



## Important Messages for Marketplace Open Enrollment

Open Enrollment is November 1, 2025 – January 15, 2026.

December 15<sup>th</sup> is the deadline for the effective date of January 1, 2026.

### Shop around on HealthCare.gov for the best plan choice.

- Compare plan options for the best health and financial options for your family.
- Make sure the plan is available in your county.
- Pick a health plan with your preferred providers and hospital “in-network.”

### Financial help to pay for health coverage is still available for most people.

- Premiums for most plans will be higher than last year.
- The enhanced premium tax credits made available since 2021 will be ending.
- Important note: Congress may continue the additional financial help for next year.
- If this happens, Covering Kids & Families will share the details and actions needed.

### Many immigrants remain eligible for HealthCare.gov coverage. However, there have been changes.

- As of October 1, 2025, people with DACA status are no longer eligible for HealthCare.gov coverage or financial assistance.
- Immigrants with income below 100% of the federal poverty level and not eligible for Medicaid will no longer qualify for financial assistance on HealthCare.gov

### Gender-affirming care is no longer considered an Essential Health Benefit.

- Individual health plans can still include gender-affirming care in their plans as a benefit.
- Health plans must still follow non-discrimination rules under state law.

### Beware of potential scams.

- Assistance finding health insurance help should be free.
- Before sharing personal information with anyone, ask, “Are you licensed or certified by the State of Indiana to provide insurance help?”
- If questionable, check the name of the agent or Navigator [here](#).
- Make sure to ask how they will use your personal information.

### Get free help from unbiased experts in Indiana to find the best plan for your health and budget.

- You can schedule an in-person meeting or a phone call.
- To find an expert, call 1-888-975-4253 or go to [www.ckfindiana.org/](http://www.ckfindiana.org/).



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