

**A guide to
Individual & Family Health
Insurance Plans (IFP)**

eHealth[®]

Speak with an eHealth licensed insurance agent

Call 1-833-574-0915 TTY 711

Do you buy your own health insurance? Are you no longer covered by an employer, or government health care program?



The basics

If so, the Open Enrollment Period (OEP) is your chance to enroll in a new health insurance plan — or review your current one to see if there's something better.

eHealth makes it easy to shop, compare and enroll in plans from leading health insurers, including both national and regional carriers. Shop online or connect with a licensed insurance agent for help every step of the way.

[Compare Plans](#)

When can I enroll?

In most states, Open Enrollment runs from November 1, 2025 to January 2026. To start coverage on January 1, enroll by December 15.

Note: Some states have different Open Enrollment dates. Check your state's deadlines to be sure or refer to [this article](#).

What if I miss the deadline?

You may qualify for a Special Enrollment Period (SEP) if you've had one of (but not limited to) these Qualifying Life Events:

- Losing employer insurance
- Having a baby or adopting a child
- Marriage or divorce
- Making a permanent move

What to consider

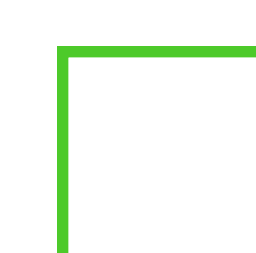
Choosing a plan starts with understanding your unique health and financial needs.

Use MatchFinder to personalize your search

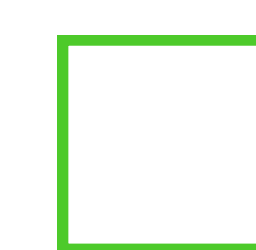
Compare individual or family plan options from top insurers. Just enter your doctors and prescriptions, and MatchFinder will sort plans by cost, coverage, and your needs.



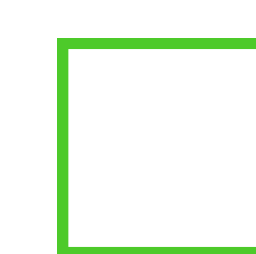
Make sure your plan checks all the boxes:



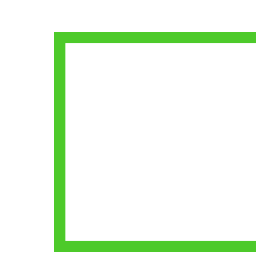
Budget: Premiums matter—but don't forget copays, coinsurance, deductibles, and prescription costs.



Providers: Your doctors, hospitals, and facilities should be in-network.



Prescriptions: Check if your medications and preferred pharmacy are covered.



Benefits: Look for added perks like mental health, dental, vision, or addiction treatment coverage.

[Compare Plans](#)



Based on your income, you may qualify for plans with premiums as low as \$0/month.

eHealth can help you check your eligibility.

Types of subsidies

There are two main subsidies available:

- **Advanced Premium Tax Credit (APTC)** lowers your monthly premium
- **Cost Sharing Reduction (CSR)** reduces out-of-pocket costs like deductibles, coinsurance and copays

Eligibility is based primarily on income, but also considers family size and local insurance costs. If your income is up to 400% of the Federal Poverty Level, you may qualify. Subsidy details are reported when you file your taxes.

Learn more about subsidy eligibility [here](#).

Do I qualify?

eHealth can help determine if you may be eligible for subsidies and guide you through Affordable Care Act ACA plan options. You can shop plans through both government and private exchanges, but government subsidies are only available for plans purchased through government exchanges. eHealth offers access to these in many—but not all—states.

What you'll need to check eligibility

- **Your state of residence** (rules can vary)
- **Number of people in your household**, including yourself, your spouse, and tax dependents
- **Estimated household income** for the coverage year (not last year's income)

[See if you qualify](#)

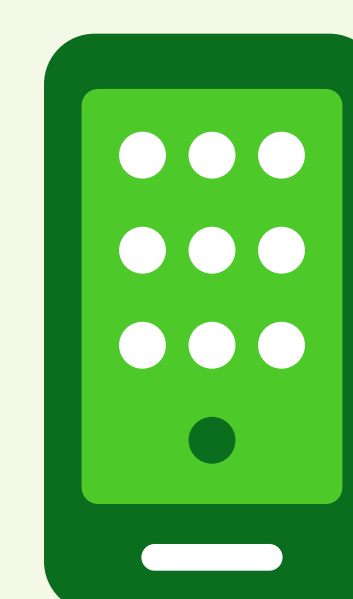


Tip: You can update your income estimate at any time to adjust your subsidy and may also qualify for a Special Enrollment Period.

What's changing in 2026¹

Here are a few updates that could affect your plan or savings:

- **New \$5 minimum:** If you're auto-renewed into a \$0 plan and haven't updated your info, you may now pay \$5/month.
- **Tax filing required:** To keep your savings, you must file taxes and report your subsidy each year.
- **Extra savings may end:** Extra help from enhanced subsidies may expire after December 31, 2025 (unless extended by Congress).



Need help understanding these changes?

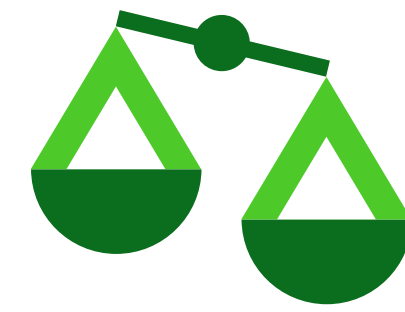
Call a eHealth licensed insurance agent — we're here to walk you through your 2026 options.



How
eHealth
can
help?

We're Matchmakers. For over 25 years, eHealth has helped millions of Americans find the right plan.

Why shop with eHealth?



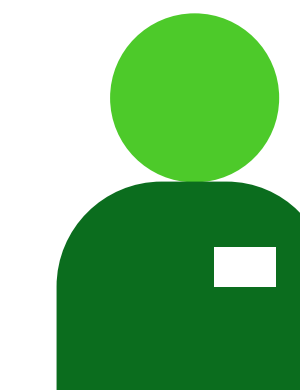
Your Health Insurance Matchmaker™

Match with plans that fit your doctors, prescriptions, and benefit preferences.



Help when you need it

Call or chat with a licensed insurance agent for personalized guidance.



Independent advisor

We compare plans from multiple insurance companies at no extra cost to you.



Free service

Get the same plans at the same price as you would from insurance companies — with no obligation to enroll.

eHealth shoppers can
**save up to \$2,016² on
average per year on
health insurance.**

[Compare Plans](#)





¹2026 changes found at: <https://info.healthsherpa.com/aca-changes>

²Potential savings calculated per 2025 eHealth [study](#).

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