Deductible and Maximum Out-of-Pocket Cost are Increasing in 2026

The Change: The federal government has made changes to the maximum out-of-pocket limits for 2026 and beyond. For 2026, the maximum out-of-pocket limit for an individual is $10,600 and for a family is $21,200.

Who is Affected:

- Everyone enrolled in a Marketplace plan will be affected by these changes.
- It is especially important for those with chronic conditions or who anticipate significant medical needs to understand these limits.

Possible Solutions/Options:

- **Know Your Limits:** Understand your plan's deductible and out-of-pocket maximum and budget accordingly.
- **Consider a Plan with Cost-Sharing Reductions:** If your income is at or below 250% FPL, a Silver plan with Cost-Sharing Reductions (CSRs) can significantly lower your deductible and out-of-pocket costs.
- **Consider Gap or Indemnity Plans:** These plans are designed to work with your health insurance plan to lower your out of pocket cost.

Sheron Sidbury
Healthcare Cost Containment Specialist
7708 Richmond Hwy #1060
Alexandria, VA 22306
(571) 636-9366
sheron@sesinsureme.com
https://www.youdesignaplan.com/