









Preparing for Marketplace Open Enrollment (Fall 2025)

Big changes are coming this Fall to the ACA health insurance Marketplaces. Many insurance purchasers will face higher costs and more paperwork. Here are some tips to help guide you through the process.

	Stay up to date with premium payments for the remainder of 2025 to avoid unexpected offsets or obstacles in 2026.
	Read all notices from the Marketplace and your insurer and submit any responses by the deadline indicated.
	Don't wait until the last minute to enroll for 2026 – you may have to complete more paperwork and income verification than in prior years.
	Anticipate higher premiums for 2026 and, if needed, explore whether financial assistance is available.
	Update your financial information with the Marketplace. Make sure you have filed your taxes and reconciled credits from the previous year.
	Make an active choice for 2026, even if you are choosing to keep the same plan for next year.
	Select a plan that covers your provider(s) and medication(s). Your HTC social worker may be able to help confirm that your plan covers what you need.
	PROTECT YOURSELF AGAINST JUNK INSURANCE – start your search at healthcare.gov! (Some states run their own Marketplaces with unique names but healthcare.gov will automatically redirect you to the right site.)