Time for a Health Insurance Check Up!

2026 Open Enrollment

November 1, 2025
Open Enrollment begins

December 15, 2025
Deadline to enroll for coverage beginning January 1, 2026

January 15, 2026
Open Enrollment Period ends

If you are uninsured or looking for more affordable health insurance open enrollment is the time to shop. During "open enrollment" you can purchase private health insurance coverage through the marketplace in each state.

- Low and moderate income people may be eligible for help to pay for the health insurance coverage.
- People who have affordable employer provided health insurance or are already covered by Medicaid or Medicare cannot receive reduced premium subsidies to pay for private insurance coverage.
- If you lose your group health insurance or Medicaid status, you may be able to enroll in new coverage claiming a 'special enrollment period' at any time of the year.

Frequently Asked Questions

What is a premium subsidy and how do I get financial help during open enrollment?

Premium subsidies are a refundable tax credit. You may qualify for a subsidy based on your projected household income for the year you'll have coverage. And then you will need to reconcile that with the IRS when you file your tax return for that year, based on your actual income.

Premium subsidy rules are designed to ensure that subsidy-eligible individuals will not pay more than a certain percentage of their household income in premiums for the benchmark (second lowest-cost Silver) plan in the Marketplace.

Cost-sharing reductions: The other ACA subsidy

Marketplace cost-sharing reductions (CSR) are another type of subsidy. CSR assistance is designed to ensure that people with low to moderate incomes can afford to receive health care services. Enrollees who qualify for CSR usually also qualify for premium subsidies.

CSR subsidies result in lower out-of-pocket costs, including lower deductibles and copays. If your income qualifies, these subsidies are included by default in every available Silver-level plan. If you are eligible for CSR subsidies and you buy a metal plan other than a Silver plan, you will forfeit this advantage.

Is there a penalty for not having insurance?

There is no longer a penalty imposed by the federal government for being uninsured. Some states have penalties when residents do not have health coverage or a qualifying exemption, **but Ohio is not one of them.**

Should I let my existing ACA-compliant health plan auto-renew?

Auto-renewal or automatic re-enrollment (when a plan is terminating) for the coming year's coverage is available through the Marketplaces in every state. In most cases, selecting your own plan for the coming year is better than relying on auto-renewal or a Marketplace algorithm that will select a new plan on your behalf.

There are some changes to the auto-renewal protocols for 2026 coverage, as a result of a federal rule that was finalized in 2025. Specifically, Marketplace enrollees with $0-premium plans in 2025 will have a minimum $5/month premium in 2026 if they rely on auto-renewal. If they would otherwise qualify for a $0-premium plan they will need to log into their Marketplace account to verify their eligibility information before they can access their full subsidy.

You will want to pay close attention to any notices you receive from your health plan and Marketplace, as they will let you know how your benefit details, monthly premium, and premium subsidy (if applicable) are changing for the coming year. You will also want to carefully compare the other options available in your area, as they may not be the same as the options that were available for this year. You may find that keeping your current plan is still the best option. However, it is better to actively make that decision than let it be the default.

Why use an insurance agent?

Insurance agents:

- Are licensed by the state and certified by the Marketplace/exchange.
- Can help consumers determine subsidy or Medicaid eligibility, and they can also make plan recommendations based on a client's particular situation. (Navigators and Certified Application Counselors cannot do this)
- Provide ongoing assistance for questions and problems regarding billing, utilization, claims, and appeals.
- Are required to carry errors and omissions insurance.

I am here to help!

Vera Miller
Licensed Insurance Broker
Guidance and support for important insurance decisions.

Website: vmillerinsurance.com
Email: vera@vmillerinsurance.com
Phone and Text: (216) 385-6731