

OPEN ENROLLMENT IS HERE! WHAT TO KNOW

Health Care Updates and
Resources for Marylanders

October 31, 2025



Open Enrollment starts this Saturday

NOVEMBER						
S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

DECEMBER						
S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

JANUARY						
S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

November 1, 2025 – January 15, 2026

Changing this year

Eligibility Rules

- ✓ **Deferred Action for Childhood Arrivals (DACA) recipients** - no longer able to apply for health coverage through Maryland Health Benefit Exchange
- ✓ **End of Eligibility for Financial Assistance for Lawfully Present Immigrants** - Immigrants who earn under \$15,600 no longer be eligible for Advanced Premium Tax Credits (APTC; a type of financial assistance)

Application Changes

- ✓ **Reduced time to submit verification documents** - must be submitted within 90 days
- ✓ **End of a Special Enrollment Period for certain households** – Individuals earning less than \$23,475 will no longer be able to enroll at any point in the year

Premium Tax Credits

- ✓ **Amount of tax credit that can be used to lower monthly premium bill reduced** – Congress can still approve for 2026
- ✓ **Entire individual market affected** – double digit impact for all, up to 35% impact for enrollees using tax credits

Supporting our Community through change

New State Premium Assistance Program

- ✓ Less than 200% of the federal poverty level, 100% of the *enhanced* tax credits will be replaced
- ✓ Between 200% and 400% FPL, 50% of the *enhanced* tax credits will be replaced
- ✓ Young adults (18-37) have been receiving extra savings since 2021 and that will continue in 2026

Consumer Assistance

MarylandHealthConnection.gov/Help

- ✓ **Call Center** 1-855-642-8572
- ✓ **Ask Flora**, our virtual assistant, or chat with an expert
- ✓ **Free mobile app - Enroll MHC.** It's easy to upload documents and apply on a mobile device
- ✓ **BrokerConnect** – Get free expert help in 30 minutes or less
- ✓ **Free, in-person and virtual/phone enrollment assistance** by navigators and brokers

Stay Informed

- ✓ **Sign up** for [text alerts](#) or [email notifications](#)
- ✓ **Attend** an upcoming virtual event

MarylandHealthConnection.gov/Whats-New

Upcoming virtual events

Nov. 4: [Mental Health in Mind](#)

Nov. 6: [Ask An Expert: Applying for Health Care through Maryland Health Connection](#)

Virtual Enrollment Events

1. Nov. 12
2. Nov. 19
3. Dec. 3
4. Dec. 10
5. Jan. 7
6. Jan. 14



The banner features the Maryland Health Connection logo in the top right corner. The main title 'Mental Health in Mind' is displayed in large white font. Below it, the subtitle 'Get to Know Health Coverage for Mental and Behavioral Care in Maryland' is written in a smaller white font. The background is a dark purple with a subtle diamond pattern on the right side.

MarylandHealthConnection.gov/Events