





Health Insurance for Georgia, by Georgia







Open Enrollment runs from **Nov. 1, 2025 to Jan. 15, 2026**

2026 Information for Georgia Access Partners

Agents, Assistors, Issuers & Enhanced Direct Enrollment (EDE) Partners

In accordance with federal law and policy, the following changes are in effect for consumers shopping for and enrolled in plans on Georgia Access for 2026 coverage.

Topic	Policy Change	How to Help Consumers
Changes Effective August 2025		
 SEPs	All consumers must now have a Qualifying Life Event (QLE) to be eligible for financial assistance and enroll in health plans outside of Open Enrollment (OE). The continuous Special Enrollment Periods (SEP) for individuals with incomes less than 150% FPL is no longer available.	Confirm consumers have a QLE when applying for an SEP .
 DACA Recipients	Deferred Action for Childhood Arrivals (DACA) recipients are no longer classified as lawfully present immigrants for the purpose of enrolling in coverage on Georgia Access. DACA consumers who were previously enrolled in 2025 coverage received an eligibility notice from Georgia Access in early September 2025.	Direct DACA recipients to off-exchange plans, non-ACA health plans, or healthcare services through community centers.
 90-Day DMI Resolution	The automatic 60-day extension which was previously granted after the 90-day deadline Data Matching Issues (DMIs) will no longer be applied. Consumers must resolve DMIs timely to retain eligibility financial assistance.	Inform consumers they must respond in a timely manner to retain financial assistance and support consumers with resolving their DMI within the 90-day period.
 HDHP Telehealth Services	High-deductible Health Plans (HDHPs) may offer telehealth and other remote services to consumers before they meet their deductible, while still maintaining compatibility with their Health Savings Account (HSA).	Assist consumers to understand which services and costs are included in the Summary of Benefits & Coverage (SBC). Encourage them to contact their issuer with questions about benefits and covered services before meeting their deductible.

Topic	Policy Change	How to Help Consumers
Changes Beginning In PY 2026		
 Expiration of COVID-era Enhanced Federal Subsidies	Monthly premiums for consumers will increase because the enhanced Premium Tax Credits (PTCs) created by the American Rescue Plan Act and extended under the Inflation Reduction Act as a response to the COVID pandemic, are set to expire on December 31, 2025. Unless there are legislative changes enacted by Congress, these subsidies will no longer be available.	Proactively contact consumers to help them understand changes to their eligibility and financial assistance and help them explore their options to maintain coverage for 2026.
 Repayment of Excess APTCs	All consumers, regardless of income, must repay the full amount of APTCs overpayments starting in 2026 when filing their federal income taxes. Previously, the repayment amount was capped based on income.	It is critical consumers accurately estimate their income for 2026 as underestimating it could be a financial risk.
 Immigration Status & Financial Assistance	Lawfully present immigrants in their first five years of residency (known as the five-year bar) will no longer be eligible for PTCs on Georgia Access. Previously, these individuals could receive federal financial assistance while waiting to become eligible for Medicaid.	Impacted consumers may be able to find other affordable health insurance options off-exchange or through community services.
 Catastrophic Plans Exemption	The criteria for Catastrophic plans has expanded. Consumers over 30 years of age or who qualify for an exemption can now enroll in a Catastrophic plan if they are ineligible for federal subsidies.	Inform eligible consumers of their option to enroll in Catastrophic health coverage and support consumers in applying for hardship exemptions through Healthcare.gov .
 HSA Flexibility	Consumers with HDHPs who contribute to an HSA can use HSA funds to pay for Direct Primary Care (DPC) arrangements, in certain situations.	Direct consumers to contact their insurance company with any benefit-related questions.
 Bronze & Catastrophic Plans	Bronze and Catastrophic plans are now classified as HDHPs, and consumers may now pair them with an HSA.	Inform HDHP enrollees that they're eligible to contribute to an HSA and may consider plans that offer HSAs, which may be affordable options for consumers with low health care needs.

To learn more about the federal policy changes for 2026, visit:

- Visit [2025 Marketplace Integrity and Affordability Final Rule | CMS](#) to learn more about the Centers for Medicare & Medicaid Services (CMS) 2025 Marketplace Integrity and Affordability Final Rule.
- Visit [Text - H.R.1 - 119th Congress \(2025-2026\): One Big Beautiful Bill Act | Congress.gov | Library of Congress](#) to read H.R.1 – One Big Beautiful Bill Act.
- Visit [Enhanced Premium Tax Credit Expiration: Frequently Asked Questions | Congress.gov](#) to learn more about the enhanced subsidies that are set to expire for PY 2026.

Contact Us

October 15, 2025



Georgia Access Contact Center

Partner Support: 888-312-4237 TTY Line 711 | Monday – Friday: 8 AM – 5 PM ET *(Excluding Holidays)*

Website: <https://georgiaaccess.gov>

Georgia Access is the State's program for Georgians to shop for and enroll in health insurance.