

PLAN NOW FOR HEALTH INSURANCE COVERAGE FOR 2026!

As Open Enrollment Begins, Federal Changes and Expiring Tax Credits Make It Critical That Consumers Review Their Coverage and Prepare

If you are one of the record 530,000 Michiganders enrolled in health insurance through the Marketplace, it is more important than ever to prepare for the **Health Insurance Marketplace Open Enrollment Period**, which **starts November 1**. Open enrollment is the time for consumers who need to enroll in, renew, or change their health insurance plans to make decisions about coverage for the upcoming year.

While open enrollment runs through January 15, 2026, consumers must select a plan **no later than December 15, 2025, for coverage to begin on January 1, 2026.**

Prepare For Open Enrollment:

Recent federal changes and expiring tax credits mean that your costs could increase significantly next year. To prepare for open enrollment, the Michigan Department of Insurance and Financial Services (DIFS) recommends that **Michiganders who utilize HealthCare.gov** for their health insurance needs:

- Gather important tax and income verification documents.
- Take time to shop around and compare health insurance plans.
- Keep track of the shortened deadlines and new requirements.



Be Aware of the Following Changes:

- ➔ This year, information about monthly premiums for 2026 *may not be included* in notices insurers send to current customers. Be sure to log in to HealthCare.gov as soon as possible to review your information—including how the loss of federal subsidies could affect your costs—during open enrollment. **Information on final rates for 2026 will be available beginning November 1.**
- ➔ Be prepared to update your income, immigration status, and other information quickly, as the time allowed to resolve data discrepancies has been shortened from **150 days to 90 days**.
- ➔ **For 2027**, the open enrollment period will be shortened by one month, ending December 15, 2026, rather than January 15, 2027.

Need Help? DIFS Has Resources Available!

- DIFS has created a video to help consumers learn about health insurance and get answers to their open enrollment questions on the Health Insurance Marketplace, available at **Michigan.gov/HealthInsurance**.
- Open Enrollment Navigators are also available to provide **free, local assistance** to consumers who need help signing up for health coverage. For assistance, visit HealthCare.gov/find-local-help or call **800-318-2596**.
- Michiganders who need help finding or maintaining health insurance or understanding their options can call **DIFS** at **877-999-6442**, Monday through Friday, from 8 a.m. to 5 p.m., or visit **Michigan.gov/HealthInsurance**.