STATE OF CALIFORNIA
Franchise Tax Board

FTB File Exchange System – 1094 1095 Testing Specifications

2026

Guide for completing a Testing cycle for the electronic Minimum Essential Coverage Information Reporting for Software Developers and Transmitters.

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1 What's New This Year

- Schema Versions:
  - There are no new schema versions of either the File Exchange Schema or Information Returns Schema. Please refer to the latest schema files available on the *Minimum Essential Coverage (MEC) Information Reporting (IR)* *Technical Specification webpage.* Test transmissions formatted according to these schemas will be accepted starting October 16, 2026.
- Test Cycle Process for Existing Transmitters:
  - Although Transmitters who have already tested with FTB do not need to retest again to obtain new Production CA-TCC. ***Annual testing is highly recommended.*** Production CA-TCCs will automatically be extended.
- Test Cycle Process for New Transmitters:
  - New Transmitters are required to complete a Testing cycle to obtain Production CA-TCC and to transmit Production files for the 2026 Tax Year. The Testing cycle for the 2026 Tax Year will open October 16, 2026.

2 Introduction

Beginning January 1, 2020, all California residents must have qualified health insurance coverage, qualify for an exemption from the requirement to have coverage, or pay a penalty when filing their state tax return. In addition, insurance providers and certain employers must now report information to the Franchise Tax Board (FTB) each year by March 31, with an automatic extension to May 31. For more information on the filing deadline please refer to *Section 11 Time to File* in the *FTB File Exchange System – 1094 1095 Technical Specifications – **Part 2***.

This publication contains general and program specific testing information for use with FTB's File Exchange (FX) System. The FX System Testing cycle refers to the process and scenarios required to certify a Transmitter can electronically send well-formed data to FTB prior to sending Production data.

2.1 Supporting Publications

This publication should be used in conjunction with the most current version of the following publications:

- Pub 3895B, California Instructions for Filing Federal Forms 1094-B and 1095-B
- Pub 3895C, California Instructions for Filing Federal Forms 1094-C and 1095-C
- FTB File Exchange System – MEC IR Registration and Enrollment Guide
- FTB File Exchange System – 1094 1095 Technical Specifications ***Part 1*** and ***Part 2***

Additionally, Extensible Markup Language (XML) Schemas, Business Rules, and Open API Specification documents are provided as part of the Technical Specifications Package.

2.2 Purpose

The purpose of this publication is to provide the specifications to test electronic file transfers with FTB as part of California's Minimum Essential Coverage (MEC) Information Reporting (IR) Program, a component of California's Health Care Mandate (HCM). Additionally, this publication contains guidance for Transmitters about the required FTB Testing Scenarios to include during a Testing cycle. ***Please note that Transmitters may send their own additional testing transmissions, but these transmissions will not be considered for Testing cycle completion and Production CA-TCC issuance.***

The procedures in this publication should be used when the following information return transmissions are tested for the process year 2026:

- Form 1094-B, *Transmittal of Health Coverage Information Returns*
- Form 1095-B, *Health Coverage*
- Form 1094-C, *Transmittal of Employer Provided Health Insurance Offer and Coverage Information Returns*
- Form 1095-C, *Employer Provided Health Insurance Offer and Coverage*

2.3 Communications and Help Desks

The MEC IR program uses Subscription Services, FTB's email notification service, to share information regarding program changes, technical issues, and other updates. Go to **ftb.ca.gov** and search for **subscription services** to sign up for the **Health Care Mandate** list.

FTB has two Help Desks to assist with the MEC IR Program:

1. **The e-Services Help Desk** is the first point of contact for e-Services (MyFTB) Account Registration, Account Log In issues, or Account Updates (resetting password, updating email address, etc). If you experience e-Service Account issues, the Responsible Official should call the applicable number below:
    - Phone 800-353-9032
    - Phone 916-845-2829 outside the United States
    - Available weekdays, 8am to 5pm PST, closed on state holidays

    The e-Services Help Desk contact information is also listed on the MEC IR Help page.

2. **The MEC FX Portal Help Desk** is the point of contact for MEC IR Electronic Filing issues. The Responsible Official or Authorized User should contact the MEC FX Portal Help Desk via email FTBFXPortal@ftb.ca.gov regarding the issues below:
    - MEC IR Enrollment Issues
    - Transmission Issues
    - Rejected Transmissions, Submissions, and Records
    - Business Rules and Error Code Resolution
    - Updating Responsible Officials and Authorized Users

    The MEC FX Portal Help Desk contact information is also listed on the MEC IR Help page.

Inquiries regarding issues with the FX Portal and the development of the forms related to the MEC IR Program, may be sent to FTB using the information provided on the MEC IR Technical Specification webpage.

Any known issues with the FX System will be communicated to the email address provided during e-Services registration.

2.3.1 HCM Website

For additional information about California's HCM, go to the Healthcare Mandate webpage.

2.3.2 FX System Website

Additional information about the FX System can be found on the Report Health Insurance Information MEC IR webpage.

2.4 Federal and State Differences

Several differences between the Internal Revenue Service (IRS) and FTB FX processes, such as the schemas used, are described at the end of each section in more detail.

3 Testing Cycle Overview

This section describes general information about completing a Testing cycle for the MEC IR Program. A Testing cycle confirms the following:

- Transmission Manifest schema is well-formed.
- Transmissions pass synchronous validations by the FX Application Programming Interface (API).
- Transmission Form Data file schema is well-formed.
- Transmissions pass asynchronous validations by the FX Hub.
- Transmissions exactly match Test Scenarios described in Section 6 and Section7.
    - This means the required Test transmissions *must use the exact* entities, addresses, demographic information, and other properties outlined in the Predefined Test Scenarios in Section 6 and Section 7. Transmissions that are similar in nature to the outlined Test Scenarios, but do not use the exact same demographic data, *will not* be considered for Testing cycle completion.

After successfully transmitting the required Test Scenario transmissions and submitting a Test Scenario Evaluation Request via the FX Portal, FTB reviews the Transmitter's Test transmissions. If no issues are found, FTB will issue the Transmitter's Production CA-TCC. If there are issues with the Test transmissions, FTB will contact the Transmitter's Responsible Official with details about the issues that need to be resolved. The

Transmitter can submit a new transmission that resolves the issues and submit another Test Scenario Evaluation Request.

Note: The individual transmission status *does not* reflect whether the Testing cycle has been passed (e.g. a Test Scenario transmission in an "Accepted" status *does not* indicate the Testing cycle has been passed). FTB reviews Test transmissions prior to issuing the Production CA-TCC as described in Section 4.1.

For more information about the FX API and FX Hub, please see the *FTB File Exchange System – 1094 1095 Technical Specifications* ***Part 1*** *and* ***Part 2***.

3.1 Who Must Test?

A Testing cycle must be completed annually by all participants in the MEC IR Program. This includes the following roles (as specified during MEC IR Enrollment):

- Issuers – An organization transmitting information for themselves only.
- Transmitters – An organization transmitting on behalf of one or more organizations.
- Software Developers – An organization writing origination or transmission software according to the *FTB File Exchange System – 1094 1095 Technical Specifications* ***Part 1*** *and* ***Part 2***.

Issuers and Transmitters are issued a *Test* California Transmitter Control Code (CA-TCC) upon enrollment in the MEC IR Program. When a Testing cycle has been completed, a *Production* CA-TCC is issued to use when submitting Production files. Production CA-TCCs is associated to the form type(s) indicated by the Transmitter on the "Submit Test Scenarios for Evaluation" page in FX Portal. Transmitters will only be able to transmit Production form data files for form types associated with their Production CA-TCC. The Production CA-TCC will expire annually on December 15 and a new Production CA-TCC will be issued following completion of the next Testing cycle.

Organizations enrolled only as Software Developers are only issued a Test CA-TCC. Completion of a Testing cycle for Software Developers *will not* result in the issuance of a Production CA-TCC.

Note: Transmitters who have already completed an annual Testing cycle with FTB do not need to retest again to obtain a new Production CA-TCC. Production CA-TCCs will automatically be extended. ***Annual testing is highly recommended.***

Note: New Transmitters are required to complete a Testing cycle to obtain Production CA-TCC and to transmit their Production files for the 2026 Tax Year. The Testing cycle for the 2026 Tax Year will open October 16, 2026.

Throughout this publication all participants are referred to as Testers. All Testers *must pass* the same Testing criteria for the forms they intend to submit Production Data for. Test transmissions *must exactly match* the Test Scenarios described in Section 6 and Section 7. This means the required Test transmissions must use the exact entities, addresses, demographic information, and other Test Scenario properties outlined Section 5 and Section 6. Transmissions that are similar in nature to the outlined Test Scenario, but do not use the exact same demographic data, *will not* be considered for Testing cycle completion.

3.2 What is Needed Prior to Testing?

Prior to completing a Testing cycle, each Tester needs an active Test CA-TCC. To obtain the Test CA-TCC, each Transmitter must:

- Register for an e-Services Account
- Enroll for the MEC IR Program
- Enrollment is in an "Approved" status

After registering for an e-Services Account, the organization can submit the MEC IR Enrollment Form. When enrollment is approved by FTB, the Transmitter is issued an active Test CA-TCC to use when transmitting Information Returns. For more information about registering for an e-Services Account and enrolling for the MEC IR Program, please refer to the *FTB File Exchange System – MEC IR Registration and Enrollment Guide.*

Testers using the Application to Application (A2A) Channel (described in Section 4.2) will also be issued a Secret Key to authenticate their transmission. A2A Testers must also register the software package(s) they plan to use for transmitting files. After the software package is registered, an Application Identifier (app_id) and Application Key (app_key) are issued for each software package to use in A2A transmission. Additional information on how to register software packages can be found in the *FTB File Exchange System – MEC IR Registration and Enrollment Guide.* For more information about how to use the app_id and app_key, please refer to the *FTB File Exchange System – 1094 1095 Technical Specifications* ***Part 1,*** *Section 6.2*.

3.3 What is Tested?

FTB requires all Testers to complete and pass an annual Testing cycle as described in Section 5.4.

Note: Test transmissions *must exactly match* the Test Scenarios described in Section 6 and Section 7. This means the required Test transmissions *must use the exact* entities, addresses, demographic information, and other properties outlined Test Scenarios in Section 5 and Section 6. Transmissions that are similar in nature to the outlined test scenarios, but do not use the exact same demographic data *will not* be considered for Testing cycle completion.

3.4 Why is Testing Required?

The purpose of completing an annual Testing cycle prior to submitting Production files is to ensure that:

- FTB can receive and process electronic Information Returns.
- Testers can send electronic Information Returns and retrieve acknowledgements.
- Testers use the correct FTB format and electronic filing specifications for the FX System.
- Testing helps Transmitters identify bugs within their own systems that may impact filing.

An annual Testing cycle allows any system issues, integration issues, or transmission issues to be researched and resolved in advance of the filing due date.

Additionally, each Transmitter's Production CA-TCC expires annually on December 15. This means Transmitters need to complete a new Testing cycle using the latest schema version in order to be issued a new Production CA-TCC, so that they can transmit Production Data for the next filing season.

3.5 When to Test?

In order to provide adequate Testing time, the Testing Cycle for the next year's filing season opens on October 16, 2026. For example, for Tax Year 2026 Information Returns that will be filed in Process Year 2027, the Testing Cycle opens October 16, 2026.

- **Existing Transmitters**:
  - Your Production CA-TCC for the current filing season will not expire on December 15. Transmitters who have already tested with FTB do not need to retest again to obtain new Production CA-TCC. Production CA-TCCs will automatically be extended. The Production CA-TCC may be used to transmit Information Returns for the latest tax year and any previous tax year *using the latest schema version*. ***Annual testing is highly recommended.***
- **New Transmitters**:
  - New Transmitters are required to complete a Testing cycle to obtain Production CA-TCC and to transmit their Production files for the 2026 Tax Year. You may begin testing immediately after your enrollment has been approved using the latest schema version available. After successfully completing the testing cycle, you will be issued a Production CA-TCC that may be used to transmit Information Returns for the latest tax year and any previous tax year *using the latest schema version*.

    Note: FTB review of Test Scenario Evaluation Requests may take additional time closer to the filing deadline. Be sure to Test far enough in advance to allow for timely filing of your Production Data.

For a summary of key testing and filing dates, please refer to the Important Dates table on the *Report Health Insurance Information MEC IR webpage*.

4 FX System Test Transmissions

This section describes the general process for submitting Test transmissions.

4.1 Overview of the Testing Cycle Customer Experience

Using the information provided in Section 5.4, the Tester creates the applicable XML files for the scenarios they will test. The Tester will send the files to the FX Portal System based on the transmission channels referenced in Section 4.2. The Tester will provide the ReceiptIds for the applicable Test transmissions for evaluation once testing has been completed as described in Section 5.1.

Some fields within the schema are optional because required data varies among reporting types. *It is essential for the filer to review the form instructions, schemas, and Business Rules to identify the required data for that specific reporting type.* Form instructions, schemas, and Business Rules provide guidance for required data and explain the codes to enter depending on filing needs.

For more information about how to fill out the Internal Revenue Service (IRS) Forms 1094-B and 1095-B, see the *California Instructions for Filing Federal Forms 1094-B and 1095-B (Pub 3895B)*. For more information about how to fill out the IRS Forms 1094-C and 1095-C, see, *California Instructions for Filing Federal Forms 1094-C and 1095-C (Pub 3895C)*.

Business Rules and XML schemas validate the filing requirements identified in the form instructions and ensure all required validations are accounted for. All data provided in submissions are subject to XML schema and Business Rule validations. The inclusion of blank tags, empty tags or null tags will result in *rejection of the transmission*. For more information about the XML schemas and Business Rules, please see the information provided in the Technical Specifications Package.

Each transmission submitted to the FX Portal System ***must include*** a new Unique Transmission Identifier (UTID). Additional information about the UTID can be found in the *FTB File Exchange System – 1094 1095 Technical Specifications Part 1 & Part 2*.

Note: When resubmitting a rejected transmission, make sure a new UTID is generated for the resubmission.

After the transmission process, a status will be provided in the acknowledgement. The provided status ***is not reflective*** of whether or not the transmission has passed testing but rather indicates if the structure of the transmission was valid and well formed. The

Receipt ID (described in Section 4.4) is used to retrieve the acknowledgement after FTB processes the transmission. Information regarding retrieving the acknowledgement is included in the *Section 5 of FTB File Exchange System – 1094 1095 Technical Specifications – **Part 1*** .

When a Test transmission receives the "Accepted" status, the submitter can then test the correction process using the Correction Scenarios. The ReceiptId of the Test transmission in the "Accepted" status should be used in any subsequent Correction Scenarios.

4.2 Transmission Channels

The FX Portal System has the following two transmission channels for submitting data as part of a Testing cycle:

- **User Interface (UI) Channel** – provides a secure, web browser-based method for submitting XML forms that comply with the file schemas.
- **Application to Application (A2A) Channel** – a RESTful API that facilitates A2A information exchange over a standard HTTPS connection.

More information about the two channels and how to use them can be found in the *FTB File Exchange System – 1094 1095 Technical Specifications **Part 1*.**

4.3 Validating Manifest Elements in Test Transmissions

Test transmissions must include the following elements in the Manifest:

- The Transmission Manifest's **TransmissionCategory** set to "T".
- The Transmission Manifest's **TransmissionChecksum** has been calculated for the most current version of the form data file using SHA 256. If any updates are made to the Form Data file after the Checksum has been calculated, the Checksum will need to be recalculated following the update.
- The Transmission Manifest's **TransmissionSchemaVersion** is the most current "InformationReturns_vX.X" schema. This should also match the Transmission schema version provided in the Form Data file.
- The Transmission Manifest's **SubmissionCount** should match the number of 1094s contained within the transmission data file.
- The Test CA-TCC is required as part of the Unique Transmission ID (UTID, found in the Transmission Manifest's TransmissionId). The FX API will extract the CA-TCC

from the UTID and verify the CA-TCC is an active Test CA-TCC. If the CA-TCC is not a Test CA-TCC or is not active, the transmission will be rejected.

- A Form Type Code (Transmission Manifest's FormType) identifies the forms that are being submitted. The Form Type Code must be either "IRS1094/1095B" or "IRS1094/1095C."

For more information on the transmission Manifest, please see the *FTB File Exchange System – 1094 1095 Technical Specifications* ***Part 1*** and the *XML Schemas* in the Technical Specifications Package.

4.4 Receipt ID

The Tester will receive a Receipt ID as part of the synchronous session when submitting a transmission to the FX System, given the transmission passes the synchronous validations. The Receipt ID will either be returned in the Response (A2A Channel) or on a webpage in the FX Portal (UI Channel). The Tester retains the Receipt ID to request the acknowledgement for that transmission and to make any future corrections to that transmission if necessary.

4.4.1 Original Submitted Information

For corrections and resubmissions, the Form Data file must contain the OriginalSubmittedInformation element. This will identify the ReceiptId, SubmissionId, and potentially RecordId of the information to be corrected from the original transmission. More information on corrections and resubmission can be found in *Section Y of FTB File Exchange System – 1094 1095 Technical Specifications –* ***Part 2*** or samples found within the InformationReturns schema zip file.

4.5 Acknowledgement Files

Upon receipt of the Test transmission, ***and*** after synchronous validations have passed, FX Hub will execute XML schema and Business Rule validations on the Information Returns. Any condition which triggers an error will be identified and reported in the acknowledgement file. The Test transmission status is not reflective of whether or not the transmission has passed testing but rather indicates if the structure of the transmission was valid and well formed.

For more information about retrieving the acknowledgement file, please refer to the *FTB File Exchange System – 1094 1095 Technical Specifications* ***Part 1***.

5 Testing Guidelines

The following rules apply to Test transmissions:

- A transmission must contain one Manifest file and one Form Data file.
- The transmission Manifest must identify the TransmissionCategory as "T".
- The CA-TCC included in the UTID must be an active Test CA-TCC.
- The Form Data file must contain at least one submission.
- The Form Data file ***exactly matches*** the provided Testing scenario entity, individual, and demographic data.
- Each submission must contain a header, a transmittal (Form 1094-B or Form 1094-C) and one to many information returns (Form 1095-B or Form 1095-C).
- All submissions within a transmission must only contain one type of form (1094-B/1095-B or 1094-C/1095-C).
- Each 1094 and 1095 record must indicate the Test Scenario ID.

Note: Failure to include Test Scenario IDs and otherwise adhere to these Test transmission rules, may lead to delays in processing Test transmissions and subsequently delay or prevent the issuance of your Production CA-TCC.

More information about the structure, requirements, and definitions of transmissions and submissions can be found in the *FTB File Exchange System – 1094 1095 Technical Specifications* ***Part 1*****.**

5.1 Steps to Pass a Testing Cycle

After a Transmitter has registered for an e-Services Account and enrolled in the MEC IR Program (see the *FTB File Exchange System – MEC IR Registration and Enrollment Guide* for details), the following steps must be completed:

1. Submit Test transmissions for the required scenarios (as described in Section 5.4)
2. Receive an "Accepted" status for all required scenarios
3. Provide ReceiptIds of applicable Test transmissions via the "Submit Test Scenarios for Evaluation" FX Portal page.
4. Await FTB feedback for Test transmissions which may take up to 5 business days.
    a. If your Test transmissions pass testing, the Responsible Official will be notified and the Production CA-TCC will be issued.
    b. If your Test transmission doesn't pass testing, the Responsible Official will be provided with feedback for the necessary corrections to be made in

order to pass testing. The Transmitter will need to submit new transmissions with the described corrections made. The ReceiptIds of the new transmissions will also need to be provided via the "Submit Test Scenarios for Evaluation" on the FX Portal webpage as described in Step 3 above.

Once all required Test Scenarios transmissions have an "Accepted" status **and** you have provided the ReceiptIds of the transmissions via the "Submit Test Scenarios for Evaluation" FX Portal, FTB will review the Test outcomes and issue the Production CA-TCC. If after 5 business days your Production CA-TCC has not been issued, please contact the *MEC FX Portal Help Desk.* ***Please note*** this may take additional time if close to the filing deadline. Information on how to contact the MEC FX Portal Help Desk can be found at the link in Section 1.3.

5.2 Social Security Number (SSN) Ranges for Testing

Social Security Numbers (SSNs) provided to FTB in a Testing cycle ***must match*** the valid SSN Testing Ranges defined in this section. When the transmission has a TransmissionCategory of "T", per Business Rules 1095B-120 & 1095C-130, use the valid ranges for SSNs as shown in Figure 1 below.

SSN RANGE
000-00-0001 through 000-00-0100
000-00-0101 through 000-00-0200
000-00-0201 through 000-00-0300
000-00-0301 through 000-00-0400
000-00-0401 through 000-00-0500
000-00-0501 through 000-00-0600
000-00-0601 through 000-00-0700
000-00-0701 through 000-00-0800
000-00-0801 through 000-00-0900
000-00-0901 through 000-00-1000

Figure 1: Test SSN Ranges

The Test SSN ranges align with the ranges defined by the IRS, however FTB does not have the requirement for using specific name controls based on the SSN range.

5.3 Employer Identification Number (EIN) Ranges for Testing

Per Business Rules 1094C-80, 1094C-100, 1095B-100, and 1094B-040 the Employer Identification Numbers (EINs) provided to FTB in a Testing cycle ***must match*** the valid EIN Testing ranges defined in this section. The valid ranges for EINs in a Testing cycle are shown in Figure 2, below.

EIN RANGE
00-0000001 through 00-0000100
00-0000101 through 00-0000200
00-0000201 through 00-0000300
00-0000301 through 00-0000400
00-0000401 through 00-0000500
00-0000501 through 00-0000600
00-0000601 through 00-0000700
00-0000701 through 00-0000800
00-0000801 through 00-0000900
00-0000901 through 00-0001000

Figure 2: Test EIN Ranges

The Test EIN ranges align with the ranges defined by the IRS, however FTB does not have the requirement for using specific name controls based on the EIN range.

5.4 Submission Narrative and Associated Test Scenarios

Table 1 on the next page identifies the required Test Scenarios based on the required submissions for an organization. FTB is requiring Predefined Test Scenarios be submitted to complete a testing cycle. FTB does not support criteria-based testing at this time, which means the Test transmission ***must exactly match*** the entity, individual, and demographic data below. Each submission narrative (found in Section 6 and Section 7) contains all the information needed to complete the required forms and to prepare the XML. *It is also essential that the Transmitter carefully read the following publications*:

- *Pub 3895B, California Instructions for Filing Federal Forms 1094-B and 1095-B*
- *Pub 3895C, California Instructions for Filing Federal Forms 1094-C and 1095-C*

The publications describe how to use federal forms for state purposes.

Correction Test Scenarios are also provided (indicated by a "C" in the scenario ID).

Predefined scenarios provide specific Test data within the submission narrative for each required form line. Each scenario narrative has been designed to primarily test the functionality of the Business Rules.

Predefined Scenarios have Answer Keys that are provided so the Tester can check the values submitted. The answer keys are provided as a helpful resource of sample XML files that indicate the structure of the expected transmission to FTB. Please note that FTB expects each Transmitter's Test transmissions to be unique while still exactly matching the outlined Test Scenarios. Please ensure the files you generate for Testing have current, unique timestamps to prevent any potential delays in processing.

During the Testing cycle review, each scenario submitted will be checked against the Answer Keys and *must match* to pass the Testing cycle.

Failure to include Test Scenario IDs in the Form Data file can lead to delays in processing Test transmissions and the issuance of your Production CA-TCC.

Table 1: Predefined Scenarios

Required Submissions	Scenarios Required
1094/1095-B	Scenario 1 Scenario 2 Scenario 2C
1094/1095-C	Scenario 5 Scenario 5C

5.4.1 Federal and State Differences: Testing Process

Key differences between IRS AIR Testing Process and FTB Testing Process are described in Table 2 below.

Table 2: IRS and FTB Testing Process differences

IRS	FTB
Allows for both criteria based and predefined scenario testing	Allows for only predefined scenario testing
Does not require correction transmission testing	Requires correction transmission testing

IRS	FTB
Only tests once	Requires annual testing

Note: Transmitters who have already tested with FTB do not need to retest again to obtain new Production CA-TCC. Production CA-TCCs will automatically be extended. ***Annual Testing is highly recommended.***

Note: New Transmitters are required to complete a Testing cycle to obtain Production CA-TCC and to transmit their production files for the 2026 Tax Year.

6 Predefined Test Scenarios – 1095-B

The scenarios defined in this section are intended to closely align to the Predefined Test Scenarios for the 2021 IRS Affordable Care Act Assurance Testing System (AATS). Though the information in these scenarios is not specific to California residents, the Testing Scenarios still match the intent to validate that electronic Information Returns are filed correctly. Please note that FTB expects each Transmitter Test transmissions to be unique while still exactly matching the outlined Test Scenarios below. Please ensure the files you generate for Testing have current, unique timestamps to prevent any potential delays in processing.

6.1 Scenario 1

Using the latest 1094-B and 1095-B schemas, prepare a transmission for Tax Year 2026 for an insurance provider. In this scenario, Hidetestone is the provider who will be reporting health coverage information for two responsible individuals.

6.1.1 Scenario ID: 1-0

1094-B Submission Narrative Information

- Filer's Name: Hidetestone
- Employer Identification Number (EIN): 00-0000151
- Name of person to contact: Bertha Logan
- Contact telephone number: 5551352468
- Address Line 1: 975 Adler Lane
- Address Line 2: Suite 312
- City: New York

- State: NY
- ZIP Code: 10023
- Total number of Form 1095-B submitted: 2

Signature (JuratSignaturePIN), title (Title), and date (SignatureDate) can be omitted.

6.1.2 Scenario ID: 1-1

1095-B Record Narrative Information

- Part I Responsible Individual
  - Business Name: Hide Nursing Care
  - TIN: 000000152
  - Address: 4435 Chestnut Avenue
  - City: Madison
  - State: NC
  - ZIP: 27025
  - Origin of Health Coverage: D – Individual Market Insurance
- Part II Information about Certain Employer-Sponsored Coverage
  - (do not complete)
- Part III Issuer or Other Coverage Provider
  - Name: Hidetestone
  - Employer Identification Number (EIN): 00-0000151
  - Contact phone number: 5551352468
  - Address Line 1: 975 Adler Lane
  - Address Line 2: Suite 312
  - City: New York
  - State: NY
  - ZIP Code: 10023
- Part IV Covered Individuals – Hanna lives in a nursing care facility and was covered for at least one day from January 1st to January 31st.
  - Individual 1
    - Name: Hanna Martin
    - SSN: 000-00-0101

6.1.3 Scenario ID: 1-2

1095-B Record Narrative Information

- Part I Responsible Individual
  - Name: Dolly Martinez
  - DOB: 02/06/1973
  - Address: 1313 Buckthorn Lane
  - City: Washington
  - State: DC
  - ZIP: 20026
  - Origin of Health Coverage: D – Individual Market Insurance
- Part II Information about Certain Employer-Sponsored Coverage
  - (do not complete)
- Part III Issuer or Other Coverage Provider
  - Name: Hidetestone
  - Employer Identification Number (EIN): 00-0000151
  - Contact phone number: 5551352468
  - Address Line 1: 975 Adler Lane
  - Address Line 2: Suite 312
  - City: New York
  - State: NY
  - ZIP Code: 10023
- Part IV Covered Individuals – Dolly and her spouse were covered for at least one day per month for each month June 1st through December 31st (inclusive).
  - Individual 1
    - Name: Dolly Martinez
    - DOB: 02/06/1973
  - Individual 2
    - Name: Edward Martinez
    - SSN: 000-00-0120

6.2 Scenario 2

Using the latest 1094-B and 1095-B schemas, prepare a transmission for Tax Year 2026 for an insurance provider. In this scenario, Worktesttwo is the issuer who will be reporting health coverage information purchased through the SHOP program for one responsible individual and will complete 1095-B Part II Employer-Sponsored Coverage for Workshoptwo.

6.2.1 Scenario ID: 2-0

1094-B Submission Narrative Information

- Filer's Name: Worktesttwo
- Employer Identification Number (EIN): 00-0000215
- Name of person to contact: Fred Lincoln
- Contact telephone number: 5555372511
- Address: 2277 Holly Place
- City: Washington
- State: DC
- ZIP Code: 20022
- Total number of Form 1095-B submitted: 1

Signature (JuratSignaturePIN), title (Title), and date (SignatureDate) can be omitted.

6.2.2 Scenario ID: 2-1

1095-B Record Narrative Information

- Part I Responsible Individual
    - Name: Vicky Willhelm
    - SSN: 000-00-0211
    - Address: 2255 Oak Ave
    - City: Dublin
    - State: OH
    - ZIP: 43016
    - Origin of Health Coverage: A – Small Business Health Options Program (SHOP)
- Part II Information about Certain Employer-Sponsored Coverage
    - Name: Workshoptwo

  - Employer Identification Number (EIN): 00-0000250
  - Address: 1095 Cedar Lane
  - City: Westerville
  - State: OH
  - ZIP: 43081
- Part III Issuer or Other Coverage Provider
  - Name: Worktesttwo
  - Employer Identification Number (EIN): 00-0000215
  - Contact telephone number: 5555372511
  - Address: 2277 Holly Place
  - City: Washington
  - State: DC
  - ZIP: 20022
- Part IV Covered Individuals – Vicky and her spouse were covered for at least one day per month for each month January 1st through September 30th (inclusive)
  - Individual 1
    - Name: Vicky Willhelm
    - SSN: 000-00-0211
  - Individual 2:
    - Name: Wilfred Willhelm
    - SSN: 000-00-0212

6.3 Scenario 2C

You must submit Scenario 2 and have an "Accepted" acknowledgement ***before*** you can submit Scenario 2C. The information from the "Accepted" acknowledgement in Scenario 2 will be used to submit the correction. FTB *does not* need to have completed evaluation of the "Accepted" Scenario 2 transmission prior to transmitting Scenario 2C transmission, however the Scenario 2 transmission must be in an "Accepted" status. This scenario is designed to correct an error on the 1095-B that was identified by the Transmitter in the previously submitted Scenario 2-1. Scenario 2C will be submitted as a correction record of a previously accepted original submission. The *FTB File Exchange System – 1094 1095 Technical Specifications* ***Part 2*** provides additional information about submitting correction records.

It was previously reported that Vicky and Wilfred Willhelm were covered by Worktesttwo, through SHOP, for at least one day per month, during the months of January 1st through September 30th (inclusive). It has now been determined that they were

not covered by this plan in the month of September. They were instead covered by this plan for at least one day per month during the months of **January 1st through August 31st** (inclusive).

Use the same information from Scenario 2, with the correction above. Ensure you set the Corrected Indicator appropriately. Use scenario IDs 2C-0 and 2C-1 in lieu of 2-0 and 2-1.

7 Predefined Test Scenarios – 1095-C

The scenarios defined in this section are intended to closely align with the Predefined Test Scenarios for the 2021 IRS AATS. Though the information in these scenarios is not specific to California residents, the Testing Scenarios still match the intent to validate that electronic Information Returns are filed correctly. Please note that FTB expects each Transmitter Test transmissions to be unique while still exactly matching the outlined test scenarios below, so ensure that the files you generate for testing have current, unique timestamps to prevent any potential delays in processing.

7.1 Scenario 5

Using the latest 1094-C and 1095-C schemas, prepare a transmission for Tax Year 2026 for an Applicable Large Employer (ALE). In this scenario, Carrtestfive is the ALE who will be reporting employer provided self-insured health coverage information for two employees.

7.1.1 Scenario ID: 5-0

1094-C Submission Narrative Information

- Part I ALE Information
  - Name: Carrtestfive
  - Employer Identification Number (EIN): 00-0000710
  - Address: 109 Cypress Cove
  - City: Wimberley
  - State: TX
  - ZIP: 78676
  - ALE Point of Contact: Carla Hayes
  - ALE Point of Contact Phone Number: 5551552899
  - Number of 1095-Cs Included with Transmittal: 2

Signature (JuratSignaturePIN), title (Title), and date (SignatureDate) can be omitted. Part II (ALE Member Information), Part III (ALE Member Information – Monthly), and Part IV (other ALE Members of the Aggregated ALE Group) can also be omitted.

7.1.2 Scenario ID: 5-1

1095-C Record Narrative Information

- Part I Employee
  - Name: Scarlett Camen
  - SSN: 000-00-0701
  - Address: 420 Falcon Lane
  - City: San Juan Capistrano
  - State: CA
  - ZIP: 92693
- Part I Employer
  - ALE contact phone: 5551552899
- Part II Employee Offer of Coverage
  - Carrtestfive chooses to enter a Plan Start Month of January ("01") showing the month in which the plan year begins.
  - Carrtestfive made a Qualifying Offer of minimum essential coverage providing minimum value for their full-time employee, Scarlett Camen, with the employee required contribution equal to or less than 9.5% of mainland single federal poverty line and at least minimum essential coverage offered to her spouse from January 1st to December 31st (inclusive).
  - Carrtestfive has indicated with Safe Harbor Codes that the employee enrolled in the health coverage offered from January 1st to December 31st (inclusive).
  - **Note:** There are two correct ways to complete this form. In this scenario entries for the Offer of Coverage Code and Safe Harbor Codes should be entered in the All 12 months column.
    - Part III Covered Individuals – Carrtestfive offers self-insured coverage and will check the checkbox in Part III and list the covered individuals including the employee listed in Part I. Scarlett and her spouse, Colinwere enrolled in the coverage "All 12 Months" by the plan that was offered by her employer.

        - Individual 1
            - Name: Scarlett Camen
            - SSN: 000-00-0701
        - Individual 2
            - Name: Colin Camen
            - DOB: 04/07/1980

7.1.3 Scenario ID: 5-2

1095-C Record Narrative Information

- Part I Employee
    - Name: Jeremy Martin
    - SSN: 000-00-0111
    - Address: 42 Main Street
    - City: Kansas City
    - State: MO
    - ZIP: 64111
- Part I Employer
    - ALE contact phone: 5551552899
- Part II Employee Offer of Coverage
    - Carrtestfive chooses to enter a Plan Start Month of January (“01”) showing the month in which the plan year begins.
    - Carrtestfive made an Offer of Coverage for an Individual to their part-time employee, Jeremy Martin, from January 1st to December 31st (inclusive).
    - Carrtestfive has chosen not to include any Safe Harbor Codes.
    - **Note:** There are two correct ways to complete this form. In this scenario, entries for the Offer of Coverage Code should be entered in each month’s column.
- Part III Covered Individuals – Carrtestfive offers self-insured coverage and will check the checkbox in Part III and list the covered individuals including the employee listed in Part I. Jeremy was covered “All 12 Months” by the plan that was offered by his employer. While it is understood that there are two correct ways to complete Part III, in this Scenario, please select the “Covered all 12 months” check box rather than entering data in each of the 12 monthly check boxes where applicable.
    - Individual 1
        - Name: Jeremy Martin

- SSN: 000-00-0111

7.2 Scenario 5C

You must submit Scenario 5 and have an "Accepted" acknowledgement before you can submit Scenario 5C. The information from the "Accepted" acknowledgement in Scenario 5 will be used to submit the correction. FTB ***does not*** need to have completed evaluation of the "Accepted" Scenario 5 transmission prior to transmitting Scenario 5C transmission, however the Scenario 5 transmission must be in an "Accepted" status.

This scenario is designed to correct an error on the 1095-C that was identified by the Transmitter in the previously submitted Scenario 5-1. Scenario 5C will be submitted as a correction record of a previously accepted original submission. The *FTB File Exchange System – 1094 1095 Technical Specifications* ***Part 2*** provides additional information about submitting correction records.

It was previously reported that Scarlett and Colin were covered for all 12 months and that spouse Colin Camen's birthdate on file was 04/07/1980. It has now been determined that the correct birth date for Colin should be **04/07/1981** and that Colin was only covered for the months from **January 1st to October 31st** (inclusive).

Use the same information from Scenario 5, with the correction above. Ensure you set the Corrected Indicator appropriately. Use scenario IDs 5C-0 and 5C-1 in lieu of 5-0 and 5-1.

Note: *Do not* include records that are not being corrected in the correction transmission. Since the correction is for the Camen family records, it does not include Jeremy Martin's record since no change is being made to Jeremy's record.

Appendix – Acronyms

Acronym	Definition
A2A	Application to Application
AATS	Affordable Care Act Assurance Testing System
ACA	Affordable Care Act
ALE	Applicable Large Employer
API	Application Programming Interface
App_id	Application Identifier
App_key	Application Key
CA-TCC	California Transmitter Control Code
EIN	Employer Identification Number
FTB	Franchise Tax Board
FX	File Exchange
HCM	Health Care Mandate
IR	Information Reporting
IRS	Internal Revenue Service
MEC	Minimum Essential Coverage
SSN	Social Security Number
UI	User Interface
UTID	Unique Transmission Identifier
XML	Extensible Markup Language

Appendix – Glossary

Term	Definition
CA-TCC (California Transmitter Control Code)	The CA-TCC is a five-digit hexadecimal number left-padded with "0". There are two versions of the CA-TCC: ○ **Test:** The Test CA-TCC is issued upon enrollment approval and is used to transmit test transmissions. ○ **Production:** The Production CA-TCC is issued upon completion of the required annual Testing cycle and is used to transmit Production transmissions containing real MEC IR data. Please see *this publication* for more information on the required annual Testing cycle. The CA-TCC is the last colon separated component of the UTID (found in the Manifest file).
Form Data File	The Form Data File is one component of the transmission and includes submissions of forms 1094/1095-B or 1094/1095-C data.
FX API	A sub-system within the FX System that performs synchronous validations and issues FXE error codes when necessary.
FX Hub	A sub-system within the FX System that performs asynchronous validations and generates the acknowledgement file.
FX Portal	A sub-system within the FX System that allows Transmitters to communicate information with FTB, including enrolling for the MEC IR Program, transmitting Information Return files, and retrieving acknowledgements.
FX System	The File Exchange (FX) System is comprised of the following three sub-systems: • FX Portal • FX API • FX Hub
Hexadecimal	The UTID can only contain hexadecimal values (0-9 and a-f).

Manifest	The Manifest is one component of the transmission and contains the Transmitter's information and data describing the transmission.
SHA256 Hash	SHA-256 stands for Secure Hash Algorithm 256-bit and is a calculation process used to secure the transmission.
Submission	The combination of a single header, a single transmittal (Form 1094-B or Form 1094-C) and its associated Information Returns (Form 1095-B or Form 1095-C). For example, a submission is either: • One Header, one Form 1094-B, and one or more Form(s) 1095-B or • One Header, one Form 1094-C, and one or more Form(s) 1095-C
SubmissionCount	The SubmissionCount is located in the Manifest file. It is the number of 1094s in the form data file. The submission count in the Manifest file should match the number of 1094s within the transmission.
SYSID	The SYSID is a four-digit hexadecimal number left-padded with "0". All MEC IR transmissions use SYSID **0001**. The SYSID is the second colon separated component of the UTID (found in the manifest file) and will always be "**0001**".
Transmission	A unique package of digital documents comprises of the following: • Manifest, describing the Transmitter, transmission, and the payload • Form Data File, containing one or more submissions in XML format
TransmissionCategory	The TransmissionCategory is located in the Manifest file. It indicates whether the transmission is a Test transmission or a Production transmission. The TransmissionCategory should correspond with the type of CA-TCC used (e.g. Test transmissions use a Test CA-TCC). Test transmissions have a TransmissionCategory of "T" and Production transmissions have a TransmissionCategory of "P".
TransmissionChecksum	The TransmissionChecksum is located in the Manifest file. The value of the TransmissionChecksum is the SHA256 hash of the form data file. This value helps link the Manifest file to its associated Form Data file.

TransmissionSchemaVersion	The TransmissionSchemaVersion is located in the Manifest and is the version of the schema being used for the transmission. The current supported schema is "***InformationReturns_v2.0"*.** This should match the value provided in the form data file.
UTID (Unique Transmission Identifier)	The UTID, also known as the TransmissionID, is the Transmitter-provided unique identifier for a transmission. All transmissions must have a unique UTID. The UTID is comprised of a UUID, a SYSID, and a CA-TCC, separated by colons. The UTID is found in the Manifest file.
UUID (Universal Unique Identifier)	The UUID is defined by the Internet Engineering Task Force (IETF) Request for Comments (RFC) 4122 as a 128-bit number represented by 32 hexadecimal [0-9 & A-F] digits separated into five, hyphen-separated groups. **USE ONLY lowercase** characters. **89971352-c160-4e39-a0c2-c0582777c3d4** is an example of an RFC 4122-compliant UUID. ***Do not use your Secret Key as the UUID***. The UUID is the first colon separated component of the UTID (found in the Manifest file).