

What to Do if You Get a Notice About Your Health Insurance Premium Increasing

You may have received a notice from your health insurance carrier saying that your monthly health insurance premium will increase for 2026. This change may be due to the expiration of enhanced premium tax credits, which helped lower premiums for many Marketplace enrollees over the past few years.

Why Your Premium May Be Changing

- **Enhanced premium tax credits are ending.**
These temporary savings were part of federal COVID-19 relief laws that allowed more people to be eligible for financial help while also increasing the amount of tax credits available. Unless Congress takes action to extend them, these enhanced savings will expire at the end of 2025.
- **Regular premium tax credits will still be available.**
You may still qualify for federal help to lower your monthly premium, but the amount could be less in 2026 than it was in 2025.
- **Other factors can also affect your premium.**
Plan rates, your income, your age, and where you live can also change your costs from year to year.

What You Can Do

- **Shop and compare during Open Enrollment.**
Open Enrollment begins November 1. You can visit the Marketplace Window Shopping tool at OregonHealthCare.gov/WindowShop to preview 2026 plans and find out how much financial help you may qualify for. Comparing plans is the best way to make sure you're getting the best value for your coverage needs.

- **Update your information.**

Be sure to review and update your household and income information. Even small changes can affect how much financial help you receive.

- **Get free, local help.**

Licensed insurance agents and certified community partners across Oregon can help you understand your options, compare plans, and enroll — at no cost to you. Find help near you at OregonHealthCare.gov/GethHelp.

- **Don't ignore your renewal notice.**

If you take no action, you may be automatically re-enrolled — possibly at a higher premium. Review your options early to avoid surprises.

Key Dates

- Open Enrollment: November 1, 2025 – January 15, 2026
- Coverage for 2026 begins: January 1, 2026 (if you enroll by December 15)

Need Help Understanding Your Notice?

- If you have questions about your renewal notice or premium changes, visit OregonHealthCare.gov or call our Consumer Assistance Team at 855-268-3767 (toll-free) from 8 a.m. to 5 p.m. PT, Monday through Friday, except state government holidays.

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 or 855-268-3767. We accept all relay calls.

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