



INDIVIDUAL & FAMILY HEALTH INSURANCE

2027

Your ACA coverage guide

Enrollment dates. Costs. Savings. Your plan checklist.



OEP NAVIGATOR

An independent guide from Quote Variety.

Reviewed October 27, 2026

Know what you are comparing.

ACA Marketplace plans cover essential health benefits, including doctor visits, hospital care, prescriptions, mental health services, and maternity care. They cannot deny coverage or charge more because of a pre-existing condition.

FOUR COSTS TO UNDERSTAND

Monthly premium

What you pay each month to keep coverage, even if you do not use medical services.

Deductible

What you pay for certain covered care before the plan begins paying. Some services may be covered before you meet it.

Copays & coinsurance

A copay is a fixed amount for a covered service. Coinsurance is a percentage of the cost. The amounts depend on your plan.

Out-of-pocket maximum

The limit on certain costs for covered, in-network care. Premiums, noncovered services, and generally out-of-network costs do not count.

Check your doctors and prescriptions.

Confirm your doctors and hospitals are in the specific plan network. Check its drug list for your medications and what you would pay. Review the Summary of Benefits and Coverage before enrolling.

Sources: [HealthCare.gov - Essential health benefits](https://www.healthcare.gov/essential-health-benefits/)
[HealthCare.gov - Comparing plans](https://www.healthcare.gov/comparing-plans/)

Know your enrollment window.

HealthCare.gov dates for 2027 coverage. State Marketplace deadlines can differ.

NOV 01

2026

Open Enrollment begins

You can apply for 2027 coverage or update your Marketplace application.

DEC 15

2026

Deadline for a January 1 start

Enroll by December 15, then pay your first premium if one is due.

JAN 15

2027

HealthCare.gov enrollment ends

Enroll by January 15 for coverage starting February 1, then pay your first premium if due.

Need coverage outside these dates?

Losing qualifying health coverage, getting married, or having a baby may qualify you for a Special Enrollment Period. Timing and documentation rules apply. Medicaid and CHIP accept applications year-round.

Before enrolling: Check your state Marketplace dates and confirm when your selected coverage will begin. Submitting a contact request on OEP Navigator does not enroll you.

Sources: [HealthCare.gov - Dates and deadlines](#)

[HealthCare.gov - Marketplace in your state](#)

[HealthCare.gov - Special Enrollment Periods](#)

Check both types of savings.

Eligibility depends on your household and other requirements. Savings are not guaranteed.

01 / LOWER MONTHLY PAYMENTS

Premium tax credit

May lower your monthly insurance payment. The amount depends on your expected household income, household size, and other eligibility factors. The Marketplace determines what you qualify for.

02 / LOWER COSTS WHEN YOU NEED CARE

Cost-sharing reductions

May reduce deductibles, copays, coinsurance, and out-of-pocket limits for eligible households. You must choose a Silver plan to receive these income-based savings.

Have these details ready.

Your expected household income for 2027, household members, and any offer of job-based coverage. If you work for yourself or your income varies, use your best estimate and update your application when it changes.

Keep the distinction clear: A premium tax credit reduces insurance costs. It is not a cash benefit. A website estimate is not an official eligibility decision.

Sources: [HealthCare.gov - Saving on monthly premiums](#)

[HealthCare.gov - Saving on out-of-pocket costs](#)

[HealthCare.gov - Renewing and comparing coverage](#)

What changes for 2027?

Review your actual plan and eligibility notice before renewing.

Higher standard out-of-pocket limits

Annual limit	2026	2027
Individual	\$10,600	\$12,000
Family	\$21,200	\$24,000

Your plan may have a lower limit. This is not your monthly premium or a prediction of what you will spend.

Job-based affordability test: 10.22%

The 2027 threshold is 10.22%, up from 9.96% in 2026. An offer of affordable coverage that meets minimum value can affect Marketplace savings. The employee and family-member tests can produce different results.

Savings rules change for some noncitizens

Federal financial-help eligibility narrows in 2027. Eligibility to buy coverage and eligibility for savings are different. Update your application and review your Marketplace notice if your eligibility depends on immigration status.

ALREADY IN EFFECT - NOT NEW IN 2027

Additional pandemic-era premium savings ended after 2025. Repayment caps for excess advance premium tax credits were removed beginning with tax year 2026; keep your income estimate current.

Some announced 2027 rules are on hold. A court paused several provisions. Confirm current Marketplace guidance before acting.

- [Sources: HealthCare.gov - Cost limits](#)
[HealthCare.gov - Affordability test](#)
[CMS - Noncitizen savings eligibility](#)
- [HealthCare.gov - Renewing coverage](#)
[IRS - Excess tax credit repayment](#)
[CMS - Court-paused provisions](#)

Compare your options.

Use the plan documents to fill this in. Confirm each doctor and prescription separately.

Compare	Plan A	Plan B
Plan name / ID		
Monthly premium after savings		
Deductible		
Out-of-pocket maximum		
Doctor / hospital network		
Prescription coverage and cost		
Expected coverage start date		

- ☐ Updated expected 2027 income and household information
- ☐ Reviewed Marketplace and insurer renewal notices
- ☐ Checked enrollment deadline and first premium payment

Questions about your ACA options?

Request a call from Quote Variety.

Get coverage help online

No obligation to enroll. A contact request does not submit an insurance application or change coverage. You can also shop directly at [HealthCare.gov](https://www.healthcare.gov).

This is a solicitation for insurance. Operated by Quote Variety.
Information reviewed October 27, 2026. Confirm current requirements with your Marketplace.