

Open Enrollment Periods For Maryland, Virginia and the Federal Marketplace



The Change: The open enrollment period is being standardized across all states. It will run from November 1 to December 15 each year. States with state exchanges may extend it to December 31. This returns to the original period established in the ACA. The change begins with the 2027 Open Enrollment Period, which will have a shorter deadline.

Who is affected: It affects everyone who enrolls in an ACA Marketplace plan.

Key Dates

2026 Open Enrollment:

- **Federal Marketplace (Healthcare.gov):** November 1, 2025, to January 15, 2026.
- **Maryland:** November 1, 2025, to January 15, 2026.
- **Virginia:** November 1, 2025, to January 30, 2026.

2027 Open Enrollment and Beyond:

- **Federal Marketplace (Healthcare.gov) and all states:** The deadline for Open Enrollment will be shortened to November 1 through December 15, and no state will be allowed to have an enrollment period extending past December 31. All plans will begin on January 1, 2027

Possible Solutions/Options:

- **Act Early:** Do not wait until the last minute. The shorter enrollment window means you need to start researching and preparing your application well in advance.

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