HR BRIEF

February 2026

Upcoming ACA Reporting Deadlines



Employers subject to Affordable Care Act (ACA) reporting under Internal Revenue Code Sections 6055 and 6056 should prepare to comply with reporting deadlines for calendar year 2025. In general, self-insuring employers are subject to Section 6055, and applicable large employers (ALEs)—those with 50 or more full-time employees during the prior calendar year—are subject to Section 6056. There are no reporting obligations for non-ALEs without a plan or non-ALEs with fully insured plans (as the carrier will complete Section 6055 reporting).

For the 2025 calendar year, covered employers must:

- File returns with the IRS electronically by **March 31, 2026**. Employers that file **at least 10 returns** during the calendar year must file electronically.
- Post a clear, conspicuous and easily accessible notice on their websites by **March 2, 2026**, informing individuals that they may request a copy of Forms 1095-B or 1095-C. The notice must be retained until **Oct. 15, 2026**, and statements must be furnished to any requesting individual by the later of Jan. 31, 2026, or 30 days after the date of the request. Alternatively, if a reporting entity chooses not to post the notice online, it may instead provide Forms 1095-B or 1095-C directly to individuals by March 2, 2026.

The following employers are subject to ACA reporting:

- Employers with **self-insured health plans** (Section 6055 reporting)
- **ALEs** with either fully insured or self-insured health plans (Section 6056 reporting)

Annual Filing Deadline

Generally, forms must be filed with the IRS annually, no later than **March 31** of the year following the calendar year to which the return relates. Employers may receive an automatic 30-day extension to file with the IRS by completing and filing Form 8809 by the due date of the return. Additional extensions of time to file may also be available under certain hardship conditions.

Contact us for more resources.

Federal EEO Trends to Watch in 2026

In 2025, there were significant shifts in priorities regarding the enforcement of employment discrimination and harassment laws under both the current presidential administration and federal agencies responsible for enforcing federal equal employment opportunity (EEO) laws, such as the U.S. Equal Employment Opportunity Commission (EEOC).

These EEO trends are expected to continue and accelerate in 2026, so employers can expect to see the EEOC prioritize these issues this year:

- **Diversity, equity and inclusion (DEI)**—Following President Donald Trump's executive order to combat illegal DEI programs, the EEOC and Department of Justice issued guidance on illegal and discriminatory DEI practices focused on race and sex discrimination.
- **Reverse discrimination**—The enforcement of reverse discrimination claims aligns with the EEOC's goals of combatting DEI-related discrimination, as one of the arguments against DEI initiatives is that they result in reverse discrimination.
- **Sex discrimination**—Both the Trump administration and the EEOC have signaled a shift away from protections against discrimination on the basis of gender identity and sexual orientation.
- **Pregnancy discrimination**—There may be continued enforcement of the Pregnant Workers Fairness Act, but with a shift away from enforcement of certain provisions.
- **National origin discrimination**—The EEOC has a stated focus on combatting anti-American national origin discrimination.
- **Religious discrimination**—The EEOC signaled a focus on enforcing Title VII's religious protections with a particular concentration on antisemitism.

In addition, the EEOC recently restored its quorum, so employers can anticipate increased rulemaking and guidance throughout 2026. Contact us for further EEOC resources.



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