

[All Articles](#)

ACA Marketplace Open Enrollment 2027: Deadlines & Subsidy Changes

KEY POINTS

- Open enrollment runs November 1, 2026 through January 15, 2027 on HealthCare.gov. December 15 is the deadline for a January 1 start.
- The enhanced premium tax credits that lowered costs from 2021 through 2025 have expired, so households above 400% of the federal poverty level no longer qualify for a subsidy.
- Insurers have proposed a median premium increase of 15% for 2027, and there is no longer a cap on how much excess premium tax credit you may have to repay at tax time.

- A Solace advocate helps you use your coverage once it is active: understanding your plan, resolving bills, and appealing denied claims.

Open enrollment for 2027 ACA

Marketplace coverage runs **November 1, 2026 through January 15, 2027**. Enroll on HealthCare.gov by December 15, 2026 for coverage that starts January 1.

If you buy your own health insurance through the ACA Marketplace, open enrollment is the one period each year when you can choose, switch, or renew a plan without a qualifying life event. For 2027 coverage, that period opens November 1, 2026. Several things have changed since last year: the enhanced premium tax credits are gone, premiums are rising for a second year, and the rules on repaying excess subsidies are stricter.

This guide covers the 2027 dates and subsidy changes, plus how to prepare before enrollment opens. Solace advocates do not enroll people in Marketplace plans, but once your coverage is active, an advocate can help you understand your plan and resolve any bills or denied claims that come up.

Solace

A healthcare expert on your side.

[Get An Advocate ↗](#)

When Is ACA Open Enrollment for 2027 Coverage?

Open enrollment for 2027 ACA Marketplace coverage runs November 1, 2026 through January 15, 2027 in states that use HealthCare.gov. The date to plan around is December 15. Enroll or change plans by then, and your new coverage starts January 1. Plans selected between December 16 and January 15 start February 1.

State-run marketplaces set their own calendars. Some open in October, several (including California and New York) stay open through January 31, and at least one closes in mid-December. If your state runs its own exchange, use that exchange's dates.

Date	What It Means
Late October 2026	Plan preview opens on HealthCare.gov. You can compare 2027 plans and prices before enrolling.
November 1, 2026	Open enrollment begins on HealthCare.gov and most state exchanges.

Date	What It Means
December 15, 2026	Deadline to enroll or change plans for coverage that starts January 1, 2027.
January 15, 2027	Open enrollment ends on HealthCare.gov. Plans selected December 16 through January 15 start February 1, 2027.

What's Changing With ACA Subsidies in 2027

The Enhanced Premium Tax Credits Have Expired

The enhanced premium tax credits that lowered Marketplace premiums from 2021 through 2025 expired on December 31, 2025, and Congress has not renewed them as of October 2026. The American Rescue Plan Act created the enhancement and the Inflation Reduction Act extended it. It raised credit amounts across the board, capped the cost of a benchmark Silver plan at 8.5% of income, and removed the income limit on who could qualify.

The Senate failed to advance an extension in December 2025. Unless that changes, 2027 premium tax credits follow the ACA's original formula. The credit itself still exists, but its size and eligibility has changed.

The 400% FPL "Subsidy Cliff" Is Back

Under the original formula, premium tax credits are available only to households with income between 100% and 400% of the federal poverty level. Above 400%, the credit is zero. The credit's immediate ineligibility is where it gets its name: the subsidy cliff.

For 2027 coverage, the Marketplace uses the 2026 federal poverty guidelines. In the 48 contiguous states and D.C., 400% of the poverty level is:

- \$63,840 for a single person
- \$86,560 for a household of two
- \$109,280 for a household of three
- \$132,000 for a family of four

Alaska and Hawaii use higher guidelines.

Within the 100% to 400% range, the credit covers the portion of the benchmark Silver premium above a set share of your income. For 2027, that share ranges from 2.15% of income at the low end to 10.22% at the top, per IRS Revenue Procedure 2026-26.

If your income sits near the 400% line, small changes like a raise, a bonus, or a strong quarter of freelance income can move a household over the limit for the year.

What This Means for Your Premium

How much of that increase you feel depends on whether you still qualify for a credit.

- **Income between 100% and 400% of the poverty level:** Your credit rises with the benchmark premium, so your share of a benchmark Silver plan stays tied to the income percentages above. You may still pay more than you did under the enhanced credits.
- **Income above 400%:** You pay the full premium and the full increase.

The combination of higher premiums and smaller credits has already changed who is enrolled. Out-of-pocket premiums rose 58% on average in 2026, and Marketplace enrollment fell from 22.1 million in 2025 to 19.2 million in February 2026, the first decline in seven years.

Two other 2027 changes to know:

- **Excess premium tax credit must be repaid in full.** A 2025 federal law removed the caps that limited how much you had to repay if your actual income came in higher than your estimate. The change applies starting with 2026 coverage, so it affects the tax return you file in spring 2027 and every year after. Updating your income estimate in your Marketplace account as soon as it changes is the main way to avoid a large bill at tax time.

- **Eligibility narrows for some lawfully present immigrants.** Starting January 1, 2027, premium tax credits are limited to lawful permanent residents, certain Cuban and Haitian entrants, and people living in the U.S. under a Compact of Free Association. Other lawfully present immigrants can still buy a Marketplace plan, but without a subsidy.

Should You Auto-Renew or Actively Re-Shop?

Auto-renewal keeps you covered, but it uses the information already in your account to calculate your subsidy for 2027. The Marketplace re-enrolls you in your current plan, or a similar one if the plan is no longer offered. It recalculates your credit using the income and household details already in your account. If that information is out of date, your credit will be wrong, and you'll have to pay for it in your taxes.

Your credit is based on the second-lowest-cost Silver plan in your area, which may differ from last year. Even if it was the best deal in 2026, it may cost more than other options in 2027. Insurers also adjust their offerings, so your plan could be repriced, replaced, or sold with a different provider network.

Auto-renewal is still available in every state for 2027. However, starting in 2028, federal law will require your income and household information to be verified before you can receive a premium tax credit, which effectively ends auto-renewal with a subsidy.

It doesn't take long to log in, update your income, and compare two or three plans, and it is the only way to confirm your credit is right and your plan still fits.

How to Prepare Before Open Enrollment Opens

Have these ready before November 1:

- **Your expected 2027 household income and family size:** Your credit is calculated on this estimate, and with repayment caps gone, accuracy matters even more than it used to.
- **A list of your doctors and prescriptions.** Networks and drug lists change by plan year.
- **Your plan's renewal notice.** If you already have Marketplace coverage, your insurer sends a notice in the fall describing 2027 changes to your premium, deductible, and benefits, and whether the plan is continuing.

- **Your metal level.** If your income is at or below 250% of the poverty level, cost-sharing reductions that lower deductibles and copays are available only on Silver plans.

Once enrollment opens:

1. Log in to HealthCare.gov or your state exchange and update your application.
2. Compare at least two or three plans, including the benchmark Silver plan, and look at total cost rather than just the premium.
3. Confirm your doctors and prescriptions in each plan's provider directory and drug list.
4. Enroll by December 15 and pay your first premium so coverage starts January 1.

Once your plan is active, a Solace advocate can help you confirm what it covers and sort out any problems that may come up when you start using it.

What Happens If You Miss the Deadline

If you miss open enrollment and do not qualify for a Special Enrollment Period, you generally wait until the next open enrollment to sign up for or change Marketplace coverage. A Special Enrollment Period opens after a qualifying life event,

such as losing other coverage, getting married, or having a baby. You typically have 60 days from the event to enroll.

Medicaid and the Children's Health Insurance Program (CHIP) accept applications year-round. If your household income is at or below your state's Medicaid limit, or your children qualify for CHIP, you can apply at any time through HealthCare.gov or your state Medicaid agency.

How Solace Can Help You Use Your Coverage

A Solace advocate can help you get everything in order to enroll in a Marketplace plan. Once your plan is active, an advocate helps you use it. Solace advocates are healthcare professionals, including nurses, social workers, and clinical researchers, who have worked inside the system. They handle the parts of using insurance that take the most time, such as sorting out a bill that does not match your Explanation of Benefits, tracking down a referral, or appealing a denied claim.

One advocate stays with you as long as you need them.

CONTENTS

When Is ACA Open Enrollment for 2027 Coverage?

What's Changing With ACA Subsidies in 2027

How Advocacy Works ▾

Solace

Find an Advocate ▾

M-F
6am-5pm
PST
10/13/26

Sign in →

Get Started

How Solace Can Help You Use
Your Coverage

FAQ

Get Help Using Your
2027 Coverage

2027 coverage?

Open enrollment for 2027 ACA

Marketplace coverage runs November 1, 2026 through January 15, 2027 on HealthCare.gov. Enroll by December 15, 2026 for coverage starting January 1, 2027; plans selected December 16 through January 15 start February 1. State-run marketplaces set their own dates, so check your state exchange directly.

What is the ACA subsidy cliff, and is it back for 2027?

The subsidy cliff is the income limit at 400% of the federal poverty level, above which Marketplace enrollees receive no premium tax credit regardless of how large their premium is relative to income. Enhanced credits removed the limit from 2021 through 2025. Those credits expired at the end of 2025, so the limit applies again for 2027 coverage.

Did the enhanced premium tax credits get extended for 2027?

As of October 1, 2026, no. The enhanced credits expired December 31, 2025. The House passed a three-year extension on January 8, 2026, but the Senate has not

taken it up, so 2027 premium tax credits are calculated under the ACA's original formula unless Congress acts.

What happens if I miss ACA open enrollment?

If you miss open enrollment and do not qualify for a Special Enrollment Period, you generally cannot enroll in or change Marketplace coverage until the next open enrollment period. Qualifying life events such as losing other coverage, getting married, or having a baby open a 60-day Special Enrollment Period. Medicaid and CHIP accept applications year-round.

Will I be automatically re-enrolled if I don't pick a new plan?

In most cases, yes. If you take no action by December 15, the Marketplace re-enrolls you in your current plan or a similar one for 2027 and recalculates your premium tax credit using the information already in your account. Updating your income and comparing plans is the better option this year, since premiums, benchmark plans, and subsidy amounts have all changed.

What is the income limit for ACA subsidies in 2027?

For 2027 coverage, premium tax credits are available to households with income

between 100% and 400% of the 2026 federal poverty guidelines. In the 48 contiguous states, 400% of the poverty level is \$63,840 for a single person and \$132,000 for a family of four. Households above those amounts receive no premium tax credit.

Get Help Using Your 2027 Coverage

Open enrollment for 2027 comes with smaller subsidies and higher premiums for many households. The basic steps have not changed: update your income, compare your options, and enroll by December 15 for a January 1 start.

Once your plan is active, a Solace advocate takes on the work of using it. Your advocate explains what the plan covers, resolves bills that do not match your Explanation of Benefits, and follows a denied claim through the appeal process. Solace advocates make the calls and follow up until the issue is resolved. If you are covered for 2027 and want help using that coverage, talk to a health insurance advocate.

REFERENCES



THE GUIDE LINE |
MONTHLY
NEWSLETTER

Get guidance
on benefits,
coverage, and
care, plus
patient stories
and the latest
from Solace.

Solace

Solace puts an advocate in your corner—someone who's spent years in healthcare, knows the system, and takes on the toughest parts of your care. Don't do this alone.



Eligibility varies by plan. Advocates do not provide medical or legal advice or services. Must

Follow us on

be 18 years or older. Consult a licensed health professional or obtain a valid prescription.



Contact Us

24/7 Live
Chat
(240) 693-
3281

6am to 5pm PT

Resources

Articles
Medicare
Guides
FAQs
Glossary

Company

About Us
Patient Stories
Careers
Newsroom
Refer a Patient
For Payers

We're
hiring!

Recruiting

For corporate roles:
recruiting@solace.health

For advocate roles:
advocate@solace.health

© 2026 Solace. All rights reserved.

[Privacy Policy](#)

[Terms of Service](#)