Form 1095-C - Tax Year 2026 Import Template

Employer-Provided Health Insurance Offer and Coverage. Applicable Large Employers report what coverage they offered each full-time employee, month by month, and self-insured employers also report everyone who actually enrolled. Form 1094-C is the transmittal that goes with it and it is on the second tab of this workbook.

Safe to open: this workbook contains no macros, scripts or links to other files. Nothing runs when you open it.

Header colors

SECTIONS	Header colors group the columns by section of the form, the same colors used in previous years.
REQUIRED?	Colors don't show whether a column is required. Hover over any header cell, or see the Required column in the field reference below.

Names and addresses

Type names and addresses as you normally would. We clean up punctuation before filing.

Cells that turn amber

Some cells shade amber as you type or paste. It is a warning and never a block. Nothing is rejected, nothing is locked, and you can leave a cell amber and send the file anyway. It only means the entry is one we would look at twice.

Both the All 12 Months cell and one or more monthly cells are filled in the same box. Boxes 14, 15, 16 and 17 each take one pattern or the other. Clear whichever side you did not mean to use.

A reserved code. Code 1I on line 14 and code 2I on line 16 are both reserved by the IRS and neither is valid. The Codes tab lists them as unusable.

Code 1G in a monthly cell. 1G belongs in the All 12 Months cell only.

US or USA in a country code column. Leave those columns blank for a U.S. address.

The highlighting is ordinary conditional formatting, the same feature you would use yourself. This workbook contains no macros and nothing runs when you open it.

What changed for 2026

The 2026 Forms 1094-C and 1095-C are unchanged in structure from 2025. Every box, every code series and every column sits where it did last year, so this workbook keeps the same 97 columns in the same order as the version you have been using.

Line 14 codes 1T and 1U are now included. The IRS added them for tax year 2024 and older copies of this workbook do not list them. Use 1T or 1U when an individual coverage HRA was offered to the employee and spouse but not to dependents: 1T prices affordability off the employee's home ZIP code, 1U off the work site ZIP code. Both of them require an amount in box 15 and a ZIP in box 17.

Code 2I must not be used. It was non-calendar year transition relief, that relief has ended, and the IRS now lists the code as reserved. Code 1I on line 14 is reserved as well. Neither appears on the Codes tab as usable.

The affordability percentage for plan years beginning in 2026 is 9.96 percent, up from 9.02 percent for 2025. It is what the phrase 9.5 percent as adjusted means in the code 1A description.

If you can't get a covered individual's SSN, you may report a date of birth instead. The DOB column on the data tab is for exactly this.

Anyone filing 10 or more information returns of all types combined, counting W-2s and 1099s alongside 1095-Cs, has to file electronically.

The IRS had not published the final 2026 instructions when this workbook was built, so the 2026 filing dates and any late wording change are still to be confirmed. We will tell you before filing season if anything moves.

How to use this workbook

1. Enter one row per Form 1095-C on the tab named 1095-C Data. Row 1 holds the column headers and your data starts in row 2. The tab runs from column A to column CS.

2. Fill in the 1094-C Data tab as well. Every EIN needs one authoritative transmittal, and a file with a missing or half-filled 1094-C is rejected before the 1095-C data is even read. It is also where the employer name, EIN, address and phone come from, so columns N through W on the data tab can be left empty.
3. Try to keep the columns as they are. If your payroll or benefits system exports something different, send us the export as it comes out and we will map it. That is easier and safer than rekeying it.
4. Hover over any header cell to see what belongs in that column, whether it is required, and the expected format. The same is true of the white entry cells on the 1094-C tab.
5. Header colors group the columns by section of the form, the same colors used in previous years. They don't show whether a column is required. The first word of every header comment says that, and so does the Required column in the field reference below.
6. Boxes 14, 15, 16 and 17 each give you an All 12 Months cell and twelve monthly cells. Use one or the other, never both in the same box. Mixing them is the most common reason a 1095-C file is rejected, and there is a worked example further down.
7. Enter dollar amounts however your system exports them. Dollar signs, commas and parentheses are fine, we strip them on upload. Where box 15 is required, enter 0.00 rather than leaving the cell empty.
8. SSNs, EINs and ZIP codes may include dashes or spaces. We clean the formatting for you, so just make sure the digits are right. Those columns are already formatted as text in this workbook so a leading zero survives. If you paste into them, use Paste Special then Values so the formatting is not overwritten.
9. State columns take the code on its own, AZ and not AZ - Arizona. Leave the country code columns blank for a U.S. address: entering US or USA there is invalid. The IRS country list is on the Codes tab and the codes are not the usual ISO ones.
10. Covered individuals go on continuation rows. Put the employee on the employee's own row, then add one row per covered dependent directly beneath with columns A through BY left completely blank. Only people who actually enrolled belong there.
11. Leave a cell blank rather than entering N/A, none, or a zero you are not sure about. The one exception is box 15, where a required 0.00 has to be a real zero.
12. Save the file as .xlsx. What happens next depends on whether 1099FIRE files for you or you file it yourself with our software. The next section covers both.

What to do with the finished file

If 1099FIRE files for you: save the workbook as .xlsx and upload it to the secure client portal, linked just below. Please do not password protect the file.

Secure client portal	https://portal.1099fire.com

If you file it yourself with 1099FIRE software: import the workbook into the software and file from there. Nothing needs to be sent to us.

Official IRS references

IRS Instructions for Forms 1094-C and 1095-C	https://www.irs.gov/instructions/i109495c
About Form 1095-C	https://www.irs.gov/forms-pubs/about-form-1095-c
About Form 1094-C	https://www.irs.gov/forms-pubs/about-form-1094-c
Questions and answers on employer reporting for Forms 1094-C and 1095-C	https://www.irs.gov/affordable-care-act/employers/questions-and-answers-about-information-reporting-by-employers-on-form-1094-c-and-form-1095-c
Affordable Care Act Information Returns (AIR) program	https://www.irs.gov/e-file-providers/affordable-care-act-information-returns-air
Publication 5165, guide for electronically filing ACA information returns	https://www.irs.gov/pub/irs-pdf/p5165.pdf
IRS country codes	https://www.irs.gov/e-file-providers/country-codes

Common mistakes that cause a rejection or a correction

Mixing the All 12 Months cell and the monthly cells in the same box. The AIR system checks this and the error reads: data exists in the annual fields for Boxes 14, 15 and 16 as well as the monthly fields, the data has to be consistent, all annual for Boxes 14, 15 and 16 or all monthly but not some of each. Pick one pattern per box and leave the other side empty.

Leaving box 15 blank when box 14 requires an amount. If box 14 is 1B, 1C, 1D, 1E, 1J, 1K, 1L, 1M, 1N, 1O, 1P, 1Q, 1T or 1U, box 15 needs a figure even when that figure is 0.00. Only 1A and 1H let you leave it blank. This rejects the file.

Using a DBA, a trade name or an abbreviation as the employer name. The name and the EIN have to match what the IRS holds or the whole submission is rejected.

Typing the whole 1094-C contact name into one cell. First name, middle name, last name and suffix each have their own cell on the 1094-C tab.

Listing someone in the covered individual columns who did not actually enrol. Those columns are only for people covered on a self-insured plan. Putting someone there with zeros or blanks in the monthly cells produces an error after the filing is accepted.

Losing a leading zero on an SSN or a ZIP code. Excel drops it from anything it reads as a number, so 053-08-4558 survives but 053084558 becomes 53084558 and ZIP 07030 becomes 7030. Those columns are already formatted as text in this workbook. If you paste into them, use Paste Special then Values so the formatting is not overwritten.

Entering US or USA in a country code column. Leave it blank for a U.S. address. The column is only for foreign addresses and the IRS codes are not the ISO ones.

Leaving Plan Start Month blank. The IRS requires it. Enter 00 if there is genuinely no health plan.

Deleting, renaming or reordering columns, or deleting the header row. The data tab runs A through CS and your data starts in row 2. If your payroll system exports something different, send it to us as it comes out and we will map it rather than have you rekey it.

Using a code the IRS has reserved. 1I on line 14 and 2I on line 16 are both reserved and neither is valid.

Getting boxes 14, 15 and 16 consistent

Each of these boxes can be answered once for the whole year or month by month. What the AIR system will not accept is a mixture, either within one box or across the three. If you answer box 14 monthly, answer box 15 and box 16 monthly too.
The two rows below show the same employee entered wrongly and then correctly. The employee was not offered coverage in January and February, then took family coverage from March onward at 124.90 a month.

Entry	Box 14	Box 15	Box 16
Wrong	All 12 Months = 1E, and Jan = 1H, Feb = 1H	All 12 Months = 124.90	Mar to Dec = 2C, Jan and Feb blank
Right	All 12 Months blank. Jan = 1H, Feb = 1H, Mar to Dec = 1E	All 12 Months blank. Jan and Feb blank, Mar to Dec = 124.90	All 12 Months blank. Jan and Feb = 2A, Mar to Dec = 2C

Worked example: covered individuals on a self-insured plan

Part III is only for self-insured plans, and only for people who actually enrolled. Do not list someone who was offered coverage and declined it, not even with zeros in the monthly cells, because that produces an error after the filing has been accepted.
Each covered person gets a row. The employee goes on the employee's own row. Every other covered person goes on a continuation row directly beneath, with columns A through BY left completely blank.

Row	Columns A to BY	Column BZ	Columns CA to CS
2	All of the employee's own data	YES	The employee again, as a covered individual. Covered all 12 months = 1
3	Leave completely blank	YES	The spouse. Covered all 12 months = 1
4	Leave completely blank	YES	First child. Covered all 12 months = 1
5	Leave completely blank	YES	Second child, enrolled in July. Covered Jan to Jun = 0, Covered Jul to Dec = 1
6	The next employee's own data	YES	That employee again, as a covered individual

2026 key figures

Item	Figure	Note
Affordability percentage	9.96%	For plan years beginning in 2026, up from 9.02% for 2025. This is the 9.5% as adjusted figure referenced in code 1A.

Item	Figure	Note
Minimum offer to avoid a 4980H(a) penalty	95%	An ALE has to offer minimum essential coverage to at least 95% of its full-time employees and their dependents.
Applicable Large Employer threshold	50	An average of 50 or more full-time and full-time equivalent employees in the prior calendar year.
Electronic filing threshold	10 returns	10 or more information returns of all types combined, counting W-2s and 1099s alongside 1095-Cs.
Covered individual TIN	Name and DOB	If you can't get a covered individual's SSN, you may report a date of birth instead.

Name and TIN mismatches

A name that does not match its SSN in IRS records does not stop the filing. It comes back afterwards as an AIRTN500 error naming the employee or covered individual, and you then have to solicit the correct number and file a correction. Legal names, not nicknames, are what prevent it.

TIN matching takes a name and a TIN and nothing else, so one check covers everyone you are about to file for, whatever form they land on. 1099FIRE matches as an authorized agent: send up to 10,000 name and TIN pairs and get a pass or fail report back, usually within minutes.

Bulk TIN matching service	https://1099fire.com/services/tin-matching.htm
TIN matching guides and templates	https://1099fire.com/compliance-resources#tin

Field reference

One row per form. The header row and column order are identical in the .xlsx and .csv versions, so the position number below is the column position in either file.

#	Col	Column name	Required	Format	What to enter
1	A	**DO NOT USE**	Optional	Leave blank	Leave this blank. The TY2026 IRS schema has no Void field on Form 1095-C at all, so nothing you put here reaches the IRS. The column is kept only so the layout matches earlier years.
2	B	**Corrected**	Optional	Leave blank	Leave this blank on an original filing. Mark a form here only when you are re-sending a form the IRS already accepted and it needs to be fixed. Corrections normally go in a file of their own, so check with us first.
3	C	**1 First Name (Employee)**	Required	Text	The employee's legal first name as it appears in IRS records. A nickname here is the most common cause of a name and SSN mismatch notice after filing.
4	D	**1 Middle Name**	Optional	Text	Middle name or initial if you have it. Leave blank if you do not.
5	E	**Last Name**	Required	Text	The employee's legal last name as it appears in IRS records.
6	F	**Suffix**	Optional	Text	Jr., Sr., II, III and so on. Leave blank if there is none.
7	G	**2 SSN**	Required	9 digits (dashes OK)	Dashes or spaces are fine, we remove them on upload. The digits must match IRS records exactly. This column is formatted as text so a leading zero survives.
8	H	**3 Address Line 1**	Required	Text	The employee's street address, including any apartment or unit number.
9	I	**3 Address Line 2**	Optional	Text	A second address line if you need one. Leave blank if you do not.
10	J	**4 City**	Required	Text	The employee's city or town.
11	K	**5 State**	Required	2-letter state code	The two-letter U.S. state or territory code, on its own: AZ, not AZ - Arizona. For a foreign address, spell the province or region out here and fill in the country code column.
12	L	**6 Country Code**	If applicable	2-letter IRS country code	Leave this blank for a U.S. address. Entering US or USA here is invalid and will cause a rejection. Fill it in only for a foreign address. IRS country codes are not the usual ISO codes: AS is Australia, CH is China, GM is Germany, UK is the United Kingdom. The full list is on the Codes tab.

#	Col	Column name	Required	Format	What to enter
13	M	**6 ZIP**	**Required**	5 or 9 digits (dashes OK)	Dashes are fine. This column is formatted as text so a leading zero survives. For a foreign address, enter the foreign postal code.
14	N	**7 Employer Name Line 1**	**Optional**	Text	You can leave this blank. The employer details come from the 1094-C TY2026 tab, so there is no need to repeat them on every row. Fill it in only if you have been asked to. If you do fill it in, use the ALE Member's legal name exactly as the IRS holds it, never a DBA, a trade name or an abbreviation. A name that does not match the EIN in IRS records rejects the whole file.
15	O	**7 Employer Name Line 2**	**Optional**	Text	You can leave this blank. The employer details come from the 1094-C TY2026 tab, so there is no need to repeat them on every row. Fill it in only if you have been asked to. A second line for the legal name, or a DBA.
16	P	**8 EIN**	**Optional**	9 digits (dashes OK)	You can leave this blank. The employer details come from the 1094-C TY2026 tab, so there is no need to repeat them on every row. Fill it in only if you have been asked to. Dashes are fine. If you do fill it in, it has to match the employer name in IRS records.
17	Q	**9 Address Line 1**	**Optional**	Text	You can leave this blank. The employer details come from the 1094-C TY2026 tab, so there is no need to repeat them on every row. Fill it in only if you have been asked to. The employer's street address, including any room or suite number.
18	R	**9 Address Line 2**	**Optional**	Text	You can leave this blank. The employer details come from the 1094-C TY2026 tab, so there is no need to repeat them on every row. Fill it in only if you have been asked to. A second employer address line.
19	S	**10 Phone**	**Optional**	10 digits (any format)	You can leave this blank. The employer details come from the 1094-C TY2026 tab, so there is no need to repeat them on every row. Fill it in only if you have been asked to. The employer's contact telephone number. Any common format is fine, for example 4805551234 or (480) 555-1234.
20	T	**11 City**	**Optional**	Text	You can leave this blank. The employer details come from the 1094-C TY2026 tab, so there is no need to repeat them on every row. Fill it in only if you have been asked to. The employer's city or town.
21	U	**12 State**	**Optional**	2-letter state code	You can leave this blank. The employer details come from the 1094-C TY2026 tab, so there is no need to repeat them on every row. Fill it in only if you have been asked to. The two-letter code for the employer address, on its own. For a foreign address, spell the province out here and fill in the country code column.
22	V	**13 Country Code**	**Optional**	2-letter IRS country code	You can leave this blank. The employer details come from the 1094-C TY2026 tab, so there is no need to repeat them on every row. Fill it in only if you have been asked to. Only ever used for a foreign employer address, never for a U.S. one, where entering US or USA is invalid. The full list is on the Codes tab.
23	W	**13 Zip**	**Optional**	5 or 9 digits (dashes OK)	You can leave this blank. The employer details come from the 1094-C TY2026 tab, so there is no need to repeat them on every row. Fill it in only if you have been asked to. Dashes are fine. This column is formatted as text so a leading zero survives.
24	X	**Age of Employee as of Jan 1, 2026 (Only necessary if offering ICHRA Plan)**	**If applicable**	Whole number	Fill this in only when the employee was offered an individual coverage HRA, which means a line 14 code of 1L through 1U. Enter the employee's age on January 1, 2026 as a plain whole number between 1 and 120, with no leading zero. Leave it blank for everyone else.
25	Y	**Plan Start Month "00" - "12"**	**Required**	2 digits, 01 to 12	The IRS requires this box and it may not be left blank. Enter the two-digit calendar month the plan year begins, for example 01 for a January start. Enter 00 if the employer offers no health plan at all.
26	Z	**14 Offer of Coverage All 12 Months**	**If applicable**	Code 1A to 1U	Box 14 has to be answered for every month of the year. Use this cell when one code covers all twelve months, and leave the twelve monthly cells blank. Never fill this cell and the monthly cells both. The IRS schema allows only one or the other, so if both are filled one of them is dropped on the way out and the filing goes in wrong rather than bouncing back to you. Code 1G belongs in this cell only, never in a monthly cell. Code meanings are on the Codes tab.

#	Col	Column name	Required	Format	What to enter
27	AA	**Jan**	**If applicable**	Code 1A to 1U	The line 14 offer code for Jan. Use the twelve monthly cells only when the code changes during the year. If you use them, fill all twelve and leave the All 12 Months cell blank. Code meanings are on the Codes tab.
28	AB	**Feb**	**If applicable**	Code 1A to 1U	The line 14 offer code for Feb. Use the twelve monthly cells only when the code changes during the year. If you use them, fill all twelve and leave the All 12 Months cell blank. Code meanings are on the Codes tab.
29	AC	**Mar**	**If applicable**	Code 1A to 1U	The line 14 offer code for Mar. Use the twelve monthly cells only when the code changes during the year. If you use them, fill all twelve and leave the All 12 Months cell blank. Code meanings are on the Codes tab.
30	AD	**Apr**	**If applicable**	Code 1A to 1U	The line 14 offer code for Apr. Use the twelve monthly cells only when the code changes during the year. If you use them, fill all twelve and leave the All 12 Months cell blank. Code meanings are on the Codes tab.
31	AE	**May**	**If applicable**	Code 1A to 1U	The line 14 offer code for May. Use the twelve monthly cells only when the code changes during the year. If you use them, fill all twelve and leave the All 12 Months cell blank. Code meanings are on the Codes tab.
32	AF	**Jun**	**If applicable**	Code 1A to 1U	The line 14 offer code for Jun. Use the twelve monthly cells only when the code changes during the year. If you use them, fill all twelve and leave the All 12 Months cell blank. Code meanings are on the Codes tab.
33	AG	**Jul**	**If applicable**	Code 1A to 1U	The line 14 offer code for Jul. Use the twelve monthly cells only when the code changes during the year. If you use them, fill all twelve and leave the All 12 Months cell blank. Code meanings are on the Codes tab.
34	AH	**Aug**	**If applicable**	Code 1A to 1U	The line 14 offer code for Aug. Use the twelve monthly cells only when the code changes during the year. If you use them, fill all twelve and leave the All 12 Months cell blank. Code meanings are on the Codes tab.
35	AI	**Sep**	**If applicable**	Code 1A to 1U	The line 14 offer code for Sep. Use the twelve monthly cells only when the code changes during the year. If you use them, fill all twelve and leave the All 12 Months cell blank. Code meanings are on the Codes tab.
36	AJ	**Oct**	**If applicable**	Code 1A to 1U	The line 14 offer code for Oct. Use the twelve monthly cells only when the code changes during the year. If you use them, fill all twelve and leave the All 12 Months cell blank. Code meanings are on the Codes tab.
37	AK	**Nov**	**If applicable**	Code 1A to 1U	The line 14 offer code for Nov. Use the twelve monthly cells only when the code changes during the year. If you use them, fill all twelve and leave the All 12 Months cell blank. Code meanings are on the Codes tab.
38	AL	**Dec**	**If applicable**	Code 1A to 1U	The line 14 offer code for Dec. Use the twelve monthly cells only when the code changes during the year. If you use them, fill all twelve and leave the All 12 Months cell blank. Code meanings are on the Codes tab.
39	AM	**15 Employee Share All 12 Months**	**If applicable**	Dollar amount	The employee's share of the monthly cost of the lowest cost self-only minimum value coverage you offered. Dollar signs and commas are fine, we strip them on upload. An amount is required, even 0.00, whenever box 14 is 1B, 1C, 1D, 1E, 1J, 1K, 1L, 1M, 1N, 1O, 1P, 1Q, 1T or 1U. Leave it blank when box 14 is 1A or 1H. Match whichever pattern you used in box 14: if box 14 is monthly, use the monthly cells here too.
40	AN	**Jan**	**If applicable**	Dollar amount	The employee's required contribution for Jan. Use these cells only if you used the monthly cells in box 14. An amount is required, even 0.00, in any month whose box 14 code is 1B, 1C, 1D, 1E, 1J, 1K, 1L, 1M, 1N, 1O, 1P, 1Q, 1T or 1U. Leaving it blank in those months will reject the file.

#	Col	Column name	Required	Format	What to enter
41	AO	**Feb**	**If applicable**	Dollar amount	The employee's required contribution for Feb. Use these cells only if you used the monthly cells in box 14. An amount is required, even 0.00, in any month whose box 14 code is 1B, 1C, 1D, 1E, 1J, 1K, 1L, 1M, 1N, 1O, 1P, 1Q, 1T or 1U. Leaving it blank in those months will reject the file.
42	AP	**Mar**	**If applicable**	Dollar amount	The employee's required contribution for Mar. Use these cells only if you used the monthly cells in box 14. An amount is required, even 0.00, in any month whose box 14 code is 1B, 1C, 1D, 1E, 1J, 1K, 1L, 1M, 1N, 1O, 1P, 1Q, 1T or 1U. Leaving it blank in those months will reject the file.
43	AQ	**Apr**	**If applicable**	Dollar amount	The employee's required contribution for Apr. Use these cells only if you used the monthly cells in box 14. An amount is required, even 0.00, in any month whose box 14 code is 1B, 1C, 1D, 1E, 1J, 1K, 1L, 1M, 1N, 1O, 1P, 1Q, 1T or 1U. Leaving it blank in those months will reject the file.
44	AR	**May**	**If applicable**	Dollar amount	The employee's required contribution for May. Use these cells only if you used the monthly cells in box 14. An amount is required, even 0.00, in any month whose box 14 code is 1B, 1C, 1D, 1E, 1J, 1K, 1L, 1M, 1N, 1O, 1P, 1Q, 1T or 1U. Leaving it blank in those months will reject the file.
45	AS	**Jun**	**If applicable**	Dollar amount	The employee's required contribution for Jun. Use these cells only if you used the monthly cells in box 14. An amount is required, even 0.00, in any month whose box 14 code is 1B, 1C, 1D, 1E, 1J, 1K, 1L, 1M, 1N, 1O, 1P, 1Q, 1T or 1U. Leaving it blank in those months will reject the file.
46	AT	**Jul**	**If applicable**	Dollar amount	The employee's required contribution for Jul. Use these cells only if you used the monthly cells in box 14. An amount is required, even 0.00, in any month whose box 14 code is 1B, 1C, 1D, 1E, 1J, 1K, 1L, 1M, 1N, 1O, 1P, 1Q, 1T or 1U. Leaving it blank in those months will reject the file.
47	AU	**Aug**	**If applicable**	Dollar amount	The employee's required contribution for Aug. Use these cells only if you used the monthly cells in box 14. An amount is required, even 0.00, in any month whose box 14 code is 1B, 1C, 1D, 1E, 1J, 1K, 1L, 1M, 1N, 1O, 1P, 1Q, 1T or 1U. Leaving it blank in those months will reject the file.
48	AV	**Sep**	**If applicable**	Dollar amount	The employee's required contribution for Sep. Use these cells only if you used the monthly cells in box 14. An amount is required, even 0.00, in any month whose box 14 code is 1B, 1C, 1D, 1E, 1J, 1K, 1L, 1M, 1N, 1O, 1P, 1Q, 1T or 1U. Leaving it blank in those months will reject the file.
49	AW	**Oct**	**If applicable**	Dollar amount	The employee's required contribution for Oct. Use these cells only if you used the monthly cells in box 14. An amount is required, even 0.00, in any month whose box 14 code is 1B, 1C, 1D, 1E, 1J, 1K, 1L, 1M, 1N, 1O, 1P, 1Q, 1T or 1U. Leaving it blank in those months will reject the file.
50	AX	**Nov**	**If applicable**	Dollar amount	The employee's required contribution for Nov. Use these cells only if you used the monthly cells in box 14. An amount is required, even 0.00, in any month whose box 14 code is 1B, 1C, 1D, 1E, 1J, 1K, 1L, 1M, 1N, 1O, 1P, 1Q, 1T or 1U. Leaving it blank in those months will reject the file.
51	AY	**Dec**	**If applicable**	Dollar amount	The employee's required contribution for Dec. Use these cells only if you used the monthly cells in box 14. An amount is required, even 0.00, in any month whose box 14 code is 1B, 1C, 1D, 1E, 1J, 1K, 1L, 1M, 1N, 1O, 1P, 1Q, 1T or 1U. Leaving it blank in those months will reject the file.
52	AZ	**16 Applicable Section 4980H Safe Harbor All 12 Months**	**If applicable**	Code 2A to 2H	This line is optional. Fill it only when a code actually applies, and never enter more than one code for the same month. Use this cell when one code covers all twelve months, and leave the monthly cells blank. Code 2I is reserved by the IRS and must not be used. Code meanings are on the Codes tab.

#	Col	Column name	Required	Format	What to enter
53	BA	**Jan**	**If applicable**	Code 2A to 2H	The line 16 code for Jan, if one applies. Use these cells only when the code changes during the year, and then leave the All 12 Months cell blank. One code per month only. Code meanings are on the Codes tab.
54	BB	**Feb**	**If applicable**	Code 2A to 2H	The line 16 code for Feb, if one applies. Use these cells only when the code changes during the year, and then leave the All 12 Months cell blank. One code per month only. Code meanings are on the Codes tab.
55	BC	**Mar**	**If applicable**	Code 2A to 2H	The line 16 code for Mar, if one applies. Use these cells only when the code changes during the year, and then leave the All 12 Months cell blank. One code per month only. Code meanings are on the Codes tab.
56	BD	**Apr**	**If applicable**	Code 2A to 2H	The line 16 code for Apr, if one applies. Use these cells only when the code changes during the year, and then leave the All 12 Months cell blank. One code per month only. Code meanings are on the Codes tab.
57	BE	**May**	**If applicable**	Code 2A to 2H	The line 16 code for May, if one applies. Use these cells only when the code changes during the year, and then leave the All 12 Months cell blank. One code per month only. Code meanings are on the Codes tab.
58	BF	**Jun**	**If applicable**	Code 2A to 2H	The line 16 code for Jun, if one applies. Use these cells only when the code changes during the year, and then leave the All 12 Months cell blank. One code per month only. Code meanings are on the Codes tab.
59	BG	**Jul**	**If applicable**	Code 2A to 2H	The line 16 code for Jul, if one applies. Use these cells only when the code changes during the year, and then leave the All 12 Months cell blank. One code per month only. Code meanings are on the Codes tab.
60	BH	**Aug**	**If applicable**	Code 2A to 2H	The line 16 code for Aug, if one applies. Use these cells only when the code changes during the year, and then leave the All 12 Months cell blank. One code per month only. Code meanings are on the Codes tab.
61	BI	**Sep**	**If applicable**	Code 2A to 2H	The line 16 code for Sep, if one applies. Use these cells only when the code changes during the year, and then leave the All 12 Months cell blank. One code per month only. Code meanings are on the Codes tab.
62	BJ	**Oct**	**If applicable**	Code 2A to 2H	The line 16 code for Oct, if one applies. Use these cells only when the code changes during the year, and then leave the All 12 Months cell blank. One code per month only. Code meanings are on the Codes tab.
63	BK	**Nov**	**If applicable**	Code 2A to 2H	The line 16 code for Nov, if one applies. Use these cells only when the code changes during the year, and then leave the All 12 Months cell blank. One code per month only. Code meanings are on the Codes tab.
64	BL	**Dec**	**If applicable**	Code 2A to 2H	The line 16 code for Dec, if one applies. Use these cells only when the code changes during the year, and then leave the All 12 Months cell blank. One code per month only. Code meanings are on the Codes tab.
65	BM	**17 Zip Code All 12 Months *NEW**	**If applicable**	Exactly 5 digits	Fill this only when box 14 is 1L, 1M, 1N, 1O, 1P, 1Q, 1T or 1U. For 1L, 1M, 1N and 1T enter the employee's primary residence ZIP code. For 1O, 1P, 1Q and 1U enter the employee's primary work site ZIP code. Leave it blank for every other code, including 1R and 1S.
66	BN	**Jan *NEW**	**If applicable**	5 digits	The individual coverage HRA affordability ZIP code for Jan. Use these cells only if you used the monthly cells in box 14. Leave blank in any month whose box 14 code is not 1L, 1M, 1N, 1O, 1P, 1Q, 1T or 1U.
67	BO	**Feb *NEW**	**If applicable**	5 digits	The individual coverage HRA affordability ZIP code for Feb. Use these cells only if you used the monthly cells in box 14. Leave blank in any month whose box 14 code is not 1L, 1M, 1N, 1O, 1P, 1Q, 1T or 1U.

#	Col	Column name	Required	Format	What to enter
68	BP	**Mar *NEW**	**If applicable**	5 digits	The individual coverage HRA affordability ZIP code for Mar. Use these cells only if you used the monthly cells in box 14. Leave blank in any month whose box 14 code is not 1L, 1M, 1N, 1O, 1P, 1Q, 1T or 1U.
69	BQ	**Apr *NEW**	**If applicable**	5 digits	The individual coverage HRA affordability ZIP code for Apr. Use these cells only if you used the monthly cells in box 14. Leave blank in any month whose box 14 code is not 1L, 1M, 1N, 1O, 1P, 1Q, 1T or 1U.
70	BR	**May *NEW**	**If applicable**	5 digits	The individual coverage HRA affordability ZIP code for May. Use these cells only if you used the monthly cells in box 14. Leave blank in any month whose box 14 code is not 1L, 1M, 1N, 1O, 1P, 1Q, 1T or 1U.
71	BS	**Jun *NEW**	**If applicable**	5 digits	The individual coverage HRA affordability ZIP code for Jun. Use these cells only if you used the monthly cells in box 14. Leave blank in any month whose box 14 code is not 1L, 1M, 1N, 1O, 1P, 1Q, 1T or 1U.
72	BT	**Jul *NEW**	**If applicable**	5 digits	The individual coverage HRA affordability ZIP code for Jul. Use these cells only if you used the monthly cells in box 14. Leave blank in any month whose box 14 code is not 1L, 1M, 1N, 1O, 1P, 1Q, 1T or 1U.
73	BU	**Aug *NEW**	**If applicable**	5 digits	The individual coverage HRA affordability ZIP code for Aug. Use these cells only if you used the monthly cells in box 14. Leave blank in any month whose box 14 code is not 1L, 1M, 1N, 1O, 1P, 1Q, 1T or 1U.
74	BV	**Sep *NEW**	**If applicable**	5 digits	The individual coverage HRA affordability ZIP code for Sep. Use these cells only if you used the monthly cells in box 14. Leave blank in any month whose box 14 code is not 1L, 1M, 1N, 1O, 1P, 1Q, 1T or 1U.
75	BW	**Oct *NEW**	**If applicable**	5 digits	The individual coverage HRA affordability ZIP code for Oct. Use these cells only if you used the monthly cells in box 14. Leave blank in any month whose box 14 code is not 1L, 1M, 1N, 1O, 1P, 1Q, 1T or 1U.
76	BX	**Nov *NEW**	**If applicable**	5 digits	The individual coverage HRA affordability ZIP code for Nov. Use these cells only if you used the monthly cells in box 14. Leave blank in any month whose box 14 code is not 1L, 1M, 1N, 1O, 1P, 1Q, 1T or 1U.
77	BY	**Dec *NEW**	**If applicable**	5 digits	The individual coverage HRA affordability ZIP code for Dec. Use these cells only if you used the monthly cells in box 14. Leave blank in any month whose box 14 code is not 1L, 1M, 1N, 1O, 1P, 1Q, 1T or 1U.
78	BZ	**Self-Insured *USE this box ONLY if employee enrolls in coverage**	**If applicable**	YES or blank	Self-insured plans only. Enter YES on every row that names a person who was actually enrolled in coverage, starting with the employee's own row. Leave it blank if your plan is fully insured. Do not list anyone who did not enroll, not even with zeros or blanks in the monthly cells: listing them produces an error after filing.
79	CA	**First Name (Covered Individual)**	**If applicable**	Text	Covered individuals each get their own row. Put the employee on the employee's own row, then add one row per covered dependent directly beneath, with columns A through BY left completely blank on those rows. The IRS schema allows up to 99 covered individuals for one employee, so a large family is fine. There is a worked example in this document.
80	CB	**Middle Name**	Optional	Text	The covered individual's middle name or initial, if you have it.
81	CC	**Last Name**	**If applicable**	Text	The covered individual's legal last name.
82	CD	**Suffix**	Optional	Text	Jr., Sr., II, III and so on. Leave blank if there is none.
83	CE	**SSN**	**If applicable**	9 digits (dashes OK)	The covered individual's SSN or other TIN. Dashes are fine. If you don't have it, leave this blank and fill the DOB column instead.
84	CF	**DOB (if SSN is not available)**	**If applicable**	Date (any format)	Fill this only when the SSN column is blank. Any recognizable date format is fine.
85	CG	**Covered all 12 months**	**If applicable**	1 or 0	Enter 1 if this person was covered for at least one day in every month of the year, then leave the twelve monthly cells blank. Otherwise leave this blank and use the monthly cells instead.

#	Col	Column name	Required	Format	What to enter
86	CH	**Jan**	**If applicable**	1 or 0	Enter 1 if this person was covered for at least one day in Jan, or 0 if they were not. Use these cells only when the person was not covered for all twelve months.
87	CI	**Feb**	**If applicable**	1 or 0	Enter 1 if this person was covered for at least one day in Feb, or 0 if they were not. Use these cells only when the person was not covered for all twelve months.
88	CJ	**Mar**	**If applicable**	1 or 0	Enter 1 if this person was covered for at least one day in Mar, or 0 if they were not. Use these cells only when the person was not covered for all twelve months.
89	CK	**Apr**	**If applicable**	1 or 0	Enter 1 if this person was covered for at least one day in Apr, or 0 if they were not. Use these cells only when the person was not covered for all twelve months.
90	CL	**May**	**If applicable**	1 or 0	Enter 1 if this person was covered for at least one day in May, or 0 if they were not. Use these cells only when the person was not covered for all twelve months.
91	CM	**Jun**	**If applicable**	1 or 0	Enter 1 if this person was covered for at least one day in Jun, or 0 if they were not. Use these cells only when the person was not covered for all twelve months.
92	CN	**Jul**	**If applicable**	1 or 0	Enter 1 if this person was covered for at least one day in Jul, or 0 if they were not. Use these cells only when the person was not covered for all twelve months.
93	CO	**Aug**	**If applicable**	1 or 0	Enter 1 if this person was covered for at least one day in Aug, or 0 if they were not. Use these cells only when the person was not covered for all twelve months.
94	CP	**Sep**	**If applicable**	1 or 0	Enter 1 if this person was covered for at least one day in Sep, or 0 if they were not. Use these cells only when the person was not covered for all twelve months.
95	CQ	**Oct**	**If applicable**	1 or 0	Enter 1 if this person was covered for at least one day in Oct, or 0 if they were not. Use these cells only when the person was not covered for all twelve months.
96	CR	**Nov**	**If applicable**	1 or 0	Enter 1 if this person was covered for at least one day in Nov, or 0 if they were not. Use these cells only when the person was not covered for all twelve months.
97	CS	**Dec**	**If applicable**	1 or 0	Enter 1 if this person was covered for at least one day in Dec, or 0 if they were not. Use these cells only when the person was not covered for all twelve months.

Questions? Contact 1099FIRE before the filing deadline. Source: IRS Instructions for Forms 1094-C and 1095-C, and the draft 2026 Forms 1094-C and 1095-C posted by the IRS on May 26, 2026. 1099FIRE | 1099fire.com | (480) 706-6474 | Rev 2, last updated October 28, 2026, subject to change. This document is generated from the 1095-C Tax Year 2026 import template and matches it exactly.