

HEALTH COVERAGE 2026: MYTH VS FACT



What You Need to Know About ACA Open Enrollment

MYTHS

Open Enrollment is postponed because of a federal government shutdown.

My plan will automatically renew like last year.

It's not worth checking Marketplace plans this year because premiums are too high.

Lawful permanent residents (LPRs) are **NO LONGER** eligible for coverage.

Tax credits are ending completely.

FACTS

1

Open Enrollment deadlines do not change because of government shutdowns. You can apply, renew, or change your Marketplace coverage from Nov. 1 to Jan. 15. You must **enroll by Dec. 15 for coverage starting Jan. 1.**

2

Autorenewals may not work the same as they did last year. Review your application to be sure your 2026 income estimate is accurate, especially if your income changes from year to year. Also, review your plan options to make sure you are getting the best coverage for your needs.

3

It's still worth comparing your options. Though they have decreased from last year, tax credits to help you pay premiums are still in effect.

4

LPRs will remain eligible next year. However, Deferred Action for Childhood Arrivals (DACA) recipients who were newly eligible for ACA coverage last year will no longer be eligible.

5

Extra premium tax credits are ending, but that does not mean all premium tax credits are going away. Congress did not act to extend the extra subsidies so no additional changes will be made during the Open Enrollment period.