

Open enrollment season is approaching—

Here's what consumers need to know to make informed health coverage decisions for themselves and their families.



What is open enrollment?

Open enrollment is an annual window when individuals and families can sign up for health insurance coverage through the Affordable Care Act (ACA), adjust current coverage, or cancel existing coverage.

When does open enrollment begin and end?

The annual open enrollment period to sign up for health coverage through the Affordable Care Act's marketplaces will begin on Nov. 1, 2025. In most states, consumers have until Jan. 15, 2026, to shop for a plan that will go into effect in 2026.

What's new about open enrollment this year?

Recently approved changes to federal law will impact this year's open enrollment period, including:

- **Prices for health coverage will be higher.** Experts say that consumers can expect to see health plan prices go up in 2026. In addition to insurers raising premiums year over year, healthcare tax credits—formally known as enhanced premium tax credits—that have lowered monthly out-of-pocket costs for consumers since 2021 are set to expire at the end of 2025. Congress has not extended these credits, and if it does not do so, people will pay more for coverage in 2026. The average ACA marketplace consumer will pay about 100% more for coverage in 2026.
- **Prepare for extra paperwork.** Many people will need to submit additional paperwork to secure healthcare coverage this year. Experts say that if people receive a notice asking for

additional documents, they shouldn't wait. Responding quickly will help avoid potential coverage loss.

- **Help with enrollment may be hard to find.** Healthcare “navigators”—trained professionals who guide and support people through the open enrollment process—were available in years past. The U.S. Dept. of Health & Human Services recently cut funding for navigators by 90%, reducing access.

What are key dates to watch for during open enrollment?

- **Nov. 1:** Open enrollment begins. This is the first day consumers can enroll in, renew, change, or cancel health plans through the ACA marketplaces for 2026. Coverage can start as soon as Jan. 1, 2026.
- **Dec. 15:** This is the last day people can sign up for coverage or change their plans for coverage to begin on Jan. 1, 2026.
- **Jan. 1:** Coverage starts for people who enrolled in a plan by Dec. 15 and paid their first premium.
- **Jan. 15:** The open enrollment period closes. This is the last day to enroll in or change health plans for the year. After this date, people can only sign up for coverage through the ACA if they qualify for a Special Enrollment Period.
- **Feb. 1:** Coverage starts for people who enrolled in a plan between Dec. 16, 2025, and Jan. 15, 2026.

Glossary of key terms

- **Open enrollment:** The annual window of time when individuals and families can sign up for health insurance coverage for the upcoming year.
- **Premium:** The amount people pay each month for health insurance coverage.
- **Enhanced premium tax credit:** A healthcare tax credit that has lowered monthly out-of-pocket costs for millions of people who get coverage through the ACA marketplace since 2021. The credits are currently scheduled to sunset at the end of 2025.
- **Special Enrollment Period:** A window of time outside of the yearly open enrollment period when people can sign up for health insurance coverage. Certain life events—like moving, getting married, or starting a family—qualify people for special enrollment periods.

Want More Information?

Experts are available to discuss what changes to the open enrollment period will mean for people in your community. Contact Sara Matthews at SMatthews@MessagePartnersPR.com or (281) 650-2961 to connect with an expert.