



Important Messages to Share with Consumers for Open Enrollment

Open Enrollment on HealthCare.gov is November 1, 2025 – January 15, 2026. Sign up by December 15 for coverage to start January 1, 2026.

Shop around on HealthCare.gov for the best plan choice. Plan options and prices are changing.

- Compare all plan options to make the best health and financial decision for you and your family.
- Make sure your health plan is available in your county, or you may need to choose a new plan.
- Pick a health plan that includes your preferred providers and hospital “in-network.”

Financial help to pay for health coverage is still available for most people, though premiums will be higher

- Premiums for most plans will be higher than last year. The additional financial help (“enhanced premium tax credits”) made available since 2021 will be ending.
- Important note: Congress may continue the additional financial help again for next year
- If this happens, Covering Wisconsin will share details and what actions consumers may need to take

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

- As of October 1, 2025, people with DACA status are no longer eligible for HealthCare.gov coverage or financial assistance.
- Additionally, 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 though it can still be offered.

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

There are no changes to Medicaid or BadgerCare Plus at this time. Changes in 2027 are expected.

- Stay informed. Keep your contact information up to date in the MyACCESS app or access.wi.gov site.

Beware of potential scams. Health insurance help should always be free.

- Look for “.gov” websites: HealthCare.gov (Marketplace) and access.wi.gov (BadgerCare or Medicaid).
- Before you share personal information with anyone claiming to assist with health insurance, ask: “Are you licensed or certified by the State of Wisconsin to provide insurance help?”
- Make sure they ask for your permission and explain how they will use your personal information.
- If you feel uncertain, write down the contact information of the person or agency claiming to assist and contact the Wisconsin Office of the Commissioner of Insurance.

Get free, local help from unbiased experts in Wisconsin to find the best plan for your health and budget.

- To learn about health coverage options visit WisCovered.com or coveringwi.org.
- To find an expert near you, call the 2-1-1 helpline or call Covering Wisconsin directly, 1-877-942-6837.