



MedChi NEWS

Open Enrollment: Talk To Your Patients Today!

Open enrollment for health plans covering 2026 is now open and runs through January 15, 2026.

During this period, Marylanders may enroll in or change their individual and family health insurance plans. Securing health coverage during open enrollment ensures that individuals and their families have access to preventive services, prescription drug benefits, and protection against unexpected medical expenses. Missing the open enrollment window without a qualifying life event may limit access to coverage until the following year. Be sure to talk to your patients today!

Starting in 2026, federal rules will change health insurance in Maryland. MedChi is here to help you understand what's happening and what you can do ensure your patients stay covered and save money.

Now is a Great Time for Patients To:

- Schedule their free annual wellness checkup
- Get care for health needs they've been putting off
- Use their 2025 plan before any changes happen

Plan for Higher Costs

The extra savings (enhanced premium tax credits) funded by the federal government could end this year. Financial help will still be available, but many enrollees could receive less than they did before. That means costs will go up in 2026. MedChi is urging its physicians to contact patients about comparing and finding plans that best fit their budgets.

Changes are Coming to Medicaid

Currently, there are no changes to member eligibility, services, or coverage. Before any changes occur, an official notice will be sent. Health coverage goes beyond having a card, it's about knowing how your plan works. When Marylanders understand their network, coverage limits, and out-of-pocket costs, they can make better choices, which protects their health and finances. Taking time to review plan details can prevent frustration and unexpected bills later.

Talk to your patients about open enrollment today!