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MISSOURI DEPARTMENT OF REVENUE

Form MO-SHC

2025 Self-Employed Health Insurance Tax Credit

Department Use Only (MM/DD/YY)

25320010001

Social Security Number

Taxpayer Name

Qualifications and Instructions

If you are a self-employed individual and were not able to deduct all of your health care premiums from your federal adjusted gross income, you may be eligible for a tax credit equal to the portion of your federal tax liability incurred due to the inclusion of your health care premiums in your federal adjusted gross income. To qualify for this credit your tax liability must be less that $3,000.00 before other credits.

Tax Liability Limitation - Do I qualify?

Add the amount from Form MO-1040, Lines 33 plus 31 and any lump sum distribution on Line 34 and enter here. .00

Is this amount equal to or greater than $3,000.00?

☐ No - Continue to short or regular method to calculate your Self-employed Health Insurance Tax Credit.

☐ Yes - STOP. You do not qualify for the Self-employed Health Insurance Tax Credit.

Calculate your tax credit by using either method below and enter the total on the Miscellaneous Income Tax Credits (**Form MO-TC**). Self-employed individuals with itemized deductions are limited on their federal return because their federal adjusted gross income exceeded the limits established by the Internal Revenue Service should use the Regular Method. If you are filing a combined return, and both spouses were self-employed and paid health insurance premiums, each spouse must file a separate Form MO-SHC and only include their portion of the amounts from each of the federal and Missouri return lines referenced below.

Short Method

1. Federal taxable income from Federal Form 1040 or Federal Form 1040-SR, Line 15 . . . . . 1 .00
2. Amount you paid for health insurance premiums which were included in federal adjusted gross income . . . . . 2 .00
   (Do not include health insurance premiums paid by your spouse.)
3. Subtract Line 2 from Line 1 . . . . . 3 .00
4. Calculate an adjusted federal tax by comparing the amount on Line 3 with the federal tax tables . . . . . 4 .00
5. Federal income tax from your Federal Form 1040 or Federal Form 1040-SR, Line 16. . . . . 5 .00
6. Subtract Line 4 from Line 5. . . . . 6 .00
7. Missouri Tax from Form MO-1040, Line 35. . . . . 7 .00
8. Enter the smaller amount of Lines 6 or 7. This is your Self-Employed Health Insurance Tax Credit. Report on Form MO-TC. 8 .00

Regular Method

1. Federal adjusted gross income from Federal Form 1040 or Federal Form 1040-SR, Line 11a . . . . . 1 .00
2. The amount you paid for health insurance premiums which were included in your federal adjusted gross income . . . . . 2 .00
   (Do not include health insurance premiums paid by your spouse.)
3. Subtract Line 2 from Line 1. This is your revised federal adjusted gross income . . . . . 3 .00
4. Enter your standard or itemized deductions. . . . . 4 .00

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Regular Method (Continued From Page 1)

5.	Subtract Line 4 from Line 3.	5	.00
6.	Calculate an adjusted federal tax by computing the amount on Line 5 with the federal tax tables. Enter the adjusted amount here	6	.00
7.	If you paid an alternative minimum tax, use the revised federal adjusted gross income from Line 4 on this worksheet to recalculate the tax calculated on Form 6251, and enter the revised amount.	7	.00
8.	Missouri Tax from Form MO-1040, Line 35.	8	.00
9.	If you reduced your tax by any of the credits listed on Federal Schedule 3, use the revised federal adjusted gross income from Line 3 on this worksheet to recalculate each of the credits to which you are eligible, and enter the total of all the credit amounts.	9	.00
10.	Subtract Line 9 from Line 8	10	.00
11.	Total other taxes from Federal Schedule 2.	11	.00
12.	Add Lines 10 and 11. This is your revised federal tax liability	12	.00
13.	Federal income tax from Federal Form 1040 or Federal Form 1040-SR, Line 16	13	.00
14.	Subtract Line 12 from Line 13.	14	.00
15.	Missouri tax from Form MO-1040, Line 35	15	.00
16.	Enter the smaller amount of Line 14 or 15. This is your Self-Employed Health Insurance Tax Credit. Report on Form MO-TC.	16	.00

Signature

I am aware of any applicable reporting requirements of **Section 135.805 RSMo** and the penalty provisions of **Section 135.810 RSMo.**

Taxpayer's Signature	Printed Name	Date (MM/DD/YYYY)
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This form, pages one and two of Federal Form 1040, or Federal Form 1040-SR and Federal Schedule C, if applicable, must be attached to the Miscellaneous Income Tax Credits (Form MO-TC) along with your tax return.

Mail to: Taxation Division
P.O. Box 27
Jefferson City, MO 65105-0027

Phone: (573) 751-3220
Fax: (573) 522-8619
TTY: (800) 735-2966

E-mail: taxcredit@dor.mo.gov

Form MO-SHC (Revised 12-2025)

Visit **dor.mo.gov/taxation/individual/tax-types/income/** for additional information.

Ever served on active duty in the United States Armed Forces?

If yes, visit **dor.mo.gov/military/** to see the services and benefits DOR offers to all eligible military individuals, or complete the survey at **mvc.dps.mo.gov/MoVeteransInformation/Survey/DOR** to receive information from the Missouri Veterans Commission. A list of all state agency resources and benefits can be found at **veteranbenefits.mo.gov/state-benefits/**.

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