

## Stay informed. Stay covered.

# Health insurance is changing.

### Recent federal actions are bringing major changes that impact health insurance, including Maryland Health Connection. These changes will impact how you apply for or renew your coverage and how much it costs.

Most Marylanders will experience these changes during the upcoming open enrollment period for plan year 2026. More changes will happen in 2027.

Maryland Health Connection is here to help you understand what's changing and make sure you get the most from your health plan. Get the latest information at www.MarylandHealthConnection.gov/whats-new.

#### What's changing?

S Cost	Due to federal changes, your monthly premium for a 2026 health plan may increase.  To ensure you get the best value from your plan, come back and <a href="maybe">shop</a> during open enrollment. There may be better options for your needs and budget.
Eligibility	DACA recipients are no longer considered eligible for coverage through Maryland Health Connection.  Some immigrants with lower incomes are no longer eligible for premium tax credits. While some immigrants are no longer eligible for coverage or savings, other family members may still qualify.
Application	Some people may need to submit extra paperwork this year. If you get a message asking for documents, don't wait. Respond quickly to avoid losing coverage.

#### What can you do?

- File your taxes. If you received premium tax credits in 2024, file your 2024 return and IRS Form 8962 to stay eligible for savings in 2026.
- Check your MHC account for updates. Submit any requested documents to avoid losing coverage.
- Use your coverage. Your 2025 plan hasn't changed. Don't put off getting the checkups and care you need.
- Explore plans and prices. This year, it's especially important to review your options. Starting October 2025, you can compare 2026 plans and prices at MarylandHealthConnection.gov. There may be better options for your needs and budget, so take time to compare plans and find coverage that fits.

#### Need help?

We're here to guide you through the federal changes and help you stay covered in a plan that meets your needs.

For free help, go to MarylandHealthConnection.gov/find-help.









