

July 01, 2025

Acrisure's Employer Compliance Updates, 7/1/25





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As summer reaches its peak and with July typically being a quieter time for compliance activities, we have a chance to relax before the hectic period of open enrollment begins. Before you head out for your summer vacation, make sure to mark off the following compliance tasks.

PCORI Fees

For self-insured plans and fully-insured plans with HRAs, [PCORI](#) fees for plans year that ended in 2024 are due by July 31, 2025.

Mid-Year Check-In on Group Health Plan Compliance

On July 17 from 2 PM to 3 PM, Acrisure will hold a mid-year check-in on group health plan compliance. Open to all VLCT members, it will include the U.S. Department of Labor's policy on nonenforcement of certain Mental Health Parity rules, state legislation of pharmacy benefit managers (PBMs), updates on health plan coverage for gender affirming care, and highlights of relevant judicial decisions. This free webinar will also provide an overview of annual compliance obligations yet to come in the second half of the year. [Registration is required](#), so be sure to sign up in advance.



In Case You Missed It

Federal Court Vacates HIPAA Privacy Protections for Reproductive Health Care

On June 18, a U.S. District Court repealed crucial elements of the HIPAA Privacy Rule aimed at protecting reproductive health care privacy, including the contentious Attestation requirement. As a result, HIPAA-covered entities must immediately cease requiring a HIPAA-compliant Attestation from those making requests.

Although the reproductive health care data requirements were vacated, the court did leave in place the [specific requirements](#) related to substance use disorder records.

If you have updated your policies or procedures to align with the final ruling, implemented in December 2024, please adjust them accordingly.

NOTE: Many states, [Vermont](#) being one of them, have enacted their own laws regarding reproductive health protections. Compliance with the state laws is still mandatory, regardless of the federal repeal.

Department of Health and Human Services Revises Cost-Sharing Limits for 2026 Plans

The Department of Health and Human Services (HHS) recently issued a final rule that revises the method used to determine the annual limit for out-of-pocket maximums for plan years starting in 2026. Consequently, these limits have been adjusted from their previously announced amounts. The new out-of-pocket maximums are as follows:

Self-only Coverage: **\$10,600**, an increase from \$10,150

Family Coverage: **\$21,200**, raised from \$20,300



Please make note of the changes are we head into renewal season.

US Supreme Court Upholds ACA's Mandate for Free Preventative Care

On June 27, 2025, in a 6-3 verdict, the Supreme Court upheld the constitutionality of the ACA mandate for free preventive care, thereby ensuring that no-cost preventive coverage remains available to millions.

A HUGE sigh of relief for everyone!

Attachments

[Acrisure Legal Update: Federal Court Vacates HIPAA Privacy Protections for Reproductive Health Care](#)

