



August 2025

State-Based Marketplace 2026 Enrollment Timeline

The Health Insurance Marketplace open enrollment season is quickly approaching, and states and Marketplaces will soon take action to finalize rates and insurance options available to enrollees. The information below outlines anticipated timelines for key actions leading up to the open enrollment period in State-based Marketplace states, including the release of final insurance rates, communications with consumers about insurance options, and the opening of health insurance shopping periods.

See timeline on the next page. ►



The State Marketplace Network is a consortium of state leaders and staff dedicated to the operation of State-based Health Insurance Marketplaces and State-based Marketplaces that use the federal platform.
StateMarketplaceNetwork.org

	Proposed 2026 rates filed	Approved final rates become public	Approved 2026 plans and rates loaded into Marketplace	Launch of open enrollment marketing campaign	Window shopping opens	Open enrollment begins	Pre-open enrollment information sent to customers	Renewal notice with what a current customer will pay, including 2026 premium and/or 2026 APTC
Descriptions	Deadline to file proposed health insurance rates for 2026 plan year.	State officials make approved health insurance rates public.	Marketplace loads all plans and rates into their systems; tests to ensure all plans and rates display correctly for consumer shopping and enrollment.	Marketplace officially begins open enrollment outreach and marketing campaigns, including paid and earned media.	Marketplace website displays 2026 plan options and premiums. Customers can do an early comparison between available plans and see their 2026 premium costs.	Existing customers can shop for new coverage for 2026.	Marketplace sends information to customers. This information is not an official required renewal notice. It is information in addition to official required notices.	Marketplace sends notice to current enrollees with information on the advanced premium tax credit (APTC) amount they qualify for, their 2026 premium, and/or the amount the customer owes each month after APTC is deducted from premium.
CA	7/30	By 9/30	Late September	Early September	10/15	11/1	7/29	10/16 - 11/6
CO	July	Mid-to-late October		Mid-Oct		11/1		
CT	6/1	Early September	Late September	Late October - Early November	Late October	11/1	8/18 - 8/29	10/19 - 10/24
DC	5/1	Late September	Late September - Early October	10/1	Mid-October	11/1	8/11 - 8/15	Mid-October - November ¹
ID	8/1	10/1			10/1	10/15		
IL	6/4	8/13 ²	8/11 - 9/8	10/1	10/27	11/1	10/7 ³	10/27
KY	6/2	August		Early October	10/15	11/1		Mid-October
MA	5/15	Mid-August	9/11	Mid-October	Mid-October	11/1	Mid-August	Mid-October
MD	Late May	Early September	Mid-to-Late September	11/1	Early October	11/1	Early August	Early October
ME	6/5	Late August		Early October	10/15	11/1	Early August	10/20
MN	Mid-June	10/1	Early October	Early October	Mid-October	11/1		Mid-October
NJ	6/4	September	September	October	October	11/1		Late October - Early November
NM	5/27	8/15	Early September	10/1	10/15	11/1	8/1	10/27
NY	Late May	Late August	Early-to-Mid September	11/1	Early October	11/1		Mid-October
OR	5/14	8/16		10/1	10/15	11/1		
PA	May	September	Early September	11/1	N/A	11/1	Mid-August - September	Late October
VA	5/5	8/7	10/1	11/1	10/1	11/1	9/4	10/25
VT	5/12	8/22	September	10/1	10/15	11/1	July - September	Late October
WA	5/15	Mid-September	Mid-September	Early October	10/21 - 10/30	11/1	Mid-to-late August	Mid-to-Late October

¹ DC Health Link sends an initial notice to consumers in mid-October, providing information on the 2026 APTC they qualify for. In November, a separate notice is sent with information on their 2026 premium, the APTC amount they qualify for, and the amount the consumer owes each month after deducting APTC from premiums.

² Date subject to adjustment in response to Illinois' recent SBM approval.

³ Date is earliest allowable for an SBM transition state.