

HOW TO GET HEALTH INSURANCE FOR 2026

Your complete Marketplace guide for 2026 for 2026.



- ✓ Open Enrollment: Nov 1, 2025 – Jan 15, 2026
- 💰 Find your subsidy eligibility
- 🔄 Compare plans in minutes
- ⚠️ Avoid the 7 biggest mistakes
- 🕒 Understand Special Enrollment



Important Deadlines

Open Enrollment Period

Starts: November 1, 2025

Ends: January 15, 2026

Coverage Start Dates

Enroll by December 15 → Coverage starts January 1, 2026

Enroll by January 15 → Coverage starts February 1, 2026

 **!** Missing this deadline means no coverage for all of 2026 unless you qualify for special enrollment.

OPEN ENROLLMENT

NOV 1, 2025 – JAN 15, 2026

Enroll by DEC 15, 2025

Coverage starts

JAN 1, 2026



Enroll by JAN 15, 2026

Coverage starts

FEB 1, 2026

Understanding the Four Metal Tiers

The Marketplace offers four plan categories, each balancing monthly premiums against out-of-pocket costs:



Bronze Plans

- **Lowest monthly premiums**
- Highest out-of-pocket costs when you need care
- Best for: Healthy individuals who rarely need medical services
- Average coverage: Insurance pays ~60% of costs



Silver Plans

- **Moderate monthly premiums**
- Reasonable costs at the doctor
- Best for: Most people, especially those qualifying for cost-sharing reductions
- Average coverage: Insurance pays ~70% of costs



Gold Plans

- **Higher monthly premiums**
- Lower costs when you use healthcare
- Best for: People who need regular medical care or prescriptions
- Average coverage: Insurance pays ~80% of costs



Platinum Plans

- **Highest monthly premiums**
- Lowest costs when receiving treatment
- Best for: Those with significant medical needs or chronic conditions
- Average coverage: Insurance pays ~90% of costs

Key Insight: Think of it as choosing whether to pay more now (higher premiums) or pay more later (higher out-of-pocket costs).

Subsidy Calculator & Income Eligibility

Premium Tax Credits

You may qualify for premium tax credits if your household income falls between 100% and 400% of the Federal Poverty Level (FPL).

2026 Income Limits:

| Household Size | 100% FPL | 400% FPL |
|----------------|----------|-----------|
| 1 person | \$15,060 | \$60,240 |
| 2 people | \$20,440 | \$81,760 |
| 3 people | \$25,820 | \$103,280 |
| 4 people | \$31,200 | \$124,800 |
| 5 people | \$36,580 | \$146,320 |
| 6 people | \$41,960 | \$167,840 |

Add \$5,380 for each additional person

Cost-Sharing Reductions (CSR)

Eligibility Requirements Checklist

You qualify for Marketplace coverage if:

- You live in the United States
- You are a U.S. citizen or legal resident
- You do NOT have access to affordable employer coverage*
- You are NOT eligible for Medicare
- You are NOT eligible for Medicaid or CHIP

*Employer coverage is considered "affordable" if it costs less than 9.12% of your household income for 2026.

Special Cases

Under Age 26:

You may be eligible to stay on a parent's plan

Between Jobs:

You likely qualify for Marketplace coverage

Self-Employed/Freelancers:

Perfect candidates for Marketplace plans

Part-Time Workers:

Often eligible if employer doesn't offer coverage

Step-by-Step Enrollment Process

Before You Start - Gather These Documents:

- Social Security numbers for everyone in your household
- Most recent tax return or income documentation
- Current health insurance information (if any)
- Immigration documents (if applicable)

The 6-Step Enrollment Process

01

Create Your Account

- Visit [HealthCare.gov](https://www.healthcare.gov)
- Click "Get Coverage"
- Create username and password
- Save your login information

02

Complete the Application

- Enter information for everyone in your household
- Include all sources of income
- Answer questions about current coverage
- Time needed: 30-60 minutes
- You can save progress and return later

03

Review Your Eligibility Results

- System calculates your premium tax credit
- Shows cost-sharing reduction eligibility
- Indicates if you qualify for Medicaid instead

04

Compare Plans

Use the plan comparison tool to evaluate:

- Monthly premiums (with and without subsidies)
- Annual deductibles
- Provider networks (are your doctors included?)
- Prescription drug coverage
- Out-of-pocket maximums

05

Select Your Plan

- Choose the plan that fits your health needs AND budget
- Select coverage start date
- Review your choice carefully

06

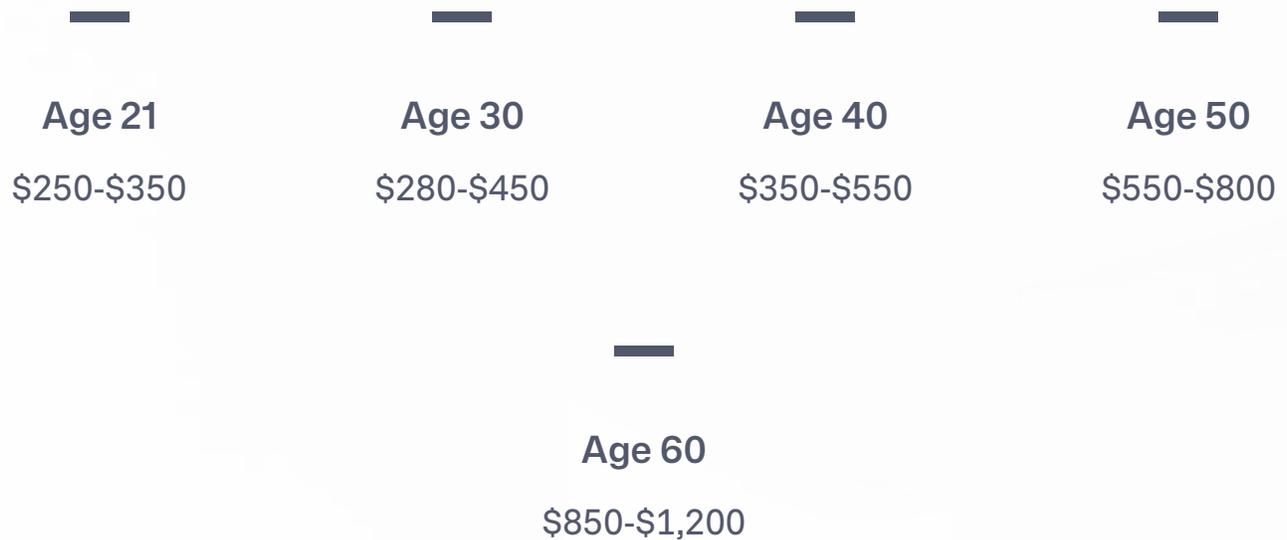
Pay Your First Premium

- Most insurers accept credit cards, bank transfers, or checks
- Payment activates your coverage
- Keep payment confirmation

2026 Costs & Coverage Details

Average Monthly Premiums (Without Subsidies)

By Age (for mid-level Silver plan):



Actual costs vary by location and plan

Deductible Ranges

| | | | |
|-----------------|-----------------|-----------------|------------------|
| Bronze: | Silver: | Gold: | Platinum: |
| \$6,000-\$8,000 | \$3,000-\$6,000 | \$1,000-\$3,000 | \$0-\$1,500 |

Out-of-Pocket Maximum Limits (2026)

- **Individual:** \$9,450
- **Family:** \$18,900

Once you reach this limit, your insurance pays 100% of covered services for the rest of the year.

Essential Health Benefits (All Plans Include)

1. Ambulatory patient services (outpatient care)
2. Emergency services

Common Mistakes to Avoid

✗ Mistake #1: Waiting Until the Deadline

Problem: Website traffic is heaviest, technical issues are hardest to resolve

Solution: Enroll in November or early December

✗ Mistake #2: Choosing Only by Lowest Premium

Problem: Saving \$20/month could cost thousands in unexpected medical bills

Solution: Calculate total yearly costs including deductibles and copays

✗ Mistake #3: Not Checking Provider Networks

Problem: Out-of-network care costs significantly more or isn't covered

Solution: Verify your doctors and hospitals are in-network before selecting

✗ Mistake #4: Forgetting to Update Income

Problem: Affects subsidy amount and causes tax-time complications

Solution: Report income changes within 30 days

✗ Mistake #5: Not Re-Enrolling Each Year

Problem: Coverage doesn't automatically continue

Solution: Actively re-enroll every year, even for the same plan

✗ Mistake #6: Not Comparing Plans Annually

Problem: Plans change costs and coverage every year

Solution: Review all options each open enrollment period

✗ Mistake #7: Ignoring Prescription Coverage

Special Enrollment Periods

Missed the deadline? You may still qualify for Special Enrollment if you experience:

Qualifying Life Events



Loss of Coverage

- Lost job-based insurance
- Lost Medicaid or CHIP
- Turned 26 and aged off parent's plan
- Coverage ended due to divorce



Changes in Household

- Got married
- Had a baby or adopted a child
- Death in family affected coverage



Changes in Residence

- Moved to a new ZIP code or county
- Moved to the U.S. from another country
- Released from incarceration



Other Qualifying Events

- Gained citizenship or lawful presence
- Left AmeriCorps, Peace Corps, or national service

Action Window: You have 60 days from the qualifying event to enroll

Year-Round Enrollment Options

- **Medicaid:** Open enrollment year-round if you qualify based on income
- **CHIP:** Children's Health Insurance Program available year-round
- **Employer Coverage:** Check your company's specific enrollment period (usually fall)

Plan Comparison Worksheet

Use this worksheet to compare up to 3 plans:

| Feature | Plan A | Plan B | Plan C |
|-------------------------------|--------|--------|--------|
| Monthly Premium | \$ | \$ | \$ |
| Annual Deductible | \$ | \$ | \$ |
| Primary Care Visit | \$ | \$ | \$ |
| Specialist Visit | \$ | \$ | \$ |
| Generic Drugs | \$ | \$ | \$ |
| Brand Drugs | \$ | \$ | \$ |
| Emergency Room | \$ | \$ | \$ |
| Out-of-Pocket Max | \$ | \$ | \$ |
| My Doctors Included? | Y/N | Y/N | Y/N |
| My Rx Covered? | Y/N | Y/N | Y/N |
| Total Est. Yearly Cost | \$ | \$ | \$ |

To calculate Total Estimated Yearly Cost:

1. Premium × 12 months = Annual premiums
2. Add expected medical expenses (copays, prescriptions, etc.)
3. Consider deductible if you expect significant care
4. Don't exceed out-of-pocket maximum

Enrollment Checklist



Before November 1st

- Review current coverage and identify what works/doesn't work
- Gather required documents (SSN, tax returns, income proof)
- Make list of current doctors and prescriptions
- Calculate household income for 2026
- Create HealthCare.gov account



During Open Enrollment (Nov 1 - Jan 15)

- Complete application as early as possible
- Review eligibility results and subsidy amount
- Compare at least 3-5 plans using worksheet
- Verify provider networks include your doctors
- Check prescription drug formularies
- Select best plan for your needs
- Enroll by December 15 for January 1 coverage
- Pay first month's premium



After Enrollment

- Save confirmation email/number
- Watch for welcome packet and ID card
- Add insurance info to digital wallet
- Schedule preventive care appointments
- Set reminder for next year's open enrollment

Frequently Asked Questions

Q: What if I miss the January 15 deadline?

A: You cannot enroll until next year's open enrollment unless you have a qualifying life event for special enrollment.

Q: Can I change plans during the year?

A: Only during open enrollment or if you have a qualifying life event.

Q: What happens if my income changes?

A: Report it within 30 days at HealthCare.gov to adjust your subsidy.

Q: Do I have to re-enroll every year?

A: Yes, you must actively re-enroll to continue coverage and update your subsidy.

Q: What if I'm offered employer coverage mid-year?

A: You can drop Marketplace coverage and switch to employer coverage. This is a qualifying event.

Q: Are dental and vision included?

A: Adult dental and vision are usually separate. Pediatric dental and vision are included in all plans.

Q: Can I see any doctor?

A: Only in-network doctors are fully covered. Out-of-network care costs more or may not be covered.

Q: What if I can't afford the premium even with subsidies?

A: You may qualify for Medicaid instead. The application will determine this.

Important Resources



Official Marketplace

- Website: [HealthCare.gov](https://www.healthcare.gov)
- Phone: 1-800-318-2596 (TTY: 1-855-889-4325)
- Hours: 24/7



Get Help Enrolling

- Find local help:
[HealthCare.gov/find-assistance](https://www.healthcare.gov/find-assistance)
- Navigator organizations provide free enrollment assistance

State-Based Marketplaces:

Some states run their own marketplaces. Check if your state has one:

- California: [CoveredCA.com](https://www.coveredca.com)
- New York: [NYStateOfHealth.ny.gov](https://www.nystateofhealth.ny.gov)
- Massachusetts: [MAHealthConnector.org](https://www.mahealthconnector.org)
- *[Check [HealthCare.gov](https://www.healthcare.gov) for complete state list]*

Income Verification Documents:

- Pay stubs (most recent)
- W-2 forms
- Tax returns
- Self-employment ledgers
- Social Security statements

Quick Reference: Key Numbers for 2026

| Item | Amount |
|--|------------------|
| Open Enrollment Start | November 1, 2025 |
| Open Enrollment End | January 15, 2026 |
| Individual Out-of-Pocket Max | \$9,450 |
| Family Out-of-Pocket Max | \$18,900 |
| Employer Coverage "Affordable" Threshold | 9.12% of income |
| Premium Tax Credit Income Range | 100-400% FPL |
| Single Person Max Income for Subsidy | ~\$60,240 |
| Family of 4 Max Income for Subsidy | ~\$124,800 |

Your Action Plan



Stay Organized:

- Download and print this guide
- Keep all insurance documents in one place
- Set calendar reminders for important dates

This guide is designed to help you navigate the Health Insurance Marketplace. Always verify current information at HealthCare.gov, as policies and amounts may change. We are not a government agency - this is educational information to help you make informed decisions about your healthcare coverage.