

**Note:** *The draft you are looking for begins on the next page.*



## **Caution: *DRAFT—NOT FOR FILING***

This is an early release draft of an IRS tax form, instructions, or publication, which the IRS is providing for your information. **Do not file draft forms** and do **not** rely on draft forms, instructions, and publications for filing. We generally do not release draft forms until we believe we have incorporated all changes, but sometimes unexpected issues arise, or legislation is passed. Also, forms generally are subject to OMB approval before they can be officially released. Drafts of instructions and publications usually have some changes before their final release.

Early release drafts are at [IRS.gov/DraftForms](https://www.irs.gov/DraftForms) and may remain there even after the final release is posted at [IRS.gov/LatestForms](https://www.irs.gov/LatestForms). All information about all forms, instructions, and pubs is at [IRS.gov/Forms](https://www.irs.gov/Forms).

Almost every form and publication also has a page on IRS.gov with a friendly shortcut. For example, the Form 1040 page is at [IRS.gov/Form1040](https://www.irs.gov/Form1040); the Pub. 501 page is at [IRS.gov/Pub501](https://www.irs.gov/Pub501); the Form W-4 page is at [IRS.gov/W4](https://www.irs.gov/W4); and the Schedule A (Form 1040) page is at [IRS.gov/ScheduleA](https://www.irs.gov/ScheduleA). If typing in a link above instead of clicking on it, be sure to type the link into the address bar of your browser, not a Search box.

If you wish, you can submit comments about draft or final forms, instructions, or publications at [IRS.gov/FormsComments](https://www.irs.gov/FormsComments). We cannot respond to all comments due to the high volume we receive. Please note that we may not be able to consider many suggestions until the subsequent revision of the product.

**Archer MSAs and  
 Long-Term Care Insurance Contracts**

▶ Go to [www.irs.gov/Form8853](http://www.irs.gov/Form8853) for instructions and the latest information.  
 ▶ Attach to Form 1040, 1040-SR, or 1040-NR.

Social security number of MSA  
 account holder. If both spouses  
 have MSAs, see instructions ▶

**Section A. Archer MSAs.** If you have only a Medicare Advantage MSA, skip Section A and complete Section B.

**Part I Archer MSA Contributions and Deductions.** See instructions before completing this part. If you are filing jointly and both you and your spouse have high deductible health plans with self-only coverage, complete a separate Part I for each spouse.

<b>1</b>	Total employer contributions to your Archer MSA(s) for 2019 . . . . .	<b>1</b>	
<b>2</b>	Archer MSA contributions you made for 2019, including those made from January 1, 2020, through April 15, 2020, that were for 2019. Don't include rollovers. See instructions . . . . .	<b>2</b>	
<b>3</b>	Limitation from the Line 3 Limitation Chart and Worksheet in the instructions . . . . .	<b>3</b>	
<b>4</b>	Compensation (see instructions) from the employer maintaining the high deductible health plan. (If self-employed, enter your earned income from the trade or business under which the high deductible health plan was established.) . . . . .	<b>4</b>	
<b>5</b>	<b>Archer MSA deduction.</b> Enter the <b>smallest</b> of line 2, 3, or 4 here. Also include this amount on Schedule 1 (Form 1040 or 1040-SR), line 22, or Form 1040-NR, line 34. On the dotted line next to Schedule 1 (Form 1040 or 1040-SR), line 22, or Form 1040-NR, line 34, enter "MSA" and the amount . . . . .	<b>5</b>	

**Caution:** If line 2 is more than line 5, you may have to pay an additional tax. See instructions.

**Part II Archer MSA Distributions**

<b>6a</b>	Total distributions you and your spouse received in 2019 from all Archer MSAs (see instructions) . . . . .	<b>6a</b>	
<b>b</b>	Distributions included on line 6a that you rolled over to another Archer MSA or a health savings account. Also include any excess contributions (and the earnings on those excess contributions) included on line 6a that were withdrawn by the due date of your return. See instructions . . . . .	<b>6b</b>	
<b>c</b>	Subtract line 6b from line 6a . . . . .	<b>6c</b>	
<b>7</b>	Unreimbursed qualified medical expenses (see instructions) . . . . .	<b>7</b>	
<b>8</b>	<b>Taxable Archer MSA distributions.</b> Subtract line 7 from line 6c. If zero or less, enter -0-. Also include this amount in the total on Schedule 1 (Form 1040 or 1040-SR), line 8, or Form 1040-NR, line 21. On the dotted line next to Schedule 1 (Form 1040 or 1040-SR), line 8, enter "MSA" and the amount . . . . .	<b>8</b>	
<b>9a</b>	If any of the distributions included on line 8 meet any of the <b>Exceptions to the Additional 20% Tax</b> (see instructions), check here . . . . . ▶ <input type="checkbox"/>		
<b>b</b>	<b>Additional 20% tax</b> (see instructions). Enter 20% (0.20) of the distributions included on line 8 that are subject to the additional 20% tax. Also include this amount in the total on Schedule 2 (Form 1040 or 1040-SR), line 8, or Form 1040-NR, line 60. Check box c on Schedule 2 (Form 1040 or 1040-SR), line 8, or box b on Form 1040-NR, line 60. Enter "MSA" and the amount on the line next to the box . . . . .	<b>9b</b>	

**Section B. Medicare Advantage MSA Distributions.** If you are filing jointly and both you and your spouse received distributions in 2019 from a Medicare Advantage MSA, complete a separate Section B for each spouse. See instructions.

<b>10</b>	Total distributions you received in 2019 from all Medicare Advantage MSAs (see instructions) . . . . .	<b>10</b>	
<b>11</b>	Unreimbursed qualified medical expenses (see instructions) . . . . .	<b>11</b>	
<b>12</b>	<b>Taxable Medicare Advantage MSA distributions.</b> Subtract line 11 from line 10. If zero or less, enter -0-. Also include this amount in the total on Schedule 1 (Form 1040 or 1040-SR), line 8, or Form 1040-NR, line 21. On the dotted line next to Schedule 1 (Form 1040 or 1040-SR), line 8, enter "Med MSA" and the amount . . . . .	<b>12</b>	
<b>13a</b>	If any of the distributions included on line 12 meet any of the <b>Exceptions to the Additional 50% Tax</b> (see instructions), check here . . . . . ▶ <input type="checkbox"/>		
<b>b</b>	<b>Additional 50% tax.</b> Enter 50% (0.50) of the distributions included on line 12 that are subject to the additional 50% tax. See instructions for the amount to enter if you had a Medicare Advantage MSA at the end of 2018. Also include this amount in the total on Schedule 2 (Form 1040 or 1040-SR), line 8, or Form 1040-NR, line 60. Check box c on Schedule 2 (Form 1040 or 1040-SR), line 8, or box b on Form 1040-NR, line 60. Enter "Med MSA" and the amount on the line next to the box . . . . .	<b>13b</b>	

Name of policyholder (as shown on return)

Social security number of policyholder

Section C. Long-Term Care (LTC) Insurance Contracts. See Filing Requirements for Section C in the instructions before completing this section.

If more than one Section C is attached, check here

14a Name of insured b Social security number of insured

15 In 2019, did anyone other than you receive payments on a per diem or other periodic basis under a qualified LTC insurance contract covering the insured or receive accelerated death benefits under a life insurance policy covering the insured? Yes No

16 Was the insured a terminally ill individual? Yes No

Note: If "Yes" and the only payments you received in 2019 were accelerated death benefits that were paid to you because the insured was terminally ill, skip lines 17 through 25 and enter -0- on line 26.

17 Gross LTC payments received on a per diem or other periodic basis. Enter the total of the amounts from box 1 of all Forms 1099-LTC you received with respect to the insured on which the "Per diem" box in box 3 is checked 17

Caution: Don't use lines 18 through 26 to figure the taxable amount of benefits paid under an LTC insurance contract that isn't a qualified LTC insurance contract. Instead, if the benefits aren't excludable from your income (for example, if the benefits aren't paid for personal injuries or sickness through accident or health insurance), report the amount not excludable as income on Schedule 1 (Form 1040 or 1040-SR), line 8.

18 Enter the part of the amount on line 17 that is from qualified LTC insurance contracts 18

19 Accelerated death benefits received on a per diem or other periodic basis. Don't include any amounts you received because the insured was terminally ill. See instructions 19

20 Add lines 18 and 19 20

Note: If you checked "Yes" on line 15 above, see Multiple Payees in the instructions before completing lines 21 through 25.

21 Multiply \$370 by the number of days in the LTC period 21

22 Costs incurred for qualified LTC services provided for the insured during the LTC period (see instructions) 22

23 Enter the larger of line 21 or line 22 23

24 Reimbursements for qualified LTC services provided for the insured during the LTC period 24

Caution: If you received any reimbursements from LTC contracts issued before August 1, 1996, see instructions.

25 Per diem limitation. Subtract line 24 from line 23 25

26 Taxable payments. Subtract line 25 from line 20. If zero or less, enter -0-. Also include this amount in the total on Schedule 1 (Form 1040 or 1040-SR), line 8. On the dotted line next to Schedule 1 (Form 1040 or 1040-SR), line 8, enter "LTC" and the amount 26