

# How to Compare 2025 and 2026 Plan Prices and Premium Tax Credits

## Step 1

You will need your 2025 plan name, plan ID, premium amount, and premium tax credit information. [There are several places you can find this information:](#)

### 1. HealthCare.gov

- Log into your HealthCare.gov account, go to “My Applications,” and then “My Plans and Programs”.
- This page will show you your 2025 plan and the premium. If you are receiving premium tax credits in 2025, the page will show you your net premium (monthly health insurance premium minus advanced premium tax credits).
- This information can also be found in your “Eligibility Notice” by going to “My Applications” then “Application Details”.
  - Your Eligibility Notice will show you the amount of premium tax credits you are eligible for in 2025.

### 2. Premium bill from your health insurance company

- You might have this information in a health premium bill that is mailed to you or that is available through your insurance company’s website.
- You can call your insurance company if you are not sure how to find your premium bill (their phone number is listed on the back of your insurance card).

### 3. Insurance company’s customer service

- Your insurance company can provide the name and ID number for your specific health plan, as well as the net premium you pay each month.

## Step 2

Once you have your 2025 plan name, plan ID, premium, and premium tax credit information, go to [OregonHealthCare.gov/WindowShop](https://OregonHealthCare.gov/WindowShop).

1. Enter your ZIP code and select your county if more than one county is available.
2. Enter all information for each person in your household.
  - Your household members include anyone you list on your taxes.
  - Include people in your household even if they are not looking for health coverage – you can select “Not Seeking Any Coverage” for that person.
3. Enter your estimated income for 2026.
  - Your estimated premium tax credits for 2026 will be displayed on the right side of the screen.
  - If you are potentially eligible for a plan with cost-sharing reductions, that will also be displayed.
4. If you want to see the cost of the health plan you have in 2025 plan for 2026, select “Continue”.
5. Look through the [crosswalk list \(orhim.info/OE26crosswalk\)](https://orhim.info/OE26crosswalk) to find the name of your 2026 health plan, then find it on the Window Shopping tool
  - Some plans have different names and/or plan IDs in 2026.
  - The premium displayed will include the estimated premium tax credits that you may be eligible for in 2026.

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You can get this document in other languages, large print, braille or a format you prefer free of charge. Contact the Oregon Health Insurance Marketplace at [info.marketplace@oha.oregon.gov](mailto:info.marketplace@oha.oregon.gov) or 855-268-3767. We accept all relay calls.

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