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The Internal Revenue Service announced the on-time opening of the nation's 2015 filing season and highlighted a growing array of online services, including features that help taxpayers understand how the Affordable Care Act will affect them at tax time, along with the availability of the Free File program.

Taxpayers have until Wednesday, April 15, 2015 to file their 2014 tax returns and pay any tax due. The IRS expects to receive about 150 million individual income tax returns this year. Like each of the past three years, more than four out of five returns are expected to be filed electronically.

The IRS Free File program, available at [IRS.gov](https://www.irs.gov), opened January 16 for taxpayers, and the IRS will begin accepting and processing all income tax returns on Tuesday, Jan. 20.

This year's return will include new questions to incorporate provisions of the Affordable Care Act (or ACA). The majority of taxpayers – more than three out of four – will simply need to check a box to verify they have health insurance coverage. For the minority of taxpayers who will have to do more, [IRS.gov/aca](https://www.irs.gov/aca) features useful information and tips regarding the premium tax credit, the individual shared responsibility requirement and other tax features of the ACA.

“Our employees will be working hard again this season to help the nation's taxpayers,” IRS Commissioner John Koskinen said. “We encourage people to use the tools and information available on [IRS.gov](https://www.irs.gov), particularly given the long wait times we

anticipate on our phone lines. As always, taxpayers can benefit by filing

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taxpayers at all income levels and especially useful to people comfortable with filling out their own returns.

E-file, when combined with direct deposit, is the fastest way to get a refund. More than three out of four refund recipients now choose direct deposit. People who e-file make fewer mistakes, and it costs nothing for those who choose [Free File](#).

In all, 14 software companies will be participating in this year's Free File program. Additional details about the specific Free File offerings will be available tomorrow on the front page of IRS.gov when Free File becomes available.

Taxpayers who purchase their own software can also choose e-file, and most paid tax preparers are now required to file their clients' returns electronically. In addition to Free File, commercial software companies also are currently available for taxpayer use.

The IRS will begin accepting and processing all returns – whether e-file, Free File or paper tax returns — on Jan. 20.

Like last year, the IRS expects to issue more than nine out of 10 refunds within 21 days. Again, the fastest way to get a refund is to e-file and choose direct deposit. It takes longer to process paper returns and in light of IRS budget cuts resulting in a smaller staff, it will likely take an additional week or more to process paper returns meaning that those refunds are expected to be issued in seven weeks or more.

Koskinen said, "If you haven't already, you should consider filing electronically. It's fast, accurate and the best way to get your refund quickly."

Koskinen also strongly encouraged taxpayers to visit IRS.gov as a first stop for information ranging from the status of their refunds to basic tax information. He

cautioned taxpayers that recent budget reductions will mean long wait times on the

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The Affordable Care Act requires that a taxpayer and each member of their family either has [qualifying health insurance coverage](#) for each month of the year, qualifies for an [exemption](#), or makes an [individual shared responsibility payment](#) when filing their federal income tax return. Some moderate-income taxpayers may also qualify for financial assistance to help cover the cost of health insurance purchased through the Health Insurance Marketplace. Taxpayers will fall into one or more of the following categories:

- **Check the box.** Most taxpayers will simply check a box on their tax return to indicate that each member of their family had qualifying health coverage for the whole year. No further action is required.  
[Qualifying health insurance coverage](#) includes coverage under most, but not all, types of health care coverage plans. Taxpayers can use the chart on [IRS.gov/aca](#) to find out if their insurance counts as qualifying coverage.
- **Exemptions.** Taxpayers may be eligible to claim an [exemption](#) from the requirement to have coverage. Eligible taxpayers need to complete the new IRS [Form 8965, Health Coverage Exemptions](#), and attach it to their tax return. Taxpayers must apply for some exemptions through the [Health Insurance Marketplace](#). However, most of the exemptions are easily obtained from the IRS when filing a return.
- **Individual Shared Responsibility Payment.** Taxpayers who do not have qualifying coverage or an exemption for each month of the year will need to make an individual shared responsibility payment with their return for choosing not to purchase coverage. Examples and information about figuring the payment are available on the IRS [Calculating the Payment](#) page.
- **Premium Tax Credit.** Taxpayers who bought coverage through the Health Insurance Marketplace should receive [Form 1095-A, Health Insurance Marketplace Statement](#), from the Marketplace by early February. This form should be saved because it has important information needed to complete a tax return.

If the Form 1095-A is not received by early February, contact the Marketplace where

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payments.

The IRS has set up a special section at [IRS.gov/aca](https://www.irs.gov/aca) with more information about the Affordable Care Act and the 2014 income tax return.

Alternatively, low- and moderate-income taxpayers can get help meeting this health-care requirement and filing their return for free by visiting one of the more than 12,000 community-based tax help sites staffed by more than 90,000 volunteers that participate in the Volunteer Income Tax Assistance and Tax Counseling for the Elderly (VITA/TCE) programs. To find the nearest site, use the [VITA/TCE Site Locator](#) on [IRS.gov](https://www.irs.gov).

The IRS also reminded taxpayers that a trusted tax professional can also provide helpful information about the health care law. [A number of tips about selecting a preparer and national tax professional groups is available on IRS.gov.](#)

The IRS urges all taxpayers, especially those claiming the premium tax credit, to make sure they have all their year-end statements in hand before they file their return. This includes Forms W-2 from employers, Forms 1099 from banks and other payers, and, for those claiming the premium tax credit, and Form 1095-A from the Marketplace. Doing so will help avoid refund delays and the need to file an amended return later.

Income Tax • Taxes

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