

## **Marketplace Consumer Confirmation Message**

Example: Re-enrolled, no longer eligible for financial help

**When we send this notice:** We send this “automatic re-enrollment” notice after December 15 to consumers who:

- Have 2025 Marketplace coverage through the end of the current coverage year,
- Didn’t actively enroll in a Marketplace plan for coverage to start January 1, 2026, **and**
- Didn’t take action to stop the Marketplace from automatically re-enrolling them.

Consumers also get an Eligibility Determination Notice with updated information about their household’s eligibility for coverage and financial assistance for 2026.

**What this notice tells the consumer:** The status of their Marketplace plan enrollment for 2026. It encourages the consumer to update their Marketplace application to review the plan we picked for them, or pick a new one that meets their needs. The notice provides detailed next steps depending on re-enrollment outcomes.

- If we successfully re-enrolled household members, it includes:
  - The name of their new plan and when their coverage starts.
  - Whether they qualify for financial help, the amount of their premium tax credit, and why there’s been a change in the amount.
  - What happens if they pick a different plan before Open Enrollment ends.
- If we couldn’t automatically re-enroll household members, it includes:
  - Next steps to continue getting Marketplace health coverage in 2026.

**This example is for someone who:**

- Is successfully re-enrolled for 2026 in the same plan they had in 2025.
- Is no longer eligible for financial help, even though they qualified for it in the previous year. This could be because they haven’t reconciled the premium tax credit for a previous year, they chose not to allow the Marketplace to use information from tax returns, or they no longer qualify for financial help based on income.

# Health Insurance Marketplace

DEPARTMENT OF HEALTH AND HUMAN SERVICES  
465 INDUSTRIAL BOULEVARD  
LONDON, KENTUCKY 40750-0001

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[Name 1]  
[Address]  
[City, State ZIP]

[Date]

2026 Application ID: [number]

Dear [Name 1]:

**You’re automatically enrolled in the Marketplace plan(s) below for coverage beginning January 1, 2026. You’re not eligible for any of the financial help you may have gotten in 2025. Read this entire message.**

If you enrolled in a different Marketplace plan after December 15, 2025, your plan’s coverage starts on February 1, 2026. You can review other plans before Open Enrollment ends on January 15.

Enrolled individuals	Now enrolled in this plan	Will I get financial help for this plan in 2026?
[Name 1]	[Plan name] Plan ID: [ID number] Effective: January 1, 2026	No.

## Important information about your eligibility for financial help in 2026

Advance payments of the premium tax credit were made to your health insurance company to reduce your premium costs in past years.

You’re now enrolled in Marketplace coverage beginning 2026, but you’re not eligible for financial help with Marketplace plan costs because we don’t have complete information about your taxes, or you no longer qualify for this help based on income.

We shared this with you in a previous notice, but didn’t get information from you that makes you eligible for financial help with the cost of your Marketplace plan in 2026.

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**1. If you used the advance payments of the premium tax credit in a past year, you must file a tax return with IRS Form 8962—even if you don't usually have to file taxes.**

After you file the tax return using IRS Form 8962, visit [HealthCare.gov](https://www.healthcare.gov) and log into your Marketplace account to update your 2026 Marketplace application. Select the box at the end of your application telling us you reconciled your advance payments of the premium tax credit for past years.

**2. If you chose not to allow the Marketplace to use information from tax returns to help renew your eligibility, you can change this for future renewals.**

Update your application and review or change your agreement. Call the Marketplace Call Center if you need help.

**3. Did you qualify for the premium tax credit last year and already complete the 2 steps above?**

You may no longer qualify to get help with costs based on your income. Be sure to keep your application up to date and report any changes, like household and income information.

**You won't have a gap in coverage.**

You're automatically enrolled because you didn't select a Marketplace plan in time for coverage to start on January 1, 2026.

If you already started updating your Marketplace application for 2026 but didn't finish, you're now enrolled in the plan(s) above.

**What should I do next?**

Pay your premiums for the new coverage year. Check with your plan to confirm your payment if you need to.

Return to the Marketplace to update your application, then compare plans and make sure you're getting the coverage and financial help you're eligible for in 2026.

**Can I get new or different financial help?**

Maybe. Update your application to find out if you qualify for different financial help in 2026.

- Log into your Marketplace account and select your 2026 application.
- Make any necessary updates, like changes to your income or household size. Submit your application, then view your Eligibility Results.
- If you don't qualify for financial help based on your income, you may be able to find coverage with a Catastrophic plan (if one's available) or a plan that works with a Health Savings Account (HSA). Catastrophic, Bronze, and some other Marketplace plans can be used with HSAs.
- Compare your coverage options and select a plan. You can choose the plan we automatically enrolled you in, or a different plan.

## Can I choose a different plan?

Yes. Make sure the plan you'll be enrolled in for 2026 is the right one for you. During Open Enrollment, you can shop in the Marketplace to find a plan that meets your needs for the new coverage year.

If you pick a different plan, you'll still be covered in the plan(s) shown above for January, unless you qualify for a Special Enrollment Period.

## Reconcile your premium tax credit

If you use the premium tax credit to reduce your Marketplace premiums, you must "reconcile" the premium tax credit you used during the year when you file your federal income tax return, even if you don't usually file taxes. If you use more of the premium tax credit than you're eligible for based on your final income for the year, you'll have to pay the difference back when you file your taxes. Use the information from your Form 1095-A to complete IRS Form 8962 "Premium Tax Credit (PTC)" and include it with your return.

If you don't file and reconcile your taxes, you'll lose any savings you're getting for your 2026 plan. Visit [HealthCare.gov/taxes](https://www.healthcare.gov/taxes) for details about reconciling.

## Keep your Marketplace application up to date

If you have changes during the year, (like a move, marriage, or household income change, or if your employer offers you health coverage), you must report it to us within 30 days. Update your application to:

- Find out if you qualify for a chance to change plans outside of Open Enrollment (called a Special Enrollment Period).
- Check your financial help so you won't owe money when you file your 2026 federal income tax return.
- Let us know that you've reconciled your previous premium tax credits.
- Find out if you or someone in your household might qualify for free or low-cost coverage through Medicaid or the Children's Health Insurance Program (CHIP).

Visit [HealthCare.gov/reporting-changes/which-changes-to-report](https://www.healthcare.gov/reporting-changes/which-changes-to-report) for a complete list of changes you should report to the Marketplace.

## For more help

- Visit [HealthCare.gov](https://www.healthcare.gov) or call the Marketplace Call Center at 1-800-318-2596. TTY users can call 1-855-889-4325.
- Make an appointment with someone in your area who can help you. Information is available at [HealthCare.gov/find-local-help](https://www.healthcare.gov/find-local-help).
- Get help in a language other than English. Information about how to access these services is included with this notice, and available through the Marketplace Call Center.
- Call the Marketplace Call Center to get this information in an accessible format, like large print, braille, or audio, at no cost to you.

Sincerely,

Health Insurance Marketplace  
Department of Health and Human Services  
465 Industrial Boulevard  
London, Kentucky 40750-0001

*Privacy Disclosure:* The Health Insurance Marketplace® protects the privacy and security of the personally identifiable information (PII) that you have provided (see [HealthCare.gov/privacy](https://www.healthcare.gov/privacy)). This notice was generated by the Marketplace based on 45 CFR 155.230, and other provisions of 45 CFR part 155, subpart D. The PII used to create this notice was collected from information you provided to the Health Insurance Marketplace®. The Marketplace may have used data from other federal or state agencies or a consumer reporting agency to determine eligibility for the individuals on your application. If you have questions about this data, contact the Marketplace at 1-800-318-2596 (TTY: 1-855-889-4325).

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-1207.

*Nondiscrimination:* The Health Insurance Marketplace® doesn't exclude, deny benefits to, or otherwise discriminate against any person on the basis of race, color, national origin, disability, sex, or age. If you think you've been discriminated against or treated unfairly for any of these reasons, you can file a complaint with the Department of Health and Human Services, Office for Civil Rights by calling 1-800-368-1019 (TTY: 1-800-537-7697), visiting [hhs.gov/civil-rights/filing-a-complaint/complaint-process](https://hhs.gov/civil-rights/filing-a-complaint/complaint-process), or writing to the Office for Civil Rights/ U.S. Department of Health and Human Services/ 200 Independence Avenue, SW/ Room 509F, HHH Building/ Washington, D.C. 20201.

Health Insurance Marketplace® is a registered service mark of the U.S. Department of Health and Human Services.

**This Notice has Important Information.** This notice has important information about your application or coverage through the Health Insurance Marketplace®. Look for key dates in this notice. You may need to take action by certain deadlines to keep your health coverage or help with costs. You have the right to get this information and help in your language at no cost. Call 1-800-318-2596 and wait through the opening. When an agent answers, state the language you need and you'll be connected with an interpreter.

**العربية (Arabic) يحوي هذا الإشعار على معلومات مهمة.** يحوي هذا الإشعار على معلومات مهمة بخصوص طلبك أو تغطيتك عبر سوق التأمين الصحي (Health Insurance Marketplace®). إبحث عن التواريخ المهمة في هذا الإشعار. قد تحتاج إلى إتخاذ إجراء بحلول تواريخ معينة للحفاظ على تغطيتك الصحية أو للمساعدة بخصوص التكاليف. يحق لك الحصول على هذه المعلومات و على المساعدة بلغتك من دون أي تكلفة. إتصل بالرقم 1-800-318-2596 وانتظر حتى تنتهي الافتتاحية. اذكر اللغة التي تحتاجها عندما يرد عليك العميل و سيتم وصلك بمترجم فوري.

**中文 (Chinese) 本通知含有重要的訊息。** 本通知含有關於通過健康保險市場 (Health Insurance Marketplace®) 申請或獲得承保的重要訊息。請在本通知中查看重要的日期。您可能要在特定的截止日期之前採取行動，以保留您的健康保險或有助於省錢。您有權利免費以您的母語得到幫助和訊息。請致電 1-800-318-2596 並等待接聽。告訴服務代表要用的語言後，便會接通口譯員。

**Français (French) Cet avis contient des informations importantes.** Cet avis comporte des informations importantes relatives à votre demande ou à votre couverture par le marché de l'assurance maladie (Health Insurance Marketplace®). Prêtez attention aux dates importantes figurant dans cet avis. Il se peut que vous deviez prendre des mesures avant certaines dates limites pour conserver votre couverture médicale ou bénéficier d'une aide financière. Vous êtes en droit d'obtenir ces informations et cette aide dans votre langue, et ce gratuitement. Appelez le 1-800-318-2596 et patientez. Dès qu'un agent décroche, indiquez la langue dont vous avez besoin et vous serez mis en rapport avec un interprète.

**Kreyòl (French Creole) Avi sa a gen enfòmasyon Enpòtan.** Avi sa a gen enfòmasyon enpòtan konsènan aplikasyon w lan ak pwoteksyon ou an atravè Health Insurance Marketplace®. Chèche dat kle yo nan avi sa a. Li posib pou pran desizyon avan sèten dat limit pou konsève pwoteksyon medikal ou oswa pou ede ak pri yo. Ou gen dwa pou jwenn enfòmasyon sa a ak èd nan lang ou gratis. Rele 1-800-318-2596 epi tann sou liy nan. Lè yon ajan reponn, di lang ou bezwen an epi y ap mete w an koneksyon avèk yon entèprèt.

**Deutsch (German) Diese Mitteilung enthält wichtige Informationen.** Diese Mitteilung enthält wichtige Informationen zu Ihrem Antrag oder Ihrer Versicherung über den Health Insurance Marketplace®. Achten Sie auf die Eckdaten in dieser Mitteilung. Möglicherweise müssen Sie innerhalb bestimmter Fristen Maßnahmen ergreifen, um Ihren Krankenversicherungsschutz zu behalten oder sich an den Kosten zu beteiligen. Sie haben das Recht, die Informationen und Hilfen kostenlos in Ihrer Sprache zu erhalten. Rufen Sie die Nummer 1-800-318-2596 an und warten Sie, bis das Gespräch angenommen wird. Wenn sich ein Mitarbeiter meldet, geben Sie die Sprache an, die Sie benötigen, und Sie werden mit einem Dolmetscher verbunden.

**ગુજરાતી (Gujarati) આ સૂચનામાં અગત્યની માહિતી છે.** આ સૂચનામાં તમારી આરોગ્ય વીમા બજાર (Health Insurance Marketplace®) દ્વારા કરવામાં આવેલ અરજી અથવા તેના દ્વારા આવરી લીધેલ જોખમ વિશે અગત્યની માહિતી છે. આ સૂચનામાં મુખ્ય તારીખો જુઓ. તમારા વીમા દ્વારા આવરી લીધેલ આરોગ્ય જોખમ અથવા ખર્ચમાં મદદને જાળવી રાખવા માટે તમારે ચોક્કસ સમયમર્યાદામાં પગલાં લેવાની જરૂર પડી શકે છે. તમને કોઈપણ ખર્ચ વિના તમારી ભાષામાં આ માહિતી અને મદદ મેળવવાનો અધિકાર છે. 1-800-318-2596 પર કૉલ કરો અને શરૂઆતમાં રાહ જુઓ. જ્યારે કોઈ પ્રતિનિધિ જવાબ આપે, ત્યારે તમને જોઈતી ભાષા જણાવો અને તમને અનુવાદક સાથે જોડવામાં આવશે.

**Italiano (Italian) Questo avviso contiene importanti informazioni.** Questo avviso contiene importanti informazioni sulla tua richiesta o copertura assicurativa attraverso il mercato delle assicurazioni sanitarie (Health Insurance Marketplace®). Questo avviso include date importanti. Potrebbe essere necessario un tuo intervento entro certe scadenze per mantenere l'assicurazione sanitaria o assistenza con i costi. Hai diritto ad ottenere queste informazioni e assistenza nella tua lingua a titolo gratuito. Chiama il 1-800-318-2596 e attendi la fine dell'introduzione. Quando un agente risponde, indica la lingua di cui hai bisogno e sarai collegato a un interprete.

**日本語(Japanese) この通知には重要な情報が含まれています。** この通知には、健康保険マーケットプレイス (Health Insurance Marketplace®) 経由のアプリケーションまたは補償範囲に関する重要な情報が含まれています。この通知では、重要な期日について確認してください。補償範囲や費用サポートを維持するには、指定の期日までにご対応いただく必要がある場合があります。これらの情報を無料で取得する権利および希望の言語でサポートを受ける権利があります。1-800-318-2596 にお問い合わせいただき、つながるまでお待ちください。エージェントにつながりましたら、必要とする言語をお伝え下さい。通訳者とつながります。



**한국어 (Korean) 본 통지는 중요한 정보를 담고 있습니다.** 본 통지는 건강보험 마켓플레이스(Health Insurance Marketplace®)를 이용한 신청 또는 보장에 대한 중요한 정보를 담고 있습니다. 본 통지에서 주요 날짜를 확인하십시오. 건강보험을 유지하거나 비용에 도움을 받기 위해 특정 마감일까지 조치를 취해야 할 수도 있습니다. 귀하에게는 이러한 정보를 받고 무료로 귀하의 언어로 도움을 받을 권리가 있습니다. 1-800-318-2596으로 전화하여 연결을 기다리십시오. 담당자가 연결될 때, 원하시는 언어를 알려주시면 통역자에게 연결됩니다.

**Polski (Polish) Niniejsze zawiadomienie zawiera ważne informacje.** Niniejsze zawiadomienie zawiera ważne informacje na temat Twojego wniosku lub zakresu ubezpieczenia za pośrednictwem rynku ubezpieczeń zdrowotnych (Health Insurance Marketplace®). Szukaj kluczowych dat w tym ogłoszeniu. Być może będziesz musiał/a podjąć działania w określonych terminach, aby utrzymać ubezpieczenie zdrowotne lub pomóc w pokryciu kosztów. Masz prawo do uzyskania tych informacji i pomocy w swoim języku bez żadnych kosztów. Zadzwoń pod numer 1-800-318-2596 i czekaj, aż skończy się wstępna informacja. Gdy włączy się agent, podaj język, który jest Ci potrzebny, a zostaniesz połączony z tłumaczem.

**Português (Portuguese) Este aviso tem informações importantes.** Este aviso tem informações importantes sobre sua solicitação ou cobertura por meio do mercado de seguros de saúde (Health Insurance Marketplace®). Procure as datas importantes neste aviso. Você pode precisar agir dentro de certos prazos para manter sua cobertura de saúde ou obter ajuda com os custos. Você tem o direito de obter essas informações e ajuda gratuitamente no seu idioma. Ligue para 1-800-318-2596 e espere o fim da gravação de abertura. Quando o agente responder, diga o idioma que você precisa e você será conectado(a) a um intérprete.

**Русский (Russian) В этом уведомлении содержится важная информация.** В этом уведомлении содержится важная информация о вашей заявке или страховом покрытии на портале Рынка медицинского страхования Marketplace (Health Insurance Marketplace®). Это уведомление содержит ключевые даты. Возможно, вам потребуется принять меры к определенным срокам, чтобы сохранить свою медицинскую страховку или помочь в покрытии расходов. У вас есть право получить эту информацию и помощь на вашем языке бесплатно. Позвоните по телефону 1-800-318-2596 и переждите вступительное сообщение. Когда агент ответит, укажите нужный вам язык, и вас соединят с переводчиком.

**Español (Spanish) Este Aviso contiene Información Importante.** Este aviso contiene información importante sobre su solicitud o su cobertura del Mercado de Seguros Médicos (Health Insurance Marketplace®). Preste atención a las fechas claves en este aviso. Usted podría tener que actuar dentro de ciertos plazos para mantener su cobertura médica u obtener ayuda con los costos. Tiene derecho a recibir esta información y ayuda en su idioma sin costo. Llame al 1-800-318-2596 y espere hasta el fin del mensaje inicial. Cuando un agente contesta, indique el idioma que usted necesita y será conectado con un intérprete.

**Tagalog (Tagalog) Ang Paunawang ito ay mayroong mahalagang impormasyon.** Ang paunawang ito ay mayroong mahalagang impormasyon tungkol sa iyong aplikasyon o pagsakop sa pamamagitan ng Pamilihan ng Segurong Pangkalusugan (Health Insurance Marketplace®). Tingnan ang mga pangunahing petsa sa paunawang ito. Maaaring kailangan mong gumawa ng aksyon sa tiyak na mga huling araw upang mapanatili mo ang sakop sa kalusugan o makatulong sa mga gastos. Mayroon kang karapatan na makakuha ng ganitong impormasyon at ng tulong sa iyong wika ng walang gastos. Tumawag sa 1-800-318-2596 at maghintay hanggang magbukas. Kapag sumagot ang isang ahente, sabihin mo ang wika na kailangan mo at iugnay ka sa isang tagasalin ng wika.

**Tiếng Việt (Vietnamese) Thông báo này có Thông tin Quan trọng.** Thông báo này có thông tin quan trọng về đơn đăng ký hoặc bảo hiểm của quý vị thông qua Thị trường Bảo hiểm Sức khỏe (Health Insurance Marketplace®). Tìm xem các ngày quan trọng trong thông báo này. Quý vị có thể cần phải hành động theo một số thời hạn nhất định để duy trì bảo hiểm sức khỏe của mình hoặc được giúp đỡ về phần chi phí. Quý vị có quyền nhận thông tin này và được giúp đỡ bằng ngôn ngữ của quý vị miễn phí. Hãy gọi 1-800-318-2596 và đợi đến khi mở cửa. Khi người đại diện trả lời, hãy nói với họ ngôn ngữ mà quý vị cần sử dụng và quý vị sẽ được kết nối với một thông dịch viên.

