

Plan Year 2026 Updates

There 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.

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 expired on December 31, 2025.

Other factors

Even if tax credits continue, other factors could change what you pay. Other factors could change what you pay, such as:

- A change in your income, family size, or tax filing status
- A new health insurance provider 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 may be less.



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 understand and manage these changes.

You can also visit our Help Center at Marketplace.Virginia.gov/marketplace-help-center or call **888-687-1501** for one-on-one support.