

Open Enrollment 2027

Important Changes and Information

There are several important changes for the 2027 Open Enrollment Period. Please review this information carefully and begin preparing now.

IMPORTANT: Update Your Marketplace Application

2027 is the last year that financial assistance will be included in the normal automatic reenrollment process.

Beginning with coverage for 2028, an important part of the reenrollment process will change.

There are two parts of the Marketplace application process:

- The Eligibility Application determines whether you qualify for financial assistance or Medicaid.
- After your eligibility is determined, the insurance enrollment application is used to enroll you in a health insurance plan.

Beginning with 2028 coverage:

- Your Eligibility Application will not be automatically updated and submitted for you.
- You will need to take action to review, update and submit the Eligibility Application.
- Your health insurance enrollment can still be automatically renewed as usual.
- However, if you do not take action on your Eligibility Application, you may be reenrolled in health insurance without financial assistance being applied to your monthly premium.
- This means you could be responsible for paying the full cost of your insurance.

I strongly encourage everyone to begin reviewing and updating their Marketplace application during this Open Enrollment Period. Getting into the habit of doing this now will help prepare you for the new requirements beginning with 2028 coverage.

Before You Update Your Application

If you feel comfortable updating your application yourself:

- Log in to your Marketplace account.
- Review your Application Summary before making changes.
- Make sure your household information is correct.
- Review the income listed on your application.
- Make any necessary changes.
- Carefully review the final Attestations before submitting your application.
- Make sure you understand and agree with the information being submitted before signing your application.

If You Need My Assistance

If you would like my assistance with your Marketplace application:

- Complete a new consent form giving me permission to assist you.
- If you have not reviewed your application recently, request a copy of your Application Summary.
- Review the Application Summary carefully and let me know about any information that needs to be updated.

Remember: The information on your Marketplace application belongs to you. You are responsible for making sure it is complete and accurate, even when someone is assisting you.

This includes your income, household members, address, tax information and other information used to determine your eligibility for coverage and financial assistance.

Application Review and Signatures

- All applicants must review their Application Summary and the final Attestations.
- Applicants should sign their own application whenever possible.
- If someone assisting you will complete the signature on your behalf, you must provide written permission authorizing that person, consumer assistance worker, agent or broker to complete the signature for you.
- Never approve or sign an application without reviewing the information being submitted.

Watch for Your Marketplace Notices

You should be receiving your annual Reenrollment and Eligibility Redetermination Notices within the next 30 days.

When you receive them:

- Do not ignore them.
- Carefully review your Eligibility Redetermination Letter.
- Check the income being used to determine your financial assistance.
- Make sure the income listed matches your current information.
- Review your household and other eligibility information for accuracy.
- Report any changes that need to be made.

Making sure your income and all other information on your application is accurate is your responsibility, not the responsibility of the person assisting you.

If You Have Difficulty Using Technology

If you have difficulty using computers, smartphones, email, passwords or online forms, consider adding a trusted person as an Authorized Representative on your Marketplace account.

An Authorized Representative can assist you with accessing your account and completing necessary online forms.

Choose someone you trust and make sure you understand what you are authorizing that person to do.

IMPORTANT: Cigna Individual Marketplace Coverage Is Ending

December 31, 2026 is the last day of Cigna Individual Marketplace coverage.

If you are currently enrolled in an Individual Marketplace plan through Cigna:

- You will need to choose a different insurance company for coverage beginning January 1, 2027.
- Cigna has begun notifying currently enrolled members about this change.
- Please do not ignore notices you receive concerning your Cigna coverage.

For additional information, please review the Cigna document located on the Updates page of my website.

<https://www.youesignaplan.com/updates>

Important Changes for Legal Immigrants

Beginning January 1, 2027, federal Marketplace financial assistance will be limited to eligible noncitizens in three immigration status categories:

- Lawful Permanent Residents (Green Card holders)
- Cuban/Haitian Entrants

- COFA Migrants

Other lawfully present immigrants may still be able to purchase Marketplace health insurance, but they may no longer qualify for federal financial assistance.

If you or someone in your household is a legal immigrant, please review New Rules for Immigrants under Changes for 2027 on the Updates page of my website. <https://www.youdesignaplan.com/updates>

Open Enrollment Calls and Appointments

Open Enrollment is an extremely busy time. To help me respond to everyone as efficiently as possible, please follow the instructions in my voicemail when contacting me.

Priority will be given to:

- Consumers who schedule an appointment, and
- Consumers who leave a message with the best days and times to reach them.

If you leave a message such as “call me anytime” without providing the best days and times to reach you, your call will be returned within 72 hours.

Consumers who follow the voicemail instructions will normally be contacted by text or phone within 24 hours.

To have your request prioritized:

- Follow the instructions in my voicemail message, or
- Use the Schedule an Appointment button on the Updates page of my website.
<https://www.youdesignaplan.com/updates>

Important Information for iPhone Users

Changes to Apple's call-screening features may affect calls from people who are not saved in your contacts.

If you would like me to communicate with you by phone:

- Please add my business contact information to your phone.
- Refer to the document My Business Phone Numbers.
- I will also send my contact card so you can easily add my information to your phone if you have not already done so.

If you are using Apple's new Call Screening feature and you have not heard from me within 72 hours, please contact me again. My call may not have gone through.

Adding my business number to your contacts can help make sure my calls reach you.

Start Preparing Now

Please do not wait until the end of Open Enrollment.

Review your Marketplace application, watch for your annual notices, read the documents on the Updates page and contact me early if you need assistance.

Most importantly, begin getting into the habit of reviewing and updating your Eligibility Application every year.

Starting with 2028 coverage, taking action on this part of your application will be necessary for financial assistance to be determined and applied to your insurance premium. Your insurance may still be automatically renewed if you do nothing, but financial assistance will not automatically be applied as it has been in previous years.

Direct link to my updates page:

<https://www.youdesignaplan.com/updates>

If you miss an update all new updates and important notices will be posted here. Please save the link for future references. You can begin reaching out to me for assistance now. Once Open Enrollments begins November 1st wait times will be longer. I will make every effort to respond as soon as possible.

Sheron Sidbury
Healthcare Cost Containment Specialist
1520 Belle View Blvd, Suite #5801
Alexandria, VA 22307
(571) 636-9366
sheron@sesinsureme.com
<https://www.youdesignaplan.com/>

