

ACA Marketplace:

Key Changes to your Coverage and Costs

2025-2026 Guide for Patients and Families who use the ACA Marketplace (Healthcare.gov)

Reduction in Marketplace Subsidies



- Extra subsidies (financial help) for ACA Marketplace insurance premiums are set to expire at the end of 2025 unless Congress decides to keep them.
- If you currently get this extra help, be prepared for your premium to rise in 2026.
- Congress may still choose to extend this extra financial help before the next open enrollment period.
- Please note that this expiration only applies to the extra subsidies, not ALL subsidies.

New Limits on Who Can Get Help



- Starting with the 2026–2027 tax years, some immigrants who are here legally may no longer get financial help for Marketplace coverage.
- If you're not sure if this affects you, check with one of the resources in the "Help" section.
- People who sign up during a special enrollment period (SEP) not linked to a major life event (like having a baby or getting married) may lose access to premium tax credits and cost-sharing help for plans starting in 2026.
- To keep your costs as low as possible, sign up during open enrollment (November 1, 2025–January 15, 2026).

Auto-Renewal Verification



- Auto-renewal without verification will end in 2026. You will need to verify your eligibility to keep getting premium help.
- You can do this on healthcare.gov.
- If you need help, check with one of the resources in the "Help" section.

Tax Credit Changes



- Starting with 2026 taxes, if you get more premium tax credit than you should, you may have to pay back the full amount.
- This could happen if your 2026 income is higher than what you first reported.
- To avoid surprise paybacks, update your Marketplace application anytime your income, address, or household size changes. This helps keep your financial help correct.

Help is Available:



- For application and renewal assistance, questions about eligibility, and other FAQs reach out to any of the resources listed here:
 - Cover Missouri (navigators & enrollment help): 800-392-2161 | covermissouri.org
 - Healthcare.gov call center: 800-318-2596 (available 24/7) | healthcare.gov
 - Samuel U. Rodgers: 816-889-4797 | samrodgers.org/aca