



Federal Changes to Your Health Insurance

New federal rule changes may affect your health insurance through Affordable Care Act marketplaces like Covered California. These could increase costs and create additional steps to enroll.

What You Need to Know

Automatic Renewal

You will be automatically re-enrolled next year with the health plan you had in 2025, as long as your plan is still available and you are still eligible.

Medi-Cal

The federal government has made changes that will affect eligibility and benefits, however most Medi-Cal members won't see any changes. Visit Medi-Cal's website for more information.

Open Enrollment

Open enrollment for plan year 2026 will be from Nov. 1, 2025, to Jan. 31, 2026. It's possible that the federal government will shorten it for plan year 2027, — from Nov. 1, 2026, to Dec. 31, 2026.

Possible Premium Increases

Financial help will still be available next year (2026), but many enrollees will receive less than they did before. The federal government increased financial help for some people in 2021 through Enhanced Premium Tax Credits. Unless Congress acts, the increased help will end on Dec. 31, 2025.

What's Changing

The federal government has acted to make these changes to health insurance starting this year and beyond. The year they are set to take effect, and their possible impacts are described below. **This information (including effective dates and timelines) may change based on future court actions.*

DACA and Immigration

2025

Deferred Action for Childhood Arrivals recipients are no longer eligible for health or dental insurance through Covered California. The federal government ended their insurance on Aug. 31.

2027

In 2027, only certain immigrant groups will be eligible for financial help to help pay for their insurance: lawful permanent residents (green card holders), Cuban and Haitian entrants and Compact of Free Association (COFA) migrants.

Low-Income Households

The federal government ended the special-enrollment period for [people with low incomes](#) (individuals earning up to \$22,590 per year or a family of four earning up to \$46,800 per year).

These individuals will have to enroll during open enrollment, or through special enrollment if they experience certain life changes.

Financial Help and Pre-Enrollment Verification

2025

Starting in September 2025, the automatic 60-day extension to fix income inconsistencies will no longer be available. People will have the standard 95 days to resolve it instead. People who need more time can call Covered California.

2026

Some people end up receiving too much financial help to lower their monthly premiums because their household income is listed incorrectly on their application. While filing 2026 federal taxes in 2027, people who receive too much financial help will now have to pay back the full amount they owe.

Before, the amount they had to pay back was capped based on their incomes.

Remember to update your account whenever your income changes. It's the best way to make sure you get the correct amount of financial help.

2028

In 2028, you will need to prove that you qualify for financial help before receiving it. Unlike before, financial help won't be given during the time it takes to fix any data issues (in most cases).

In 2028, people who don't confirm or update their information for the next year will no longer be automatically re-enrolled in health insurance with financial help.

Health Savings Accounts

In 2026, Bronze and minimum coverage (catastrophic) plans through Covered California will count as high-deductible health plans (HDHPs) that let you contribute to a Health Savings Account (HSA).

Before, some of these plans didn't qualify because of how they were designed.

In 2026, you can use money from your HSA to pay for direct primary care fees, which is a monthly membership fee that lets you get a range of primary care services. Individuals can use up to \$150 a month and families can use up to \$300 a month.

However, free preventive care is available to all Covered California enrollees and covers most screenings and vaccinations.

Gender-Affirming Care

Though there are some changes to federal rules, health insurance companies in California still must provide gender-affirming care because of state rules that protect against discrimination. All health plans through Covered California cover this care.



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