



Commonwealth of Virginia

NEWS RELEASE

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Virginians: Enroll Before December 31 for Health Coverage Starting January 1, 2026

RICHMOND – Virginians have until December 31, 2025, to enroll in a Virginia’s Insurance Marketplace health plan that provides coverage beginning January 1, 2026.

The final deadline for Virginians to enroll in a health plan for 2026 during the regular 2025 open enrollment period is January 30, 2026. If you enroll after December 31 but by the January deadline, your new plan will start February 1.

The Marketplace is the only place where Virginians can access financial assistance to help lower their monthly insurance costs.

“Open enrollment is the only time for Virginians without a qualifying life event to review their options and enroll in quality, comprehensive health coverage for the year ahead,” said Keven Patchett, director of the State Corporation Commission’s Health Benefit Exchange, which operates Virginia’s Insurance Marketplace. “We encourage anyone who doesn’t have health insurance or who needs to reenroll to act now.”

Plans offered through the Marketplace cover all 10 essential health benefits, including preventative care, prescription drugs, mental health services, maternity and newborn care, and emergency services. Outside the Marketplace, consumers may encounter limited plans — sometimes called “junk plans” — that offer minimal protection and can leave individuals with high out-of-pocket costs and, in some cases, few consumer protections. In contrast, enrolling in a plan from the Marketplace ensures access to comprehensive, reliable coverage.

Help is available online, in person, or over the phone for anyone who needs assistance with the enrollment process. Virginia’s Insurance Marketplace offers support through certified enrollment assisters, navigators, and licensed agents across the Commonwealth.

Virginia’s Insurance Marketplace offers several free resources, including:

- A plan comparison tool to review available coverage options.
- A cost calculator to estimate potential financial assistance.
- A statewide network of more than 5,000 certified assisters and agents who can provide free, in-person or virtual help.
- A help center with phone support and translation services.

Virginians can visit [Marketplace.Virginia.gov](https://www.marketplace.virginia.gov/) to browse plans, apply for coverage, and see whether they qualify for financial help. Information about qualifying life events and Special Enrollment Periods is also available on the site.

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