MedChi
The Maryland State Medical Society

News: For Immediate Release
Additional Information Contact:
Gene M. Ransom, CEO
Office: 410-539-0872 x 3305

MARYLANDERS: HEALTHCARE OPEN ENROLLMENT FOR 2027 PLANS NOW OPEN

BALTIMORE**,** November 2, 2026 **–** MedChi, The Maryland State Medical Society, is encouraging Maryland residents to review their health insurance options as the annual open enrollment period for individual health coverage has begun through Maryland Health Connection, the state's official health insurance marketplace.

Open enrollment runs through January 15, 2027, providing individuals and families an opportunity to enroll in health coverage for the coming year, renew an existing plan, or compare available options. Residents who select a plan by December 31, 2026, can generally begin coverage on January 1, 2027. Plans selected in January generally take effect February 1, 2027.

"Having appropriate health insurance coverage is an important step in maintaining access to necessary medical care," said Gene Ransom, CEO of MedChi. "We encourage Marylanders to take time during open enrollment to review their options, understand their benefits and costs, and choose coverage that supports their health care needs."

When comparing health plans, Maryland residents should consider more than the monthly premium. MedChi encourages consumers to review deductibles, copayments, out-of-pocket maximums, prescription drug coverage, and whether their physicians, hospitals, and other preferred health care providers are included in a plan's network. Residents should also review their household and income information to determine whether they may qualify for financial assistance to reduce the cost of coverage. Maryland Health Connection offers access to available financial assistance and free enrollment support to help consumers understand their options.

There are some important updates for 2027 per the Maryland Health Connection website:

- **Private Insurance Plans:** Many legally present Marylanders will no longer be eligible for financial assistance when enrolling in a private plan. You will still be able to enroll through Maryland Health Connection, but you would have to pay the full cost.
- **Medicaid Plans:** Starting Jan. 1, 2027, the federal government is requiring new rules for some adults to keep Medicaid coverage. All Medicaid Marylanders will need to renew every six months (instead of every 12 months). Some Medicaid adults will need to submit work requirements.
- **Medicare Open Enrollment:** Medicare open enrollment runs separately from **October 15 through December 7, 2027**.

Marylanders can explore available plans, compare coverage options, and enroll through Maryland Health Connection at **www.MarylandHealthConnection.gov**. Free enrollment assistance is also available online, by phone, and in person. Residents can call **1-855-642-8572** for assistance.

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.