



Commonwealth of Virginia

NEWS RELEASE

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Virginia's Insurance Marketplace Guides Residents Through 2026 Open Enrollment

RICHMOND – Virginians can now shop for high-quality health insurance as Virginia's Insurance Marketplace officially starts the plan year 2026 Open Enrollment Period. From November 1, 2025, through January 30, 2026, residents statewide can shop for plans that offer robust benefits and dependable insurance coverage for themselves and their families.

Virginia's Insurance Marketplace — the Commonwealth's official state-based health benefit exchange — is the only place where Virginians can apply for financial assistance to help lower their monthly health insurance costs. During last year's Open Enrollment Period, over 69,000 new consumers enrolled in health insurance plans, and over 86% of all enrollees qualified for financial assistance. The Marketplace has helped more than 573,700 Virginia residents enroll in high-quality health insurance plans since launching in 2023.

"Virginia's Insurance Marketplace was designed by Virginians, for Virginians, and we're excited to help more residents find high-quality health insurance during this year's Open Enrollment Period," said Keven Patchett, director of Virginia's Insurance Marketplace. "We also understand that navigating health coverage can be daunting; that's why we have numerous resources available to consumers and more than 4,300 certified assisters and agents across the Commonwealth ready to guide Virginians through open enrollment to find the best plan to fit their unique needs."

Every health plan offered on the Marketplace covers 10 essential health benefits, including emergency services, maternity and newborn care, prescription drugs, mental health care, hospitalization and preventative screenings.

The Open Enrollment Period has been extended by two weeks this year. It will run from November 1, 2025, through January 30, 2026, giving Virginia residents a full three months to review and select a plan. This is the only time of the year for residents to enroll in a plan or to switch plans. After January 30, only Virginians experiencing a qualifying life event (such as getting married or divorced, having a baby, or losing health insurance) may be eligible to enroll.

Key Dates for Consumers:

- Enroll by December 31, 2025, to have health coverage effective January 1, 2026.
- Enroll by January 30, 2026, to have health coverage effective February 1, 2026.

Virginians may see changes to their health insurance premiums, out-of-pocket costs, or provider networks in 2026 compared with 2025, reflecting broader statewide and national health care trends. Virginia's Insurance Marketplace has enhanced its support and resources to help consumers make informed decisions and get health insurance that meets their needs.

To avoid gaps in coverage and ensure the best value, Virginia's Insurance Marketplace encourages all consumers to carefully review their plan options, update their information, explore available financial assistance, and use the resources and support offered by the Marketplace.

To get started, Virginians can visit [Marketplace.Virginia.gov](https://www.marketplace.virginia.gov) to browse and compare health insurance plans. For additional help — online or in person — Virginians can access the following resources:

- The [Marketplace Help Center](#) connects Virginians with someone who can provide assistance in person or over the phone. Free translation services are available.
- The [savings calculator](#) helps residents see if they might qualify for free or low-cost health insurance.
- The [FAQ page](#) answers some of the most common questions about the Marketplace.

Virginia's Insurance Marketplace is operated by the Virginia Health Benefit Exchange, a division of the State Corporation Commission.

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Source URLs:

<https://www.marketplace.virginia.gov/>

<https://www.marketplace.virginia.gov/marketplace-help-center>

<https://enroll.marketplace.virginia.gov/prescreener/>

<https://www.marketplace.virginia.gov/faqs>