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Health Insurance Marketplace Opens

By Senator Lisa Boscola

Pennie's sixth Open Enrollment Period started earlier this month for the 2026 coverage year. Uninsured Pennsylvanians are encouraged to find quality health coverage by enrolling through Pennie.


Open Enrollment is the annual opportunity for Pennsylvanians who need health coverage to shop and enroll in a health plan at pennie.com. Pennie is Pennsylvania's official health insurance marketplace and is the exclusive source for financial savings to lower monthly premium payments or out-of-pocket costs. Three out of four Pennie enrollees qualify for financial savings. Pennie is available for anyone who does not get health cov-

PA's Official Health Insurance Marketplace

Open Enrollment is Here!

Enroll by December 15th!

Welcome to Pennsylvania's Official Health Insurance Marketplace. You're in the right place for high-quality health coverage. You're worth protecting!



erage from their employer or through a government program like Medicaid or Medicare.

Plans and prices change every year, especially this year. All current Pennie enrollees must update their information in their Pennie accounts and shop their health plan options to ensure they are in the best plan for them and their budgets for 2026. It is important for enrollees to make sure their income is as accurate as possible. Due to recent federal changes, there are increased penalties if income information is not up to date.

Another change to note this year is the cost increases to health coverage for 2026. This is due to the expiration of the Enhanced Premium Tax Credits. Since 2021, the federal government has been offering enhanced tax credits to make health insurance cheaper for Pennie enrollees. These federal enhanced tax credits are expiring unless Congress votes to extend them. There are still some tax credits for people who qualify, but the amount will be smaller. Individuals who make around \$62,600 a year or more (around \$84,600 for a couple) will not qualify for any tax credits. The expiration of these tax credits is another reason why it is very important for all Pennie enrollees to compare their health plan options this Open Enrollment Period.

All health plans available on Pennie provide access to a wide range of medical services, including hospitalization, prescription drugs, maternity care, mental health services, and much more. Health plans are from the top insurance companies and must cover care for pre-existing conditions, offer free preventive services, and provide important financial protections. Some plans available outside of Pennie claim to have these full protections but not all of them do. Enrolling through Pennie is the only way to be certain that you will have the highest protection against medical costs if you get sick or injured.

Uninsured Pennsylvanians should take advantage of Open Enrollment and apply at pennie.com and shop their health plans options to ensure peace of mind for 2026.

Consumers should enroll by December 15, 2025 for coverage starting New Years Day. Pennsylvanians looking for health coverage through Pennie can visit pennie.com or call Pennie Customer Service at 844-844-8040. Pennie's Customer Service Center is open from 8 a.m. – 7 p.m. Monday through Friday and on Saturday from 8 a.m. – 1 p.m. during Open Enrollment.

Free, local help is available. Pennie-Certified Assistors, Brokers, and Customer Service Representatives can provide answers and guidance at no cost to the customer! Help can be in-person, over the phone, or virtual and is available in many languages. Go to pennie.com/connect.