

Plan Year 2026 Updates

Changes are coming that may affect how much you pay for health insurance through Virginia's Insurance Marketplace.

These changes mean that some enrollees may see higher monthly premiums beginning in 2026. All plans offered on the Marketplace will still offer high-quality, comprehensive coverage.

Why Costs May Go Up

Expiration of enhanced tax credits

Since 2021, extra financial help has been available through enhanced tax credits — but this additional support is set to expire on December 31, 2025, unless Congress extends it.

Other factors

Even if tax credits continue, other things — both regional and individual to you — could change what you pay. Be aware of these potential developments that might affect you:

- A change in your income, family size, or tax filing status
- A new insurer entering your region
- Not filing and reconciling your federal taxes if you received tax credits
- Missing paperwork deadlines

Some financial help will still be available in 2026, but fewer people may qualify, and savings might be smaller.



Calculate Your Costs

Use this tool from Virginia's Insurance Marketplace to calculate your costs for the 2026 plan year.

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

We're Here to Help

Virginia's Insurance Marketplace is committed to helping you navigate any changes.

You'll have more time to enroll this year, thanks to an extended Open Enrollment Period, running November 1, 2025, to January 30, 2026.

You can also visit our Help Center at Marketplace.Virginia.gov/marketplace-help-center or call **888-867-1501** to connect with a certified assister for one-on-one support.