

July 17, 2025

Acrisure's Employer Compliance Updates, 7/17/25



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July is wrapping up, and while compliance deadlines have been relatively light this month, it's just the start of what lies ahead in the final five months of the year. New legislation continues to be enacted, having a significant impact on all of us.

Compliance Reminders

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.

In Case You Missed It

E-Verify Implements Login.gov to Secure Account Access



For employers who are using E-verify: As of July 1, you will be required to create a new secure login process using multifactor authentication (MFA). This added enhancement provides security for the login process and helps prevent unauthorized access to accounts.

REMINDER: E-verify **does not** replace the completion of form I-9. This is still required of **all** new employees within 72 hours of hire, along with the accepted proofs of identity and employment authorization.

One Big Beautiful Bill

On July 4, 2025, President Trump signed the One Big Beautiful Bill Act ("OBBB") into law.

In addition to tax and spending provisions, the OBBB includes several provisions that will impact employee benefit plans. Note these specifically:

High Deductible Health Plan (HDHP) Telehealth Exception effective retroactively for plan years beginning after December 31, 2024.

- The OBBB permanently extends the ability of HDHPs to provide benefits for telehealth and other remote care services before plan deductibles have been met without jeopardizing Health Savings Account (HSA) eligibility. This extension applies to plan years beginning after December 31, 2024.
- Employers seeking to take advantage of this relief may amend their plans to provide for no-cost telehealth services.

The Expansion of HSA Compatibility effective January 1, 2026:



- Individuals with direct primary care (DPC) arrangements are now eligible to make HSA contributions if their monthly fees are \$150 or less, as are families with DPC arrangements if their monthly fees are \$300 or less.
- In the individual market, the OBBB categorizes all bronze plans and catastrophic plans through the Exchange as HDHPs. Therefore they will be treated as HSA-compatible.

Dependent Care Flexible Spending Account (FSA) effective January 1, 2026:

- The OBBB increases the maximum annual limit for dependent care FSAs to \$7,500 for single individuals and married couples filing jointly and \$3,750 for married individuals filing separately (up from \$5,000 and \$2,500, respectively). This new limit is not adjusted for inflation.

Additional provisions, as they relate to [student loan payment and tax-free accounts](#), are also noted.

As you begin your 2026 benefit year renewal, be sure to consider these changes during your strategy discussions with your respective advisor.

Attachments

[Acrisure Legal Update: The "One Big Beautiful Bill Act" Includes Changes for Employee Benefits](#)

