







Health Insurance for **You**

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

Information for Returning Consumers

Returning to Georgia Access for Open Enrollment 2026? There are some important changes you need to know!

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

Topic	Policy Change	Impact on Returning Consumers
 Financial Assistance Levels	The federal government provides Advance Premium Tax Credits (APTCs), also known as subsidies, that lower the monthly cost of coverage for eligible consumers. The additional COVID-era funding previously authorized by Congress is set to expire at the end of 2025, reducing available assistance for consumers in 2026.	<i>Update your information and compare plans during Open Enrollment to identify the best plan to meet your medical needs and financial situation to stay covered for 2026.</i>
 Repayment of Excess APTCs	All consumers, regardless of income, must repay the full amount of APTC overpayments starting in 2026 when filing their federal income taxes. In previous years, the repayment amount was capped based on income.	<i>Accurately estimate your income and report all changes throughout the year to limit your financial risk of needing to pay back APTCs to the federal government.</i>
 SEPs	Consumers must have a Qualifying Life Event to enroll in coverage outside of the Open Enrollment period. Previously, low-income consumers could enroll in a Special Enrollment (SEP) at any time.	<i>Don't miss your opportunity to update your coverage and enroll for 2026 during Open Enrollment! Visit the website to view the full list of Qualifying Life Events.</i>
 Immigration Status	Lawfully present immigrants with incomes under the Federal Poverty Level (FPL) are no longer be eligible for financial assistance on Georgia Access while in the five-year waiting period for Medicaid.	<i>If you are impacted by this change, you may be able to find other affordable health insurance options off-exchange or through community services. Talk with an agent to learn more.</i>
 DACA Recipients	Deferred Action for Childhood Arrivals (DACA) recipients are no longer classified as lawfully present immigrants and are therefore not eligible to enroll in coverage on Georgia Access.	<i>If you are impacted by this change and were enrolled in 2025 coverage, you were sent a notice from Georgia Access in September 2025.</i>
 HSAs	Consumers are eligible for a Health Savings Account (HSA) when enrolling in an HSA-eligible Bronze or Catastrophic plan.	<i>Use the "HSA Qualified" filter on the Georgia Access Portal to view which plans may be paired with an HSA. Talk with an agent to learn more.</i>

Need help understanding how these changes impact you?

Reach out to an agent, assister, or the Georgia Access Contact Center during Open Enrollment for more information.

Reminders for Open Enrollment 2026



Plan Renewals

Georgia Access will automatically re-enroll you into your same 2025 plan for 2026 if you previously provided consent. If your plan is no longer available, you will be automatically enrolled into a similar plan from the same insurance company. If your insurance company no longer offers plans in your area, you will need to select a new plan for 2026 during Open Enrollment.



Window Shopping

You can browse 2026 plans during the window-shopping period from October 1, 2025 through October 31, 2025.



Open Enrollment

You can update your information and change plans for 2026 between November 1, 2025 and January 15, 2026. Enroll by December 15, 2025 for coverage beginning January 2026.

ENROLLMENT OPTIONS



HOW CAN I RENEW AND GET HELP?

- It's easy to update your application and renew your coverage, or select to enroll in a different health plan, for 2026.
- Georgia Access provides multiple certified enrollment options and resources to help you. You can use the same option you did for 2025 or change to a new one.
- No matter how you enroll in coverage, your eligibility and costs remain the same.



Agents

Agents are licensed and certified to help you select and enroll in a plan that meets your healthcare needs and budget.



Web Brokers

Our certified web-brokers are private sector partners that provide a tailored shopping and enrollment experience through a self-service portal and contact center.



Consumer Portal

You can create an account, compare coverage options from all insurance companies, and enroll independently through our full-service online portal.



Insurance Companies

If you know the insurance company you want to enroll with, you can shop for plans and enroll directly through their website or contact center.



Local Assisters

Licensed and certified assisters from local community organizations are available to help you apply for coverage on Georgia Access, either in person or over the phone.



Visit the Georgia Access website for more information.

To learn more about the federal policy changes for 2026, 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.
- [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.
- [Enhanced Premium Tax Credit Expiration: Frequently Asked Questions | Congress.gov](#) to learn more about the enhanced premium subsidies that are currently set to expire for PY 2026.

Contact Us

October 24, 2025



Georgia Access Contact Center: 888-687-1503 TTY Line 711

Hours During OE Mon – Fri: 8 AM – 8 PM ET, Sat: 8 AM – 5 PM ET, Sun: 10 AM – 2 PM ET (Excluding Holidays)

Hours Outside of OE Mon – Fri: 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.