

ACA Open Enrollment 2027 Checklist

HealthCare.gov Marketplace plans for 2027 · state-run marketplaces may use different dates

Nov. 1, 2026

Open enrollment begins

Dec. 15, 2026

Deadline for coverage
starting Jan. 1

Jan. 1, 2027

Coverage starts if you
enrolled and paid by Dec. 15

Jan. 15, 2027

Open enrollment ends;
coverage starts Feb. 1

Gather before you apply

- ☐ Social Security numbers (or immigration documents) for everyone applying
- ☐ Employer and income information for every household member, including 2027 income estimates
- ☐ Policy numbers for any current health coverage
- ☐ Details of any job-based coverage you are offered (HealthCare.gov's Employer Coverage Tool helps)
- ☐ Your current plan's 2027 premium, deductible and network from the renewal notice
- ☐ A list of your doctors and prescriptions to check against each plan

Steps

- ☐ Log in to HealthCare.gov (or your state's marketplace) and update your income and household
- ☐ Compare at least three plans on total yearly cost, not just the premium
- ☐ Check that your doctors and drugs are covered
- ☐ Choose a plan by Dec. 15 for coverage on Jan. 1
- ☐ Pay the first premium so coverage can start

Dates: HealthCare.gov. If you do nothing, HealthCare.gov may re-enroll you automatically in the same or a similar plan, but the price and subsidy can change.
Free help: HealthCare.gov's Find Local Help tool or 1-800-318-2596.