

2027 Open Enrollment

Reminders for Clients Paying Full Price or use an ICHRA

Open Enrollment for 2027 begins **November 1, 2026**.

Review Your 2027 Renewal Notice

You should receive information from the **Marketplace, your insurance company, or both** showing your 2027 plan and price.

- If you are satisfied with the new price and benefits, follow your insurance company's renewal and payment instructions. Make sure your required premium is paid by **December 31, 2026** for or as soon as possible after you receive the payment notice for coverage beginning **January 1, 2027**.
- If you are not satisfied, you can compare plan prices for another plan through the **Marketplace website for your state**. If you purchased through the Marketplace you can change plans here also
- If you have an ICHRA plan or purchased a plan off exchange and would like to change plans you can use the Marketplace to see all plans in one place. Do not use the Marketplace to purchase a plan. Please contact me for further instructions.
- Check your new price, benefits, doctors and prescription drug coverage before deciding to keep your plan.

Need to Update Your Information?

- **Marketplace plan:** Update your address, phone number, email or other application information through your state's Marketplace account.
- **Plan purchased directly from an insurance company:** Contact me or use your online consumer account to update your information if that option is available.

Did You Enroll During 2026?

If your coverage started during the middle or later part of 2026, make sure you complete any required reenrollment for **2027**. Do not assume that a recent enrollment means you do not need to take action for the new year.

If You Have an ICHRA

Your employer should provide your **new 2027 reimbursement amount**. Use that amount when determining your cost for 2027.

You will receive additional enrollment instructions if needed.

If I need verification documents such as invoices, **I will notify you.** Documents can be submitted through my **Secure Document Upload Link.**

<https://www3.mydocsonline.com/customerupload/1a1b67a484317411a1d8a66f889c> For the password text the word Link to 571-568-6603.

Remember

Review your renewal information before deciding to keep your current plan.

If the new price and coverage work for you, follow the renewal instructions. If they do not, Open Enrollment is your opportunity to review other options for 2027.

If you need additional assistance please schedule a call here <https://www.youdesignaplan.com/updates> or review the document under the section for everyone "What to do when you call me?" on this page.

If you miss an update all new announcements will be posted on this page

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