



GUIDE · OPEN ENROLLMENT 2027

Your ObamaCare 2027 checklist

Everything to have ready, the dates that matter, and what changes in 2027. Bring this list to your appointment, or use it to enroll on your own.

The 3 dates

NOV
1

Open Enrollment starts
Nov 1, 2026: compare 2027 plans.

DEC
15

Deadline for Jan 1
Enroll by Dec 15, 2026 for coverage on Jan 1.

JAN
15

Last day to enroll
Jan 15, 2027. Plans start Feb 1.

Have this ready

- ☐ **Names and dates of birth** for everyone in your household (the people on your tax return).
- ☐ **Social Security numbers, or immigration document** numbers, for the people applying.
- ☐ **Your 2027 income estimate:** pay stubs, last tax return, 1099s, or business income and expenses.
- ☐ **Job-based coverage:** if any job offers insurance, the monthly cost of the employee-only plan.
- ☐ **Your current plan** and any 2027 notice from your insurer.
- ☐ **Your doctors, hospitals and medicines** (names and doses).

Ask before you choose a plan

- ☐ Are my doctors and hospitals in the network?
- ☐ Are my medicines covered, and at what cost?
- ☐ What are the deductible and the out-of-pocket maximum?
- ☐ Is it an HMO, EPO or PPO?
- ☐ What do doctor visits, urgent care and generic drugs cost?

My doctors and medicines (to check the network)

DOCTOR, HOSPITAL OR MEDICINE	SPECIALTY OR DOSE	MUST KEEP? (YES/NO)



What changes in 2027

New immigration rules. From Jan 1, 2027, tax credits are limited to U.S. citizens and nationals, green card holders, Cuban and Haitian entrants and COFA migrants. Others who are lawfully present can still buy a plan at full price.

Cigna and Sunshine State Health Plan are leaving Florida's Marketplace. Their members should choose a new plan by Dec 15.

No tax credit above 400% of the poverty level. The larger credits of 2021–2025 ended.

No cap on paying back extra credit at tax time (since the 2026 tax year). Estimate your income carefully and report changes.

Income range for tax credits (2027 coverage)

HOUSEHOLD	100% – 400% OF THE POVERTY LEVEL
1 person	\$15,960 – \$63,840
2 people	\$21,640 – \$86,560
3 people	\$27,320 – \$109,280
4 people	\$33,000 – \$132,000
5 people	\$38,680 – \$154,720
6 people	\$44,360 – \$177,440

You'd pay at most 2.15% to 10.22% of income for the benchmark Silver plan, depending on income (IRS Rev. Proc. 2026-26). Other rules apply.

How Arte helps

1

A phone consultation in Spanish or English.

2

We estimate your 2027 savings and compare plans.

3

With your consent, we help with your application; you choose the plan.

4

We help after enrollment: payments, documents, renewals.

Questions? Call (786) 808-1802

Same premium as enrolling on your own. Insurers pay licensed agents.

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