the Premium Tax Credit. FORS MARSH GROUP will conduct the survey for the IRS, starting on XXXX. FORS MARSH GROUP will provide the IRS with survey responses without any identifying information about you and will keep your identity private to the full extent of the law.

Your participation in this survey is voluntary; but your responses are very important to the accuracy and usefulness of the results. It should take about 20 minutes to complete.

You can complete the survey by typing the following link into your Web browser and entering the unique password provided below:

- <http://insert-???-link-here.com>
- **Password:** [insert password]

If you have received a letter from the IRS regarding a Premium Tax Credit issue with your 2015 tax return, it may be helpful to have that with you for reference as you respond to the survey questions.

Please help us in this effort by completing the survey as soon as possible. If you have questions about the survey, or experience difficulty logging on to participate, please contact (Name here) @ the Survey Help Desk by email XXXXXX.com or via telephone (toll-free) at 1-888-XXX-XXXX.

If you wish to verify the IRS's sponsorship of the survey, please contact (name here) at X-XXX-XXXX or [web address]

Thank you in advance for your participation.

Sincerely,

Antoinette Cross
Director, Strategies and Solutions
IRS, Wage and Investment Division

The Paperwork Reduction Act requires that the IRS display an OMB control number on all public information requests. The OMB Control Number for this study is 1545-1432. Also, if you have any comments regarding the time estimates associated with this study or suggestions on making this process simpler, please write to Special Services Section, 1111 Constitution Avenue, NW, SE:W:CAR:MP:T:M:S - Room 6129, Washington DC 20224

ATTACHMENT B: Survey Invitation – Reminder Postcard

Wave 2 -- Reminder Postcard

Do We Have Your Input Yet?

Recently, we sent you a letter inviting you to participate in an online survey related to the IRS Affordable Care Act and the Premium Tax Credit. The survey can be completed online. If you already have completed the survey, please accept my sincere thanks. If not, please take a few minutes to complete it today. Your input is important and we want to be sure we include your feedback.

As a reminder, you can complete the survey by typing the following link into your Web browser and entering the unique password below:

<http://insert-???-link-here.com>

Participant ID: [insert ID]

Password: [insert password]

Your participation in this survey is voluntary. It should take about 20 minutes to complete.

If you have questions about the survey or experience difficulty logging on to participate, please email us at ????. Surveyhelp@????????? or call us at 1-???-???-????.

Sincerely,

Signature

Antoinette Cross

Director, Strategies and Solutions

ATTACHMENT C: Survey Instrument

ACA Noncompliance PTC Error Project- Self Preparer Survey

I. Demographic Questions

Did you or your spouse file a federal income tax return in 2016 for income earned in 2015 (referred to as a 2015 federal tax return)?

1. Yes
2. No (TERMINATE)

Are you a tax professional, CPA, accountant or do you work in a related field, such as a tax examiner or collector?

1. Yes (TERMINATE)
2. No

Would you say that you are the adult in your household who is most familiar with the preparation and filing of your 2015 federal tax return?

1. Yes, I'm most familiar
2. I'm equally familiar as another
3. No, I'm not most familiar (TERMINATE)

Which of the following best describes how you prepared your 2015 federal tax return? By this, we mean the materials you used to fill complete the return and NOT the actual act of filing the return.

1. By hand, using IRS tax forms
2. On a computer, using tax software (for example, TurboTax or TaxAct)
3. Went to IRS.gov, found a Free File company and used their tax software (Traditional Free File)
4. Went to IRS.gov and used Free File Fillable Forms – filled in blank tax forms online without using tax software
5. Both by hand and using purchased tax software (for example, TurboTax or TaxAct)
6. Other, specify
7. Don't know
8. Accountant/tax preparer/someone else prepared my return (TERMINATE)
9. I did, using tax preparation software or an online service.

Did you prepare your 2015 federal tax return the same way you prepared your 2014 return?

1. Yes
2. No (skip to #x)

(If no) Why did you prepare your return differently this year?

If you used tax preparation software to prepare and file your 2015 federal tax return, what company and product did you use (example: TurboTax Free Edition)

1. TurboTax
 2. TaxAct
 3. TaxSlayer
 4. H&R Block
 5. Other (specify)
-

Which of the following was the filing status you used on your 2015 federal tax return?

1. Single
2. Married, filing jointly
3. Married, filing separately
4. Head of Household (single with dependent parent or child)
5. Qualifying widow(er) with dependent child
6. I do not recall.

Did you receive a letter or notice from the IRS regarding the Premium Tax Credit information on your 2015 federal tax return?

1. Yes
2. No (TERMINATE)

On a scale from one to five, with one being the lowest level of understanding and five being the highest level of understanding, how well did the letter or notice you received:

1. Communicate a specific issue with your return
 - a. One
 - b. Two
 - c. Three
 - d. Four
 - e. Five

On a scale from one to five, with one being the lowest level of effectiveness and five being the highest level of effectiveness, how well did the letter or notice you received:

2. Describe actions you should take as a next step to resolve the issue
 - a. One
 - b. Two
 - c. Three
 - d. Four

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e. Five

Which of the following categories best describes your household income earned in 2015 before taxes?

1. Less than \$15,000
2. \$15,000 to less than \$36,000
3. \$36,000 to less than \$60,000
4. \$60,000 or more

What is your employment status?

1. Work full-time
2. Work part-time
3. Retired
4. Full-time student
5. Unemployed, looking for work
6. Employed in the home/homemaker (for example, a stay at home parent)
7. Other

To which age group do you belong?

1. Under 18
 - a. Yes (TERMINATE)
 - b. No
2. 18-20
3. 21-35
4. 36-50
5. 51-65
6. 66 or over

How many individuals are in your household (listed on your return)?

1. 1
2. 2
3. 3
4. 4
5. 5
6. 6
7. 7 or more

II. Survey General PTC Questions

Is your 2015 federal tax return the first year you claimed the Premium Tax Credit?

1. Yes, 2015 is the first year I claimed the Premium Tax Credit on my tax return (skip to #x)
2. No, I also claimed the Premium Tax Credit on my 2014 federal tax return (skip to #x)

If yes, which of the following best describes why you claimed the Premium Tax Credit for your 2015 federal tax return?

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1. I had a change in employment and had to get insurance on my own
2. I enrolled to meet tax obligations
3. My employer did not offer affordable insurance
4. I was exempt from the requirement to have insurance coverage before
5. I just learned that maintaining insurance coverage was mandatory
6. I did not want to pay a penalty for not having insurance coverage
7. I could no longer afford the penalty for not having insurance
8. Other (specify)

If no, did you receive a letter or notice from the IRS about an issue with the Premium Tax Credit last year?

1. Yes
2. No

If you received a letter or notice last year, which of the options below best matches the issue described in the letter or notice. The letter I received said:

1. I forgot to attach a Form 8962 to my Form 1040 when I filed.
2. I was ineligible for the Premium Tax Credit because of a question about my citizenship.
3. I made a mistake entering information for the Shared Policy Allocation (Part 4 of Form 8962).
4. I was not enrolled in a qualified health plan through the Marketplace.
5. I entered an annual calculation when I should have completed a monthly calculation on Form 8962.
6. I reported a Premium amount that didn't match information IRS received from the Health Insurance Marketplace.
7. I reported a Second Lowest Cost Silver Plan (SLCSP) amount that did not match information IRS received from the Health Insurance Marketplace.
8. I reported an Advanced Premium Tax Credit amount that did not match information IRS received from the Health Insurance Marketplace.
9. Other (specify)
10. I can't remember what it said.

Select the option below that best describes how you received support for your insurance premium payments:

1. I made lower payments on my insurance premiums throughout the year because I had my estimated credit paid in advance directly to my insurance company.
2. I paid the full amount of my insurance premiums throughout the year and claimed the full amount of the credit I was entitled to when I filed my return.

Did you receive Form(s) 1095-A from the health insurance marketplace/exchange with information to help you file your return?

1. Yes, I received the Form(s) 1095-A.
2. Yes, I received the Form(s) 1095-A, but I didn't know what it was for.
3. No, I did not receive the Form(s) 1095-A.

If 1 or 2, did you receive multiple Form(s) 1095-A for multiple policies or the same policy?

1. I received multiple Forms 1095-A for multiple policies; one for each policy.

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2. I received multiple Forms 1095-A for the same policy.
3. I did not receive multiple Forms 1095-A.

If 1 or 2, what did you do when you received the Form(s) 1095-A?

1. I put it aside with other important tax information for when I prepared my return.
2. I threw it away.
3. I lost it.
4. I called the Marketplace to ask what it was.
5. I went online to the Marketplace to find out what it was.
6. I called the IRS to ask what it was.
7. I went online to the IRS website to find out what it was.
8. I did internet research through a search engine to find out what it was.
9. I asked someone else what it was.
10. Other (specify)

If 1 or 2, did the Form(s) 1095-A you received have information in all of the boxes or was some information blank?

1. Yes, all of the boxes had information.
2. No, my form was missing information.

If you did not receive a Form 1095-A, what did you do at that point?

1. I called my insurance company to request it or find out when I should expect to receive it.
2. I called the IRS to request it or find out when I should expect to receive it.
3. I called the Marketplace to request it or find out when I should expect to receive it.
4. I went online to my insurance company to request it or find out when I should expect to receive it.
5. I went online to the IRS website to request it or find out when I should expect to receive it.
6. I went online to the Marketplace to request it or find out when I should expect to receive it.
7. Nothing, I did not know I was supposed to get a Form(s) 1095-A.
8. I completed my 2015 federal tax return without including information from any Form(s) 1095-A.

Please select any of that statements below that reflect your experiences preparing your 2015 federal tax return.

For paper filers:

1. When I prepared my return, I did not have Form(s) 1095-A with the Health Insurance Exchange information.
2. When I prepared my return, I did not know where to put information from Form(s) 1095-A.
3. When I prepared my return, I did not know what forms I needed to report healthcare information.
4. When I prepared my return, I did not know how to do calculations on Form 8962 using information from Form(s) 1095-A.
5. When I prepared my return, I did not know where to put information from Form 8962 on Form 1040.
6. When I prepared my return, the instructions for Form(s) 1095-A were unclear.
7. When I prepared my return, the instructions for Form 8962 were unclear.

For software filers:

1. When I prepared my return, I did not have Form(s) 1095-A with the Health Insurance Exchange information.
2. When I prepared my return, I did not know where to put information from Form(s) 1095-A.
3. When I prepared my return, I did not know what forms I needed to report healthcare information.
4. When I prepared my return, the software I used did not ask me questions about my health insurance.
5. When I prepared my return, I was unsure how to answer questions the software I used asked about my healthcare information.

Did you have a change in income during the year 2015 (after you estimated your income to the Marketplace) that impacted the amount of your Premium Tax Credit?

1. Yes
2. No

Did your filing status change after you enrolled in Marketplace insurance during the year 2015? (marriage, divorce, widowed)

1. Yes
2. No

For how many months of the year 2015 did you (and anyone else in your household) maintain Marketplace insurance?

1. 1
2. 2
3. 3
4. 4
5. 5
6. 6
7. 7
8. 8
9. 9
10. 10
11. 11
12. 12

III. Survey Specific PTC Error Code Questions (Taxpayer Would Be Taken to the Specific Set of Questions Based on their error code type)

Error Code 190 - "I forgot to attach a Form 8962 to my Form 1040 when I filed."

Which of the following contributed to the mistake on your return?

For paper filers:

1. I did not know that I had to report anything about the Premium Tax Credit.
2. I did not know how to report information about the Premium Tax Credit.
3. I forgot I had received insurance through the state or federal insurance marketplace when filing my 2015 federal tax return, so I did not claim it
4. I was confused about where my insurance coverage was purchased.

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5. I had not received Form(s) 1095-A, so I didn't report my coverage information.
6. I knew I needed to reconcile the APTC support I received during the year on my 2015 federal tax return, but I was unsure how to complete the Form 8962
 - Which of the following best describe areas where you had difficulty when completing Form 8962?
 - a. Reporting information about my family size
 - b. Calculating the Modified Adjusted Gross Income
 - c. Determining the Federal Poverty Line for my state
 - d. Calculating my Household Income as a Percentage of Federal Poverty Line
 - e. Entering information about my policy and payments from Form(s) 1095-A.
 - f. Calculating excess Advanced Payment of the Premium Tax Credit
 - g. Entering information for the Shared Policy Allocation
 - h. Entering information for the Alternative Calculation for Year of Marriage
7. I knew I needed to claim the PTC I was entitled to at the end of the tax year since I paid my premiums myself, but I was unsure how to complete the Form 8962
 - a. Which of the following best describe areas where you had difficulty when completing Form 8962?
 1. Reporting information about my family size
 2. Calculating the Modified Adjusted Gross Income
 3. Determining the Federal Poverty Line for my state
 4. Calculating my Household Income as a Percentage of Federal Poverty Line
 5. Entering information about my policy and payments from Form(s) 1095-A.
 6. Calculating excess Advanced Payment of the Premium Tax Credit
 7. Entering information for the Shared Policy Allocation
 8. Entering information for the Alternative Calculation for Year of Marriage
 - b. Did you complete the Form 8962?
 1. Yes
 2. No
8. Other (specify)

For software users:

1. I did not know that I had to report anything about the Premium Tax Credit.
2. I did not know how to report information about the Premium Tax Credit.
3. I forgot I had received insurance through the state or federal insurance marketplace when filing my 2015 federal tax return, so I did not claim it
4. I was confused about where my insurance coverage was purchased.
5. I had not received Form(s) 1095-A, so I didn't report my coverage information.
6. I knew I needed to reconcile the APTC support I received during the year on my 2015 federal tax return, but I was confused about specific questions I was asked or entries I needed to make regarding APTC in the software

Which of the following best describe areas where you had difficulty when preparing your return using software?

- a. The way it asked about my insurance coverage
 - b. How I had to enter information from Forms 1095-A
7. I knew I needed to claim the PTC I was entitled to at the end of the tax year since I paid my premiums myself

Which of the following best describe areas where you had difficulty when preparing your return using software?

- a. The way it asked about my insurance coverage
 - b. How I had to enter information from Forms 1095-A
8. Other (specify)

Error Code 191 - "I was ineligible for the Premium Tax Credit because of a question about citizenship and my household's federal poverty level, and I did not receive the benefit of advanced credit payments."

Which of the following contributed to the mistake on your return?

For paper filers:

1. I made a mistake recording the social security number(s) for myself or someone on my return.
2. I did not receive the benefit of advanced Premium Tax Credit payments.
3. I was confused about where my insurance coverage was purchased.
4. I was unsure how to complete the Form 8962
 - a. Which of the following best describe areas where you had difficulty when completing Form 8962?
 - a. Reporting information about my family size
 - b. Calculating the Modified Adjusted Gross Income
 - c. Determining the Federal Poverty Line for my state
 - d. Calculating my Household Income as a Percentage of Federal Poverty Line
 - e. Entering information about my policy and payments from Form(s) 1095-A.
 - f. Calculating excess Advanced Payment of the Premium Tax Credit
 - g. Entering information for the Shared Policy Allocation
 - h. Entering information for the Alternative Calculation for Year of Marriage
 - b. Did you complete the Form 8962?
 1. Yes
 2. No
5. Other (specify)

For software users:

1. I made a mistake recording the social security number(s) for myself or someone on my return.
2. I did not receive the benefit of Advanced Premium Tax Credit payments.
3. I was confused about where my insurance coverage was purchased.

4. I was confused about specific questions I was asked or entries I needed to make in the software
Which of the following best describe areas where you had difficulty when preparing your return using software?
 - a. The way it asked about my insurance coverage
 - b. How I had to enter information from Forms 1095-A
5. Other (specify)

Error Code 194 - "I made a mistake entering information for the Shared Policy Allocation (Part 4 of Form 8962)."

Which of the following contributed to the mistake on your return?

For paper filers:

1. I misunderstood the Form 8962 instructions and did not actually share a policy with anyone during the year.
2. I did not have all of the information Form 8962 asked for related to my shared policy.
3. I made a mistake on the shared allocation policy calculations in terms of the percentage of the policy I was responsible for vs. the percentage of the policy the person I shared it with was responsible for.
4. Other (specify)

For software users:

1. I misunderstood questions asked by the software and did not actually share a policy with anyone during the year.
2. The software I used did not ask any questions related to my shared policy.
3. I did not have all the information I needed related to my shared policy.
4. I made a mistake on the Shared Policy Allocation calculations in terms of the percentage of the policy I was responsible for vs. the percentage of the policy the person I shared it with was responsible for.
5. Other (specify)

Error Code 195 - "I was not enrolled in a qualified health plan through the Marketplace."

Which of the following contributed to the mistake on your return?

1. I was confused about where my insurance coverage was purchased.
2. I did not know that having coverage through an employer made me ineligible for the Premium Tax Credit.
3. I misunderstood how the credit works.
4. I made a mistake recording social security numbers on my return. I am enrolled in a qualified health plan.
5. Other (specify)

Error Code 196 - "I entered an annual calculation when I should have completed a monthly calculation on Form 8962."

For paper filers:

1. I had not received Form(s) 1095-A, so I didn't know my payments differed month-to-month.
2. I had not received Form(s) 1095-A, so I used my records to determine the total of my payments throughout the year.
3. I misunderstood the instructions and didn't know I had to do a Shared Policy Allocation.

4. I misunderstood the instructions and didn't know I had to do an Alternative Calculation for Year of Marriage.
5. I forgot I did not have health insurance coverage through the Marketplace for the whole year.
6. It was easier to report the annual totals than write out the monthly amounts.
7. Other (specify)

For software users:

1. I had not received Form(s) 1095-A, so I didn't know my payments differed month-to-month.
2. I had not received Form(s) 1095-A, so I used my records to determine the total of my payments throughout the year.
3. I misunderstood questions the software asked me.
4. I entered the information from my Form(s) 1095-A into the software as required, but it did not compute the information correctly.
5. Other (specify)

Error Code 197 - "I reported a Premium amount that didn't match information IRS received from the Health Insurance Marketplace."

Which of the following contributed to the mistake on your return?

For paper filers:

1. I made a mistake entering information from my Form(s) 1095-A into Form 8962.
2. I had not received Form(s) 1095-A, so I used information from my own records to complete Form 8962.
3. Other (specify)

For software users:

1. I made a mistake entering information from my Form(s) 1095-A into the software.
2. I had not received Form(s) 1095-A, so I used information from my own records and entered it into the software.
3. Other (specify)

Error Code 198 - "I reported a Second Lowest Cost Silver Plan (SLCSP) amount that did not match information IRS received from the Health Insurance Marketplace."

Which of the following contributed to the mistake on your return?

For paper filers:

1. I made a mistake entering information from my Form(s) 1095-A into Form 8962.
2. I had not received Form(s) 1095-A, so I used information from my own records to complete Form 8962.
3. Other (specify)

For software users:

1. I made a mistake entering information from my Form(s) 1095-A into the software.
2. I had not received Form(s) 1095-A, so I used information from my own records and entered it into the software.
3. Other (specify)

Error Code 199 - "I reported an Advanced Premium Tax Credit amount that did not match information IRS received from the Health Insurance Marketplace."

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Which of the following contributed to the mistake on your return?

For paper filers:

1. I made a mistake entering information from my Form(s) 1095-A into Form 8962.
2. I had not received Form(s) 1095-A, so I used information from my own records to complete Form 8962.
3. Other (specify)

For software users:

1. I made a mistake entering information from my Form(s) 1095-A into the software.
2. I had not received Form(s) 1095-A, so I used information from my own records and entered it into the software.
3. Other (specify)

IV. Taxpayer Recommendations for Improvement

What do you feel would be most helpful to prevent taxpayers like yourself from making this type of mistake (pipe in based on error indicated above) in the future?

Rank each option from 1 to 10, with 1 being the least helpful and 10 being the most helpful.

1. The Marketplace should provide more information about my obligations after getting health insurance.
2. IRS should partner with the insurance marketplace to aid them in informing taxpayers of how the Premium Tax Credit works.
3. IRS should do more advertising to increase taxpayers' awareness of the Premium Tax Credit.
4. IRS should do more advertising to increase taxpayers' understanding of how the credit works.
5. IRS should improve its Forms and Publications to make it easier to understand how to fill them out.
6. IRS should work with software companies to improve the questions asked and help given to taxpayers trying to do their return correctly.
7. The Marketplace needs to send Form(s) 1095-A out earlier so that I can have it with me when I prepare my return.
8. The Marketplace should make Form(s) 1095-A available online so that I can access the information at my leisure, rather than having to wait for it to arrive in the mail.

If 2 or 3, How would you like to see this information advertised?

1. Flyer or pamphlet
2. IRS.gov website
3. Information provided to tax preparers to give to their clients
4. TV ads
5. Radio ads
6. Other (specify)

Before you prepared and filed your 2015 federal tax return, what information did you feel most unsure about related to the Premium Tax Credit? (Rank from "most unsure/unaware" to "least unsure/aware")

1. Insurance premium is based on a government subsidy; taxpayer needs to report this on their tax return.
2. Taxpayers need to lookout for Form 1095; will use to reconcile the APTC on their tax return.

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3. APTC amount is based on an estimate of taxpayer's 2015 income; income changes can change credit amount and impact tax liability.
4. Explanation of income that qualifies towards determination of the APTC.

Thank you for taking the time to participate!