

What's New

This section summarizes important tax changes that took effect in 2015. Most of these changes are discussed in more detail throughout this publication.

Future developments. For the latest information about the tax law topics covered in this publication, such as legislation enacted after it was published, go to www.irs.gov/pub17.

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 a Form 1095-A, 1095-B, or 1095-C (with Part III completed) by January 31, 2016, that lists individuals in your family who were enrolled in the coverage and shows their months of coverage. Use this information to help complete your return. You do not need to attach these forms to 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. See [chapter 37](#) and the Form 1095-A, 1095-B, or 1095-C *Instructions for Recipient* for more information.

Information reporting about employer offer of coverage. If you or someone in your family was an employee in 2015, the employer may have sent you a Form 1095-C. Part II of Form 1095-C will show whether your employer offered you health insurance coverage and information about the offer. If you purchased health insurance coverage for 2015 through the Health Insurance Marketplace and wish to claim the premium tax credit, this information will help you see if you are eligible for the credit. You do not need to attach Form 1095-C to your return. If you do not wish to claim the premium tax credit for 2015, you do not need the information in Part II. Form 1095-C may include information in Part III if you, or others in your family, enrolled in

an employer's health plan. See [chapter 37](#) for information about the premium tax credit.

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 higher this year than it was last year. Like last year, you must do one of the following.

- Indicate on your tax return that you, your spouse (if filing jointly), and anyone you can or do claim as a dependent had qualifying health care coverage throughout 2015.
- Claim an exemption from the health care coverage requirement for some or all of 2015 and attach Form 8965 to your return.
- 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 does not qualify for a coverage exemption.

See the Instructions for Form 8965 for details.

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, 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 January 31, 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. See [chapter 37](#).

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. Don't deduct your contributions on your tax return. For details, see Pub. 907.

Due date of return. File your tax return 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. See [chapter 1](#).

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 [chapter 24](#).

Direct deposits of refund to a myRA® account. You now can have your refund directly deposited to a new retirement savings program called a myRA®. This is a starter retirement account offered by the Department of the Treasury. See [chapter 1](#).

Health coverage tax credit. The health coverage tax credit, which expired at the end of 2013, has been reinstated retroactive to January 1, 2014. See [chapter 38](#).

Additional child tax credit. You can't claim the additional child tax

credit if you file Form 2555, Foreign Earned Income, or Form 2555-EZ, Foreign Earned Income Exclusion. See [chapter 34](#).

My Social Security Account. Social security beneficiaries can now get a variety of information from the SSA website with a *my Social Security* account. See [chapter 11](#).

Expired tax benefits. At the time this publication was prepared for printing, certain tax benefits had expired. These included the following.

- Tuition and fees deduction.
- Deduction for educator expenses in figuring adjusted gross income.
- Deduction for state and local general sales taxes.
- The exclusion from income of qualified charitable distributions from IRAs.
- Credit for certain nonbusiness energy property.
- Deduction for mortgage insurance premiums.

You can find out whether legislation extended these and other tax benefits to allow you to claim them on your 2015 return at www.irs.gov/pub17.

Application of one-rollover-per-year limit for IRAs. Starting in 2015, you can make only one rollover from one IRA to another (or the same) IRA in any 1-year period regardless of the number of IRAs you own. However, you can continue to make unlimited trustee-to-trustee transfers between IRAs because this type of transfer is not considered a rollover. Also, there is no limit to the number of rollovers from a traditional IRA to a Roth IRA (also known as conversions). See [chapter 17](#).

Reminders

Listed below are important reminders and other items that may help you file your 2015 tax return. Many of these items are explained in more detail later in this publication.

Enter your social security number (SSN). Enter your SSN in the space provided on your tax form. If you filed a joint return for 2014 and are filing a joint return for 2015 with the same spouse, enter your names and SSNs in the same

order as on your 2014 return. See [chapter 1](#).

Secure your tax records from identity theft. Identity theft occurs when someone uses your personal information, such as your name, SSN, or other identifying information, without your permission, to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund. For more information about identity

theft and how to reduce your risk from it, see [chapter 1](#).

Taxpayer identification numbers. You must provide the taxpayer identification number for each person for whom you claim certain tax benefits. This applies even if the person was born in 2015. Generally, this number is the person's social security number (SSN). See [chapter 1](#).

Foreign source income. If you are a U.S. citizen with income from

sources outside the United States (foreign income), you must report all such income on your tax return unless it is exempt by law or a tax treaty. This is true whether you live inside or outside the United States and whether or not you receive a Form W-2 or Form 1099 from the foreign payer. This applies to earned income (such as wages and tips) as well as unearned income (such as interest, dividends,