



Affordable Care Act: Key Dates for the Health Insurance Marketplace

The Marketplace is a way to find health coverage that fits your budget and meets your needs. There are things you can do to start getting ready now, and some upcoming key dates you should mark on your calendar.

Key Dates

Open Enrollment for 2026 health plans starts November 1, 2025. Important dates to note:

- **November 1, 2025:** Open Enrollment starts — first day you can enroll, re-enroll, or change a 2026 insurance plan through the Health Insurance Marketplace. Coverage can start as soon as January 1, 2026 if you enroll by Dec. 15, 2025. If you enroll during the period Dec. 16, 2025 to Jan. 15, 2026 your coverage will start February 1, 2026.
- **January 15, 2026:** Last day to enroll in or change plans for coverage to start February 1, 2026.

Marketplace Resources

There are resources available through HealthCare.gov to help you learn about types of health coverage, research your questions, and get ready to choose a health plan that meets your needs.

- Visit [HealthCare.gov](https://www.healthcare.gov) and subscribe to learn about key dates, news, and updates; or chat online with a Marketplace Call Center representative.
- Call the Marketplace Call Center at 1-800-318-2596. TTY: 1-855-889-4325
- Like Facebook.com/HealthCareGov
- Follow@HealthCareGov on Twitter

Source: [marketplace.cms.gov](https://www.marketplace.cms.gov): "Get Ready to Enroll in the Marketplace"

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