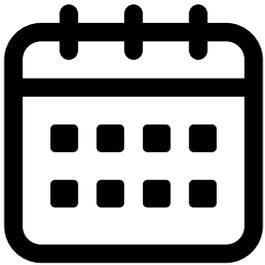




# It is time to enroll in a health insurance plan for the Health Care Marketplace 2026!



***Do you need health insurance?***

**Do you need health insurance?**  
We can help you apply on HealthCare.gov and get enrolled in a health insurance plan that fits your needs. Our service are **FREE!**

**Open Enrollment is from:**  
November 1st -January 15th

Appointments can take up to 2 hours

- WE Can:**
- Answer questions you have about health insurance and your options
  - Get estimated prices on 2026 health plans
  - Submit your application to lower costs
  - Select and enroll in a health plan that fits your need

**WE ARE Certified Application Councilors:**

Non-biased  
Trustworthy  
Certified  
Secure



**CONTACT US**

 **614-505-9460**



# Health Care Changes:

## *As of August 25<sup>th</sup> 2025:*

- ♥ Low-income families no longer qualifies for a special enrollment period from now till December 31 2026.
- ♥ DACA recipients cannot enroll in health insurance through the ACA Marketplace

## *Coming January 1<sup>st</sup> 2026:*

- ♥ Enhanced premium tax credits end December 31, 2025 (premiums will increase)
- ♥ Marketplace insurers will be prohibited from including gender affirming care as essential health benefits
- ♥ Lawfully present immigrants who are ineligible for Medicaid due to their status may no longer be allowed to access premium tax credits
- ♥ Premium tax credits eligibility for people who enroll in by income-based Special Enrollment period will be eliminated
- ♥ There is no limit on how much excess APTC a Marketplace enrollee might have to repay if their income ends up higher than expected

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