



FACT SHEET

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Marketplace 2026 Open Enrollment Fact Sheet

The Health Insurance Marketplace Open Enrollment Period begins on November 1 and runs through January 15, 2026. Consumers who select a plan by midnight December 15 (5 a.m. EST on December 16) can get full-year coverage that starts January 1, 2026. Consumers who select a plan after December 15, 2025, but before the deadline on January 15, 2026, can have coverage that starts February 1, 2026.

Consumers can apply for coverage online through [HealthCare.gov](#), the Marketplace Call Center, or through a [certified enrollment partner website](#). Consumers can also get help applying and enrolling from local trained and certified professionals including agents or brokers and assisters. To find someone local or to be contacted by a Marketplace-registered agent or broker, consumers should visit [HealthCare.gov/find-assistance](#).

Key Highlights for Marketplace 2026 Open Enrollment

Expanded opportunities to access coverage and Health Savings Accounts

New opportunities have been opened for consumers to access coverage and Health Savings Accounts (HSAs). First, as a result of the Working Families Tax Cuts legislation signed into law by President Trump, more 2026 Marketplace plans — including all Bronze and Catastrophic health plans — can now couple with Health Savings Accounts to help consumers pay their share of costs for health care.

Additionally starting November 1, consumers who apply for financial help but don't qualify due to their income being too low or too high will be eligible to select catastrophic plans where they are available. This is designed to improve access to affordable health coverage options.

HealthCare.Gov Improvements

Enhancements have been made to modernize and redesign the account management experience after consumers log in to enhance user experience and foster consistency

across HealthCare.gov. For this Open Enrollment, CMS continued updates to the account management experience to match this modernized look and feel and ease of use for consumers with mobile devices.

Additional Resources

Open Enrollment in Other States

Consumers in states operating their own Marketplace can also enroll in 2026 coverage starting on November 1. For 2026, Illinois transitioned from HealthCare.gov to its own State-based Marketplace. Consumers in these states can find information about available plans and prices, how to get assistance, and state-specific enrollment deadlines by visiting or calling their state's Marketplace. Consumers can visit [HealthCare.gov/marketplace-in-your-state](https://www.healthcare.gov/marketplace-in-your-state) to find their state's website.

Small-business Health Options Program (SHOP)

Similar to previous years, small business employers will be able to enroll directly with an issuer or with a SHOP-registered agent or broker. HealthCare.gov allows employers to preview available SHOP plans and find an issuer or agent/broker to work with to offer SHOP coverage to their employees.

Enrollment Snapshots

CMS plans to release enrollment snapshots for HealthCare.gov and State-based Marketplaces throughout the Open Enrollment Period. Consistent with previous years, snapshots are planned to be released approximately biweekly and will include national-level data that incorporates data from State-based Marketplaces.

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