

Media Release

Maryland Health Connection's Open Enrollment For 2026 Health Plans Starts November 1

Compare health plans and prices on MarylandHealthConnection.gov

BALTIMORE (Nov. 3, 2025) – Marylanders can enroll in health plans for 2026 on MarylandHealthConnection.gov, the state's health insurance marketplace. It's the only place that offers tax credits to bring down the cost of the monthly premium. The state created Maryland Premium Assistance for all ages for those who are under 400% of the federal poverty level to help reduce the costs of their plans. In 2026, 400% of the federal poverty level amounts to an annual income of \$62,600 for a household of one, and \$106,600 for a household of three.

Open enrollment runs from Nov. 1, 2025, through Jan. 15, 2026. Coverage starts Jan. 1, 2026, for plans selected by Dec. 31, and coverage starts on Feb. 1, 2026, for plans selected the first two weeks of January. This open enrollment period is for private plans only. Those who qualify for Medicaid may enroll any time of year.

The federal government's enhanced premium tax credits are set to expire at the end of the year. If Congress does take action before Dec. 31 to keep the enhanced premium tax credits, Maryland Health Connection and the Maryland Insurance Administration stand ready to adjust rates.

"We would work as quickly as possible so Marylanders can benefit from additional tax credits to lower their monthly premiums for 2026," said Michele Eberle, executive director of the Maryland Health Benefit Exchange. "Each year, Maryland Health Connection helps hundreds of thousands of Marylanders enroll in health coverage. Enrollment help is always free and is offered in 200 languages."

If you need help enrolling, we've got you covered. Trained experts around the state are available to help you sign up for a health plan. Go to MarylandHealthConnection.gov/help to find free

help near you. Marylanders can enroll with in-person help from trained experts, by phone, or through virtual support. Again this year, Maryland Health Connection offers Broker Connect. You can talk to an authorized insurance broker in 30 minutes or less. A broker will call you to discuss your private health plan options. Best of all, it's free.

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[Maryland Health Benefit Exchange](#) (MHBE), a public corporation and independent unit of state government established in 2011, administers Maryland Health Connection.

[Maryland Health Connection](#) (MHC) is the state-based marketplace for Marylanders to shop and enroll in health insurance, as well as determine eligibility for Medicaid and other assistance programs. It is the only place where Marylanders can access financial help such as tax credits to make coverage more affordable.

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