

DON'T WAIT! STAY COVERED

Big changes are coming to Medicaid and the Health Insurance Marketplace® (Healthcare.gov) in the next few years. These changes could affect your health coverage, costs, and eligibility. It's important to stay informed and take action early so you don't lose coverage.

Health Insurance Marketplace

2025

- **No More Monthly Enrollment for Low-Income Plans (October 2025)**

People earning up to 150% of the federal poverty level will only be able to sign up during the regular Open Enrollment Period (Nov. 1–Dec. 31).

→ **Action:** Plan ahead — don't miss the yearly enrollment window.

- **Unpaid Premiums**

If you owe money for a past Marketplace plan, you might have to pay that balance before enrolling in new coverage.

→ **Action:** Check your Healthcare.gov account for any unpaid premiums.

2026

- **Small Monthly Fee for Zero-Cost Plans**

Even if your Marketplace plan used to be free, you'll now need to log in to Healthcare.gov to confirm your plan or pay a \$5 monthly fee until you do.

→ **Action:** People can avoid this fee by reenrolling before **December 15, 2025**.

- **Reduced Help for Some Immigrants**

Lawfully present immigrants in the 5-year waiting period may no longer qualify for financial assistance through the Marketplace or Medicaid.

→ **Action:** Check your current plan and contact a community health center to explore options.

- **Higher Out-of-Pocket Limits**

Maximum yearly costs for doctor visits, prescriptions, and other medical care may **increase slightly**.

2027

- **Shorter Enrollment Period**

Open Enrollment will run Nov. 1–Dec. 31 each year. There will be no January extension.

→ **Action:** Mark your calendar—you must enroll or renew your plan before Dec. 31.

2028-2029

- **End of Marketplace Auto-Reenrollment**

You'll have to log in and confirm your information every year to keep financial help with your plan.

→ **Action:** Set reminders each fall to reapply.

MEDICAID-ONLY CHANGES

- **Work Requirements Begin (January 1, 2027)**

Adults ages 19–64 with Medicaid Expansion coverage must meet work or community engagement rules to stay covered.

→ **Action:** Watch for mail or texts from Medicaid and follow all instructions to stay covered.

- **More Frequent Medicaid Reviews (2027)**

Eligibility will be checked every six months.

→ **Action:** Keep your address and contact info updated with Medicaid so you don't miss renewal notices.

- **New Federal Database for Medicaid (2029)**

States will share information to prevent duplicate enrollment.

→ **Action:** Respond quickly if the state requests information to verify your coverage.

