

# Health Care Reform Update

## New Online Tools May Help Individuals and Employers Estimate ACA Credits & Payments

The [Taxpayer Advocate Service](#) (an independent organization within the IRS) has developed several [tools for individuals and small employers](#) to assist in **estimating** amounts related to an employer's **small business health care tax credit**, as well as an individual's **premium tax credit** and **individual shared responsibility ("individual mandate") penalty** under the Affordable Care Act (ACA).

### Small Business Tax Credit Estimator

The [Small Business Health Care Tax Credit Estimator](#) can help small employers determine their eligibility for the [small business health care tax credit](#) and how much credit they might receive. The tool provides small employers with an estimate for tax year 2014 and beyond; however, some figures used in determining the credit are indexed for inflation. Because of this, for future years, the estimator cannot provide a detailed estimate.

### Premium Tax Credit Change Estimator

The [Premium Tax Credit Change Estimator](#) can help individuals estimate how their [premium tax credits](#) will change if their income or family size changes during the year.

**Note:** The estimator **does not** report changes in circumstances to the Health Insurance Marketplace. To report changes and to adjust the amount of advance payments of the premium tax credit, individuals must contact their [Health Insurance Marketplace](#) directly.

### Individual Mandate Estimator

The [Individual Mandate Payment Estimator](#) can help individuals estimate the [amount they may have to pay](#) if they did not have minimum essential coverage during the year. To determine the payment owed upon tax return filing, individuals are advised to use the 'Shared Responsibility Payment Worksheet' located on page 5 of the [instructions for Form 8965](#).

### Tools Provide Estimates Only

Because the calculations provided by the tools listed above are only estimates, individuals and employers are advised to use them **only as a guide** to assist in making decisions regarding their tax situation. **The IRS cannot validate the accuracy of the estimator calculations for specific circumstances.**

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### IMPORTANT LINKS

- [Affordable Care Act](#) (HHS)
- [COBRA](#) (DOL)
- [Department of Labor](#)
- [Federal Marketplace](#) (HHS)
- [Medicare & Medicaid](#) (CMS)
- [Tax Credits & Deductions](#) (IRS)

### FIND A PROVIDER

- [Aetna](#)
- [Amerihealth New Jersey](#)
- [Horizon Blue Cross Blue Shield](#)
- [Independence Blue Cross](#)
- [Oxford Health Plans](#)
- [United Healthcare](#)

### FIND A DENTIST

- [Aetna](#)
- [Delta Dental](#)
- [Guardian](#)
- [Metlife](#)
- [United Concordia](#)
- [United Healthcare](#)

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