



# HCTT 2015-69: Report Life Changes to the Marketplace

Internal Revenue Service (IRS) sent this bulletin at 10/29/2015 03:22 PM EDT



IRS Tax Tips

October 29, 2015

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**Issue Number: HCTT 2015-69**

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### Report Life Changes to the Marketplace

If you enrolled in insurance coverage through the Health Insurance Marketplace, you are required to report changes to the Marketplace when they happen, like changes to your household income or family size, because they may affect your eligibility for the advance payments of the premium tax credits.

Changes in circumstances that you should report to the Marketplace include, but are not limited to:

- increases or decreases in your household income, including lump sum payments like a lump sum payment of Social Security benefits
- marriage or divorce
- the birth or adoption of a child
- starting a job with health insurance
- gaining or losing your eligibility for other health care coverage
- changing your residence

For the full list of changes you should report, visit [HealthCare.gov](#).

[Reporting changes](#) will help you avoid getting too much or too little advance payment of the premium tax credit. Getting too much means you may owe additional money

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or get a smaller refund when you file your taxes. Getting too little could mean missing premium assistance to reduce your monthly premiums. Therefore, it is important that you report changes in circumstances that may have occurred since you signed up for your plan.

When you report a change, you may be eligible for a Special Enrollment Period. For more information, visit [HealthCare.gov](https://www.healthcare.gov).

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