Friday Fast Facts

11/13/2026 Employee Benefits Compliance

Massachusetts Annual HIRD Reporting

The Massachusetts Health Insurance Responsibility Disclosure (HIRD), which collects information on employer-sponsored health insurance, is an annual reporting requirement administered by MassHealth and the Department of Revenue. Employers with six or more employees working in Massachusetts during the past 12 months must electronically submit the HIRD form through their MassTaxConnect account between November 15 and December 15.

Employers should confirm whether their payroll provider will complete this filing. For more information, please review the HIRD FAQs and our MA Health Care Reform Compliance Insight.

No HHS Civil Penalty Adjustments for 2026

HHS has announced there will be no inflation adjustment to its civil monetary penalties for 2026 because a lapse in federal appropriations prevented the Bureau of Labor Statistics from producing the data needed to calculate the adjustments. Accordingly, existing penalty amounts will remain in effect, including penalties for HIPAA privacy and security violations, Medicare Secondary Payer (MSP) violations, and willful failures to provide a Summary of Benefits and Coverage (SBC).

See our Penalties for Noncompliance Insight for the current penalty amounts.

FAQ of the Week

Does an employer's fiduciary responsibility end once it hires a service provider to manage its health plan?

No. Employers sponsoring ERISA-covered health plans have an ongoing fiduciary duty to prudently monitor their service providers and ensure they are acting in the plan's interests. A recent lawsuit filed by six large self-funded employers against UnitedHealth Group highlights the importance of this oversight, alleging improper claims payments, self-dealing, cross-plan offsetting, undisclosed fees, and inadequate access to claims data. Although the allegations have not been proven, the lawsuit underscores the need for transparency into how service providers administer health plans and use plan assets.

Employers should periodically review claims administration, vendor compensation, and potential conflicts of interest, ensuring they have access to the data needed to evaluate vendor performance, while documenting their vendor selection and ongoing monitoring efforts. For additional information, see our ERISA Fiduciary Duties — The Impact of Transparency and How to Protect Your Plan, or contact your Alliant representative for our ERISA Fiduciary Toolkit.

Happy Friday!

The Compliance Team

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