

# 1095-A Shared Allocation Quick Sheet

## When is an allocation necessary?

If the 1095-A lists at least one individual in your tax family AND at least one individual in another person's tax family, you'll need to allocate.

## 1095-A data entry screen

Enter the information from the form on the 1095-A screen.

**Column B (SLCSP) is blank or "0":** The Premium Tax Credit (PTC) and Advanced Premium Tax Credit (APTC) will not calculate correctly without an amount in Column B. **The customer must look up the SLCSP (Second Lowest Cost Silver Premium) for the COVERAGE FAMILY** (individuals listed on Form 1095-A) and enter the amount for each coverage month. *(Generally, not necessary for taxpayers filing as MFS because they are not eligible for PTC.)*

Direct customer to [www.healthcare.gov/tax-tool/](http://www.healthcare.gov/tax-tool/) or instruct them to call their state exchange for SLCSP amounts.

**Exception:** If Taxpayer is Married Filing Separately and an exception applies, the customer looks up the SLCSP for tax family only and enters it in column B. There are two exceptions that could apply: **Exception 1** - Certain married persons living apart. **Exception 2** - Victims of domestic abuse or spousal abandonment. *(See Instructions for Form 8962, Page 4 "Married taxpayers" at [www.irs.gov/pub/irs-pdf/i8962.pdf](http://www.irs.gov/pub/irs-pdf/i8962.pdf))*

## "Do any of these situations apply?" Screen

Check the box for "Shared this policy" and any others that apply.

## Shared allocation screen

Enter other taxpayer's SS #, the appropriate Start month and Stop month.

**Determining allocation percentages:** Start with Step 1 and proceed until reaching applicable situation. Enter the same percentage in all three boxes.

**Step 1:** Taxpayers divorced or legally separated in 2015.

**Step 2:** Taxpayers married at year end but filing separate returns.

**Step 3:** No APTC was paid.  
*(Column C is blank on 1095-A)*

**Step 4:** APTC was received.  
*(Column C has amounts)*

**Option 1** - Both taxpayers agree on a percentage (0% to 100%)

**Option 2** - Can't agree, then 50%

Enter 50%

**Exceptions:** 1) Certain married persons living apart. 2) Victims of domestic abuse or spousal abandonment. If either of the above apply, the **SLCSP Percentage is left blank** on the allocation screen.

Look up SLCSP for the tax family and divide by coverage family SLCSP

Tax Family = \$800  
Coverage Family = \$1,200

$\$800/\$1,200 = 67\%$

**Option 1**- Both taxpayers agree on a percentage (0% to 100%)

**Option 2**-Can't agree, take enrolled individuals on tax return divided by total enrolled individuals on 1095-A.

Individuals on return = 3  
Enrolled individuals = 4

$3/4 = 75\%$