

# 2026 Compliance Trends

Provided by Parrott Benefit Group

**In 2026, the employee benefits market is being shaped by a variety of trends, including regulatory volatility, shifting compliance priorities, accelerated cost pressures and ever-evolving workplace demands. Here are compliance trends to watch for:**

- On July 4, 2025, a sweeping tax and spending bill, commonly referred to as the **One Big Beautiful Bill Act** (OBBBA), was signed into law. Although significantly pared down from its original draft version, the OBBBA includes a broad set of changes for employee benefit plans, most of which take effect in 2026. The OBBBA:
  - Expands access to health savings accounts
  - Increases the maximum annual limit for dependent care flexible spending accounts
  - Expands options for employer-sponsored educational assistance programs
  - Establishes tax-advantaged “Trump Accounts” for children under age 18
- At the end of 2024, Congress passed legislation that **eased Affordable Care Act reporting requirements** for employers. Many employers are expected to begin using this relief starting in 2026.
- In 2026, employers should also keep an eye on **health plan litigation** involving several important health plan compliance issues.
- The Trump administration is expected to continue focusing on **health care transparency** this year. For 2026, employers should review their compliance with applicable health plan transparency requirements.
- The market for **employer-provided fertility benefits** is entering a period of expansion, driven largely by regulatory guidance. As fertility benefits gain traction in 2026 through both federal initiatives and expanding state mandates, employers have an opportunity to lead in offering inclusive, family-friendly benefits.
- In recent years, there have been significant changes in employee **leave laws at the state level**, with a growing number of jurisdictions passing and expanding related legislation. Employers should be aware of any new or amended state laws taking effect in their jurisdictions in 2026, as well as any new or updated guidance that states may issue.

For more information on the latest compliance trends, contact Parrott Benefit Group today.