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The 2027 Open Enrollment Guide

Your step-by-step handbook to finding affordable health insurance.

Presented by **BenaVest**

Nationwide health insurance guidance you can trust.

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What Is Open Enrollment?

Open Enrollment is the yearly period when you can sign up for, renew, or change your health insurance plan through the Health Insurance Marketplace (ACA Exchange).

For coverage year 2027, Open Enrollment runs from:
November 1, 2026 – January 15, 2027

If you miss this window, you may only qualify to enroll later through a **Special Enrollment Period (SEP)** triggered by certain life events (like losing coverage, moving, getting married, or having a baby).

Who Should Enroll During This Period?

You should take action if you:

- Don't have employer-provided insurance
- Are self-employed or a freelancer
- Recently lost coverage or aged off a parent's plan
- Want to switch plans or find lower premiums
- Are eligible for subsidies or Marketplace assistance

How ACA Subsidies Work in 2027

Premium Tax Credits help eligible households lower monthly Marketplace premiums.

Eligibility generally requires income between 100%–400% of the Federal Poverty Level, plus other requirements. Enhanced subsidies expired at the end of 2025.

Example: *A family of four earning $78,000 may qualify. Savings depend on location, ages, and available plans.*

Estimate your savings with the **BenaVest ACA Subsidy Calculator**. Eligibility and savings are not guaranteed.

⚙️ Important 2027 Updates

- **Premium Tax Credits**: Enhanced subsidies ended December 31, 2025. Standard credits remain available to eligible households, generally at 100%–400% FPL.
- **Family Coverage Affordability:** Eligible family members may qualify for subsidies if employer family coverage is unaffordable. The 2027 threshold is 10.22% of household income.
- **Preventive Care & Telehealth**: Qualifying in-network preventive care is generally covered at no cost. Telehealth benefits and costs vary by plan.
- **Review Your 2027 Plan**: Costs and networks can change. Check your doctors, hospitals, and prescription coverage before renewing.

How to Enroll 💻 Through Benavest

1. Compare Plans Online

View Marketplace, private, and small business plans in one place.

👉 **Compare Plans Now**

2. Check Subsidy Eligibility

Use our free calculator or speak with a licensed agent.

3. Speak with a BenaVest Advisor at (877) 962-8332

Get personalized help choosing the right plan for your needs.

4. Enroll with Confidence

We'll walk you through the Marketplace or carrier enrollment process step-by-step.

Documents You'll Need to Enroll 📄

Prepare these before you apply:

- **Social Security numbers** (for all household members)
- **Income documentation** (like pay stubs or W-2s)
- **Current health plan information** (if you're switching)
- **Immigration documents** (if applicable)
- **Employer coverage forms** (if offered coverage at work)

Why Choose BenaVest?

01

Licensed nationwide, serving individuals, families, and small businesses.

02

Compare **Marketplace, private, and group plans** from top carriers.

03

Expert support through enrollment, renewal, and subsidy verification.

04

100% free assistance — we're paid by the carriers, *not by you*.

"BenaVest helped me save over $400 a month on my family's health plan.

They explained everything clearly and made enrolling easy."

— Maria G., Florida

Ready to Enroll?

Call: (877) 962-8332

Email: office@benavest.com

Visit: www.benavest.com

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