

- Attach Form 8965 to claim an exemption from the requirement to have health care coverage, or

- Make a shared responsibility payment if, for any month in 2015, you, your spouse (if filing jointly), or anyone you can or do claim as a dependent didn't have coverage and do not qualify for a coverage exemption.

For more information, see the instructions for line 61 and Form 8965.

Requirement to reconcile advance payments of the premium tax credit. If you or a family member enrolled in

health insurance through the Marketplace and advance payments of the premium tax credit were made to your insurance company to reduce your monthly premium payment, you must attach Form 8962 to your return to reconcile (compare) the advance payments with your premium tax credit for the year, which you figure on Form 8962. The Marketplace is required to send Form 1095-A by February 1, 2016, listing the advance payments and other information you need to figure your premium tax credit. Use Form 1095-A to

complete Form 8962. Attach Form 8962 to your return. Do not attach Form 1095-A to your return.

Form W-2 verification code. The IRS is testing the use of a 16-character code to verify certain Forms W-2. If you are *e-filing* and your Form W-2 includes a code in a box labeled "Verification Code," enter the code when prompted by your software; disregard the prompt if your Form W-2 doesn't have the code. If you are filing a paper Form 1040, you do not have to use the code.

What's New

For information about any additional changes to the 2015 tax law or any other developments affecting Form 1040 or its instructions, go to www.irs.gov/form1040.

Information reporting about health coverage. If you or someone in your family had health coverage in 2015, the provider of that coverage is required to send you a Form 1095-A, 1095-B, or 1095-C (with Part III completed), that lists individuals in your family who were enrolled in the coverage and shows their months of coverage. You may use this information to help complete line 61. However, you do not need to wait to receive these forms to file your return. You may have had health care coverage for some or all of 2015 even if you didn't receive a form with this information, and you may rely on other information about your coverage to complete line 61.

For more information on why your health provider might be asking for your social security number, go to www.irs.gov/ACASSN.

Information reporting about employer offer of coverage. If you or someone in your family was an employee in 2015, the employer may be required to send you a Form 1095-C. Part II of Form 1095-C shows whether your employer offered you health insurance coverage and, if so, information about the offer. This information may be relevant if you purchased health insurance coverage for 2015 through the Health Insurance Marketplace and wish to claim the premium tax credit on line 69. However, you do not need to wait to receive this form to file your return. You may rely on other information received from your employer. If you do not wish to claim the premium tax credit for 2015, you do not need the information in Part II. For more information on who is eligible for the premium tax credit, see the instructions for Form 8962.

Achieving a Better Life Experience (ABLE) account. This is a new type of savings account for individuals with disabilities and their families. For 2015, you can contribute up to \$14,000. Distributions are tax-free if used to pay the beneficiary's qualified disability expenses. Do not deduct your contributions on

your tax return. For details, see Pub. 907 and the instructions for lines 21 and 59.

Due date of return. File Form 1040 by April 18, 2016. The due date is April 18, instead of April 15, because of the Emancipation Day holiday in the District of Columbia—even if you do not live in the District of Columbia. If you live in Maine or Massachusetts, you have until April 19, 2016. That is because of the Patriots' Day holiday in those states.

Public safety officers. Certain amounts received because of the death of a public safety officer are nontaxable. See Pub. 525 for details.

Certain charitable contributions. A special rule applies to cash contributions made between January 1, 2015, and April 15, 2015, to benefit the families of slain New York detectives Wenjian Liu or Rafael Ramos. See Pub. 526 for details.

Direct deposits of refund to a myRA[®] account. You now can have your refund directly deposited to a new retirement savings program called myRA[®]. This is a starter retirement account offered by the Department of the Treasury. See the instructions for lines 76a through 76d. For more information and to open a myRA account online, visit www.myRA.gov.

Health coverage tax credit. The health coverage tax credit, which expired at the end of 2013, has been reinstated retroactive to January 1, 2014. To see if you are eligible for the credit, and to see how to claim the credit for 2014 and 2015, visit www.irs.gov/HCTC, or see Form 8885 and its instructions.

Earned income credit. If you didn't have a social security number (an SSN) by the due date of your 2015 return (including extensions), you can't claim the EIC on either your original or an amended 2015 return, even if you later get an SSN. Also, if a child didn't have an SSN by the due date of your return (including extensions), you can't count that child as a qualifying child in figuring the EIC on either your original or an amended 2015

return, even if that child later gets an SSN. See the instructions for lines 66a and 66b.

Child tax credit. If you didn't have an SSN (or ITIN) by the due date of your 2015 return (including extensions), you can't claim the child tax credit on either your original or an amended 2015 return, even if you later get an SSN (or ITIN). Also, no credit is allowed on either your original or an amended 2015 return with respect to a child who didn't have an SSN, ATIN, or ITIN by the due date of your return (including extensions), even if that child later gets one of those numbers. See the instructions for line 52.

American opportunity credit. If you didn't have an SSN (or ITIN) by the due date of your 2015 return (including extensions), you can't claim the American opportunity credit on either your original or an amended 2015 return, even if you later get an SSN (or ITIN). Also, you can't claim this credit on your original or an amended 2015 return for a student who didn't have an SSN, ATIN, or ITIN by the due date of your return (including extensions), even if the student later gets one of those numbers. See Pub. 970 and the instructions for Form 8863 for more information.

Additional child tax credit. You can't claim the additional child tax credit on line 67 if you file Form 2555, Foreign Earned Income, or Form 2555-EZ, Foreign Earned Income Exclusion. See Schedule 8812 and its instructions.

Health care individual responsibility payment increased. If you or someone in your household didn't have qualifying health care coverage or qualify for a coverage exemption for one or more months of 2015, the amount of your shared responsibility payment may be much more this year than it was last year. Like last year, you must either:

- Indicate on line 61 that you, your spouse (if filing jointly), and anyone you can or do claim as a dependent had qualifying health care coverage throughout 2015,