Federal 1094-C / 1095-C (Obamacare) Reporting

If you employ 50 or more full-time employees, you are required to submit forms 1094-C and 1095-C to the IRS. Each full-time employee receives one form 1095-C. Pilot prints these forms on paper and creates the files to submit electronically.

The rules and regulations for submitting these forms are very complex. We provide a number of links to assist you with IRS information pertinent to paper and e-file submissions. You will have questions that can only be answered by your accountant and insurance provider. The IRS may assess harsh penalties for non-compliance regarding these forms.

For complete on-line instructions, refer to the IRS publication Instructions for Forms 1094-C and 1095-C, at https://www.irs.gov/pub/irs-pdf/i109495c.pdf.

Pilot prints forms 1094-C and 1095-C on plain paper only. Do not use pre-printed forms. You must print to a laser or inkjet printer.

If you employ 250 or more full-time employees, you must file to the IRS electronically. When you E-File, no paper documents will print, and two files will be created. You will log into the IRS ACA AIR portal to upload these files. Note that you must still print one paper 1095-C form for each full-time employee.

Before you can upload your files, you must register with the IRS as an e-file Issuer/Payer and receive a **Confirmation Code**, required to complete the registration. Two individuals from your company must register separately, and both must receive confirmation codes to complete the registration. The IRS will issue the confirmation codes by USPS mail, not email, so allow time for this.

After your registration is complete, you must apply for a **TCC** (Transmitter Control Code). Along with this code, you will receive a **URL** (web address) and login information. Before you can e-file a real return, but after you register and receive your TCC number, you must submit a test Information Return and receive approval from the IRS.

Click here to register with the IRS. Click here for more information about the IRS ACA AIR program. Click here for information about IRS ACA AIR e-file testing.