

News: For Immediate Release
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MARYLANDERS: HEALTHCARE OPEN ENROLLMENT FOR 2026 PLANS NOW OPEN

BALTIMORE, November 12, 2025 –Open enrollment for health plans covering 2026 is now open and runs through **January 15, 2026**. During this period, Marylanders may enroll in or change their individual and family health insurance plans. Securing health coverage during open enrollment ensures that individuals and their families have access to preventive services, prescription drug benefits, and protection against unexpected medical expenses. Missing the open enrollment window without a qualifying life event may limit access to coverage until following year.

Starting in 2026, federal rules will change health insurance in Maryland. MedChi is here to help you understand what's happening and what you can do to stay covered and save money.

Now is a great time to:

- Schedule your free annual wellness checkup
- Get care for health needs you've been putting off
- Use your 2025 plan before any changes happen

Plan for higher costs

The extra savings (enhanced premium tax credits) funded by the federal government could end this year. Financial help will still be available, but many enrollees could receive less than they did before. That means costs will go up in 2026. MedChi is urging Marylanders to compare plans and find one that best fits your budget.

Changes are coming to Medicaid

For now, there are no changes to member eligibility, services, or coverage. Before any change happens, an official notice will be sent.

“Health coverage isn’t just about having a card, it’s about knowing how your plan works,” said MedChi CEO Gene Ransom. “When Marylanders understand their network, coverage limits, and out-of-pocket costs, they can make smarter choices that protect both their health and their finances. Taking the time to review plan details now can prevent frustration and unexpected bills later.”

About MedChi

MedChi, The Maryland State Medical Society, is a non-profit membership association of Maryland physicians. Formed in 1799, it is still the largest physician organization in Maryland today. The mission of MedChi is to serve as Maryland's foremost advocate and resource for physicians, their patients, and the public health of Maryland. For more information, please visit www.medchi.org.