

Marketplace Open Enrollment Notice example: Consumers enrolled in 2025 Marketplace coverage who might lose financial help in the future

When do we send this notice?

Consumers enrolled in a Marketplace health plan get a notice like this one before the annual Open Enrollment Period starts. Even if they're still eligible for Marketplace coverage, most consumers should take action during Open Enrollment. Marketplace Open Enrollment Notices give consumers important information about:

- The benefits of updating their Marketplace application information.
- Next steps to review 2026 plans and enroll for coverage starting January 1.
- Enrollment and coverage dates.

In this example, the Marketplace sends the notice to individuals currently enrolled in a Marketplace plan who qualify for advance payments of the premium tax credit (APTC) and income-based cost-sharing reductions (CSRs). These individuals may be at risk of losing financial help in the future for at least one of these reasons:

- They haven't filed their federal income taxes and reconciled their APTC for one tax year.
- They haven't given the Marketplace permission to check data about their income and household size.
- Their income may be too high to get financial help.

What does the notice tell the consumer?

This notice isn't a determination of eligibility. Instead, it informs the consumer about their current status and explains that it's important to update their Marketplace application during Open Enrollment to get accurate eligibility results and enroll in the right coverage for 2026. The notice also tells them they could lose their financial help in the future. It encourages the consumer to update their Marketplace application right away, so they have a better chance of keeping their financial help.

Health Insurance Marketplace

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

[Name1]
[Address]
[City, State ZIP]

[Date]

2025 Application ID: #####

Open Enrollment starts November 1: Act now to make sure you get financial help with your Marketplace coverage in 2026

It's time to review your Health Insurance Marketplace® coverage and costs for next year. The following people are currently enrolled in Marketplace coverage with financial help:

- [Name1]

What do I need to know to get ready for Open Enrollment?

- **The Marketplace Open Enrollment Period is November 1, 2025 – January 15, 2026.** Update your application and enroll in a plan by December 15, 2025 for your plan's coverage to start on January 1, 2026.
- You're currently getting help with the cost of your Marketplace plan each month. But you could lose your financial help **for at least one of these reasons:**
 1. **IRS records show you may not have filed a 2024 federal income tax return or didn't include IRS Form 8962 "Premium Tax Credit (PTC)" to reconcile the premium tax credit when you filed your taxes for that year.** Every year your household has Marketplace coverage and uses the premium tax credit, you **must** use your Form 1095-A to fill out and include IRS Form 8962 with your tax return to continue to qualify for financial help. If you haven't filed your 2024 tax return with Form 8962, file it as soon as possible. If you don't, you might still qualify for financial help in 2026, but could lose your financial help in the future. If you filed a tax return for 2024, but didn't include IRS Form 8962, you might need to file an amended federal income tax return (IRS Form 1040X).

2. **You haven't given us permission to use your federal tax return information.** We need more information about your taxes and income to check if you still qualify for help. You have a better chance of keeping your financial help if you let us use your tax return information in the future. To give us permission to do this, log into your Marketplace account, and select your 2026 application. Update your application and at the end, agree to let us use your tax information.

If you don't give us permission to use your tax return information, your financial help will end on December 31, 2025 and you'll have to pay the full cost of your Marketplace plan and covered services in 2026.

3. **Your income may be too high for you to get financial help with your Marketplace costs, even if you qualified for help in the past.** Log into your Marketplace account and update your application with your most current income information to find out if you qualify for help.

- Your 2026 Marketplace coverage will start according to the date you select a plan:

If you enroll in a plan:	Coverage starts:
November 1 – December 15	January 1
December 16 – January 15	February 1

What should I do next?

1. **Review information about your coverage and costs for 2026.** Watch for a letter from your health insurance company. They'll contact you by November 1 with important information about your plan.
 - Review your letter to get your updated plan ID number and details about any changes to the plan (like cost changes to deductibles, copayments, and your monthly premium).
 - Call your insurance company if you have questions about plan benefits, which providers are in network, or plans available in your area.
 - If your letter says your insurance company **won't** offer coverage in your area for 2026, watch for a separate letter from the Marketplace. We'll match you with a health plan from a different insurance company, but you can pick another plan if you don't like the one we choose.
2. **Update your Marketplace application.** Even a small change in your household information can make a difference in your coverage and costs, so make sure your information is still correct. Log into your Marketplace account (or the account you created through a certified Marketplace enrollment partner website) and follow the steps to update your application for 2026. If you applied with an agent or broker, you can ask them to help you update your application.
 - If you don't want us to automatically re-enroll you for 2026 Marketplace coverage, select "Stop coverage for 2026" when you log into your account.

- **Update your household income so we can make sure you're getting the right amount of financial help.** Even if your income hasn't changed, changes in plan costs may impact the amount of help you can get each year. You or someone in your household may also qualify for free or low-cost coverage through Medicaid or the Children's Health Insurance Program (CHIP) in your state.

If you don't update your application by December 15, 2025, we'll use information from the most recent income data sources we have to find out if you qualify for coverage and estimate your financial help in 2026. This could mean you won't get the right amount of financial help, or you may owe money when you file your 2026 federal income tax return¹. 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.

- If you've filed a federal tax return with IRS Form 8962 for 2024, select the box at the end of your application telling us you reconciled your premium tax credit for past years. If you haven't filed your 2024 tax return with IRS Form 8962, file it as soon as possible.
- Agree to let us use your tax information so we can find out how much financial help you might qualify for in future coverage years.
- If your health insurance company **won't** offer your current health coverage or something similar in 2026, tell us on your application that you're losing your current coverage on December 31, 2025. You might qualify for a Special Enrollment Period with a later deadline to review plans and enroll in a different one.

Visit [HealthCare.gov/keep-or-change-plan](https://www.healthcare.gov/keep-or-change-plan) to learn more about making application updates. You can also call the Marketplace Call Center.

3. Review available plans for 2026, then enroll by December 15 for your coverage to start January 1.

- Pick a plan with coverage that best meets your needs.
- When comparing plans, you might see a "Current or Alternate" plan shown at the top of your list. We'll automatically enroll you in that plan if you don't pick a different one by December 15.
- Pay your premium (if you have one) to start and keep your 2026 coverage. Contact your health insurance company directly to find out your payment options. Visit [HealthCare.gov/complete-your-enrollment](https://www.healthcare.gov/complete-your-enrollment) to learn more about health insurance premiums.

Do I need to report life changes?

If you have a life change during Open Enrollment or throughout the year (like a move, marriage, or household income change, or if your employer starts offering you health coverage), you must report it to us within 30 days¹. This helps us:

- Find out if you qualify to change plans outside of Open Enrollment.
- Calculate the amount of financial help you can get so you won't owe money on your 2026 taxes.
- 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).

¹ If you use the premium tax credit to help pay your Marketplace premium, you must file a tax return to report the credit even if you don't usually file taxes.

² If you didn't report a change within 30 days, still report it right away.

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.

Special message for American Indians and Alaska Natives:

If you're a member of a federally recognized Tribe or a shareholder in an Alaska Native Claims Settlement Act Corporation (regional or village), you can enroll in or change plans at any time. Visit [HealthCare.gov/american-indians-alaska-natives](https://www.healthcare.gov/american-indians-alaska-natives) for more details.

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, 45 CFR 155.335, 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, 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.

