

Getting Ready for 2027 Marketplace Open Enrollment: Considerations and Best Practices to Support Enrollment

Access, Care, and Engagement (ACE) TA Center
October 14, 2026



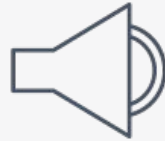
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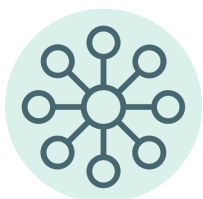
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The ACE TA Center

helps organizations



Engage, enroll, and retain

clients in health care coverage (e.g., Marketplace and other private health insurance, Medicare, Medicaid).



Communicate with Ryan White HIV/AIDS Program (RWHAP) clients

about how to stay enrolled and use health coverage to improve health care access.



Improve the clarity

of their communication around health care access and health care coverage.



Audiences

- RWHAP program staff, including case managers
- RWHAP organizations (leaders and managers)
- RWHAP clients
- Navigators, State Health Insurance Assistance Programs (SHIP) counselors and other in-person assisters that help enroll RWHAP clients in health care coverage

Poll #1

Which of the following RWHAP Parts does your organization receive funding from? (Check all that apply.)

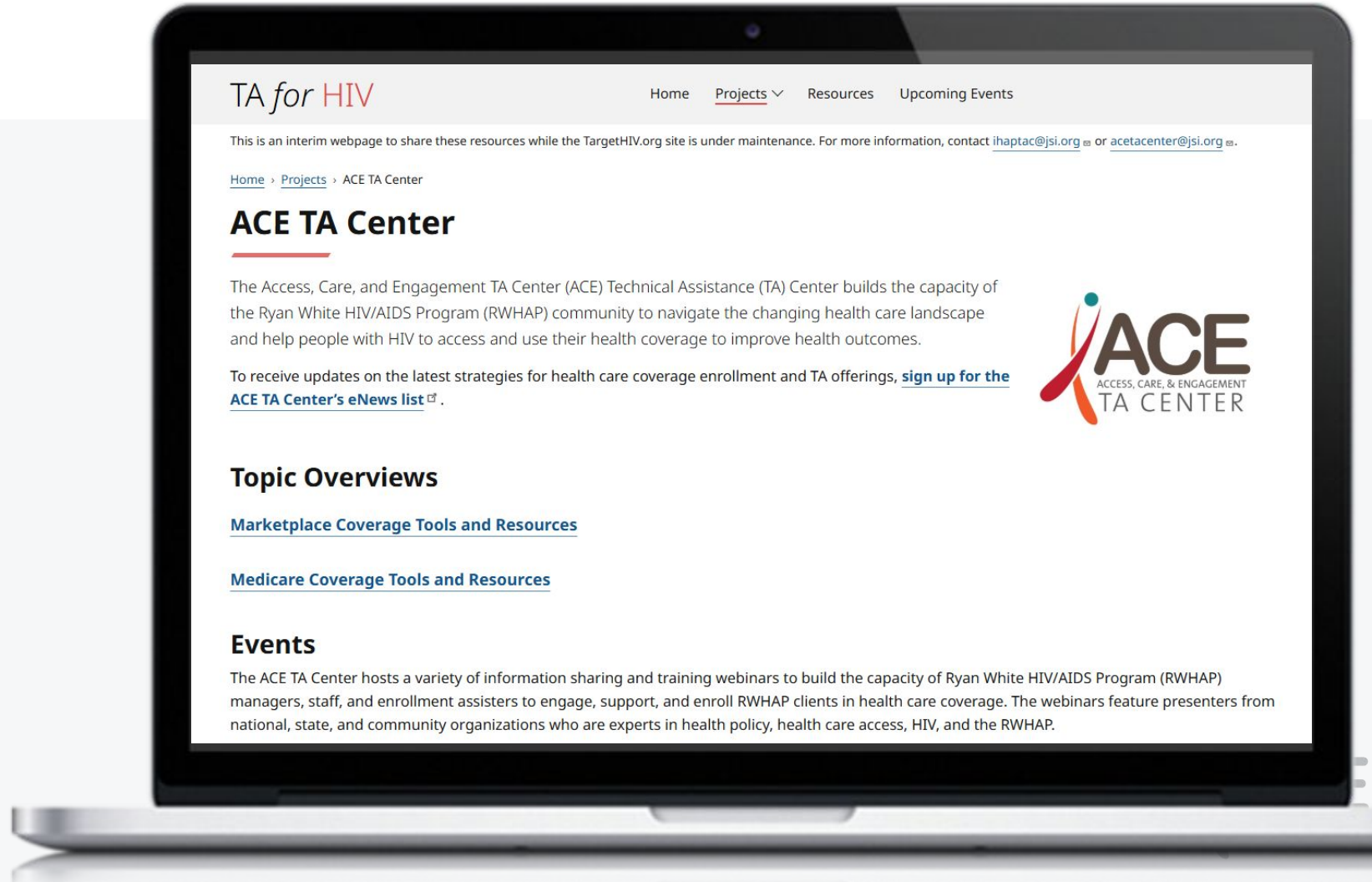
- Part A
- Part B
- Part C
- Part D
- Part F - Dental
- Part F - SPNS
- I'm not sure
- We do not receive any RWHAP funding

Poll #2

Which of the following describes your primary role at your workplace?
(Select one.)

- Director or administrator (ADAP)
- Director or administrator (RWHAP non-ADAP)
- Program manager or coordinator (ADAP)
- Program manager or coordinator (RWHAP non-ADAP)
- Case manager or social worker
- Clinical director or staff
- Benefits and enrollment staff
- Quality assurance or compliance staff
- Data entry staff
- Other (let us know in the chat!)

Visit us at
TAforHIV.org



Roadmap



Presenters

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Poll #3

What is the ***primary concern*** your clients express regarding their Marketplace plan options? (Select one.)

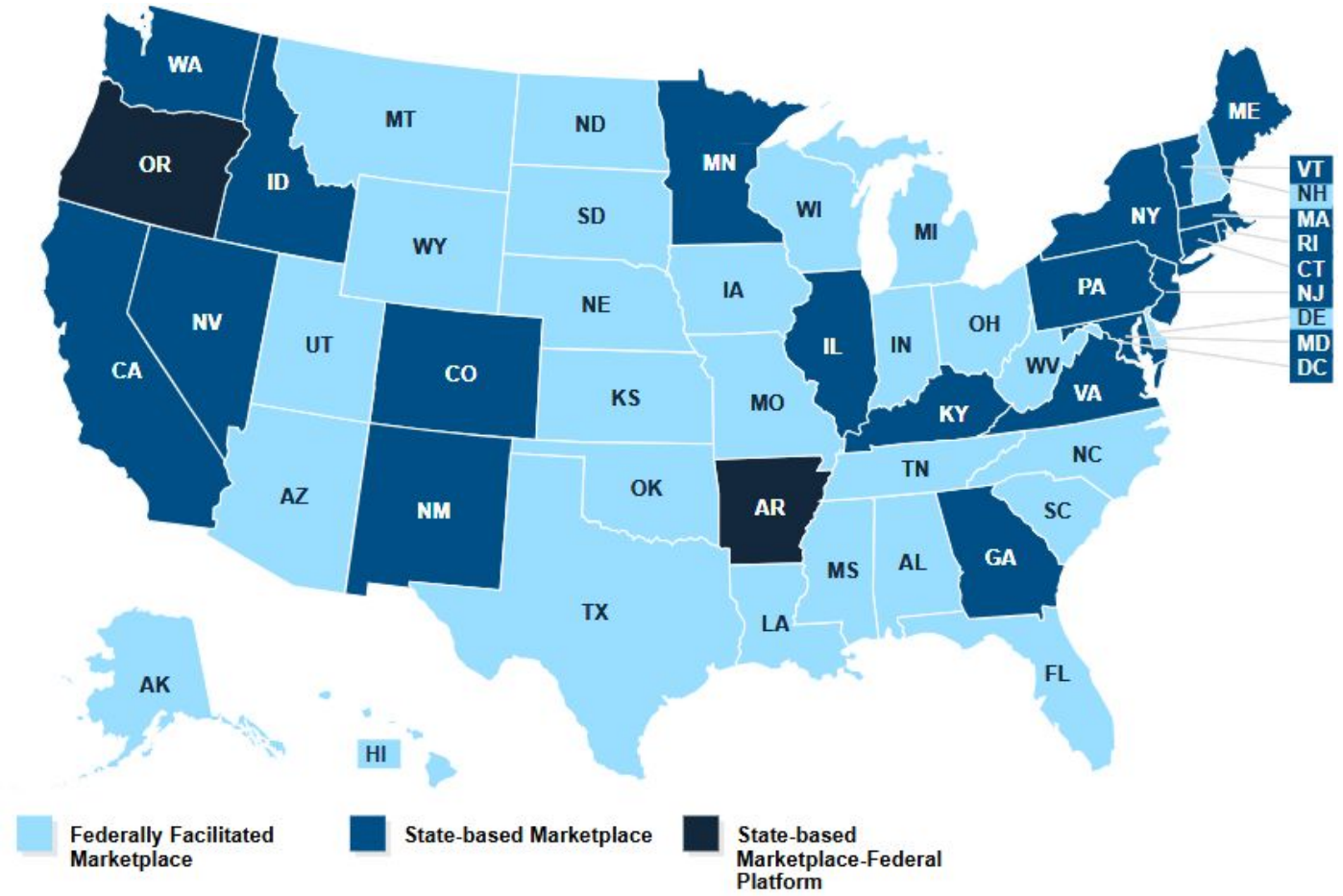
- Plan affordability (monthly premiums)
- Out-of-pocket costs (deductibles, copays)
- Network coverage (keeping their current providers/specialists)
- Formulary coverage (ensuring specific medications are covered)
- Confusion over how RWHAP assistance works with their plan
- Something else (let us know in the chat)

Marketplace Basics



Marketplace: What is it?

- A virtual shopping and enrollment platform (aka an “exchange”) for health insurance
- There are three types of Marketplace platforms:
 - Federally-facilitated Marketplace (HealthCare.gov)
 - State-based Marketplaces (SBM)
 - Joint state-based/federally-facilitated Marketplaces



Source: “State Health Insurance Marketplace Types,” KFF State Health Facts, 2026.

Marketplace:

What's covered?

- All Marketplaces offer Qualified Health Plans (QHPs) with different coverage levels
 - Metal tiers: bronze, silver, gold, platinum
- All QHPs must cover, at a minimum, the 10 essential health benefits (EHBs) below:
 - Ambulatory patient services
 - Emergency services
 - Hospitalizations
 - Pregnancy, maternity, and newborn care
 - Mental health and substance use disorder services
 - Prescription drugs
 - Rehabilitative and habilitative services and devices
 - Laboratory services
 - Preventive and wellness services
 - Pediatric services, including oral and vision care

Marketplace:

Saving on coverage with PTCs

- The Marketplace offers financial assistance to eligible individuals in the form of **Premium Tax Credits (PTCs)** or Cost-Sharing Reductions (CSRs)
- Premium Tax Credits:
 - A tax credit to lower monthly premium payments
 - Available to individuals with household incomes between 100% and 400% of the Federal Poverty Level (FPL)
 - Can be provided up front in the form of an Advanced Premium Tax Credit (APTC)

Marketplace:

Saving on coverage with CSRs

- The Marketplace offers financial assistance to eligible individuals in the form of Premium Tax Credits (PTCs) or **Cost-Sharing Reductions (CSRs)**
- Cost-Sharing Reductions:
 - A discount to lower the amount individuals have to pay for deductibles, copayments, and coinsurance
 - Available to individuals with household incomes between 100% and 250% of the Federal Poverty Level (FPL)
 - In Medicaid expansion states, the lower limit is 138% FPL
 - Automatically calculated and applied during the application process

Marketplace:

Who's eligible?

To be eligible to enroll into health care coverage through the Marketplace, individuals:

- ☐ Must live in the United States
- ☐ Must be a U.S. citizen or national (or be a lawfully present non-citizen)
- ☐ Cannot be incarcerated

Plan Year 2027 Open Enrollment Period

(for states using HealthCare.gov)



Note: States that operate their own Marketplaces have the flexibility to extend their 2027 Open Enrollment Periods.

Marketplace Updates for 2027



Key Changes: Eligibility and Financial Assistance

- **Reminder:**
 - Deferred Action for Childhood Arrivals (DACA) recipients are ineligible for Marketplace coverage
 - Lawfully present immigrants who do not qualify for Medicaid and whose income is below 100% FPL are ineligible for premium tax credits
 - There is no longer a cap on Advance Premium Tax Credit (APTC) repayment amounts (when filing 2026 federal taxes in early 2027)
- **New for 2027:**
 - Subsidies will be limited strictly to U.S. citizens, Lawful Permanent Residents (LPRs/green card holders), Cuban-Haitian entrants, and Compact of Free Association (COFA) migrants
- **Pending Litigation:**
 - Additional documentation may be needed to get or keep PTCs

Key Changes:

Coverage and Benefits

- **Reminder:**
 - Gender-affirming care is no longer designated as an Essential Health Benefit (as of Plan Year 2026)
- **New for 2027:**
 - Adult dental services are no longer designated as an Essential Health Benefit
 - Insurers can now offer catastrophic plans with multi-year terms
 - Only covers emergency expenses and essential health benefits
 - Available to individuals under age 30 or who qualify for a hardship exemption
 - Low monthly premiums
 - Very high deductibles
 - *Note! Catastrophic plans are not comprehensive coverage*

Key Changes:

Special Enrollment Periods (SEPs)

- **Reminder:**
 - The monthly Low-Income SEP for individuals with incomes at or below 150% FPL was eliminated in August 2025 in all Marketplace types.
- **Pending Litigation:**
 - Pre-enrollment verification may be required prior to enrolling in the following SEPs on HealthCare.gov
 - SEP for loss of minimum essential coverage
 - SEP for marriage
 - SEP for birth, adoption, or court order
 - SEP for permanent move
 - SEP for loss of Medicaid/CHIP coverage

Poll #4

What is the ***most common challenge*** you face when determining a client's eligibility for Marketplace coverage? (Select one.)

- Navigating considerations for specific populations
- Assessing how tax filing status impacts eligibility for PTCs/CSRs
- Timing transitions from Marketplace to Medicare coverage
- Verifying fluctuating household income
- Something else (let us know in the chat)

Best Practices to Prepare for Open Enrollment



Plan Year 2027 Open Enrollment Period

(for states using HealthCare.gov)



Note: States that operate their own Marketplaces have the flexibility to extend their 2027 Open Enrollment Periods.

What can you do now to make sure your program is ready for Open Enrollment?

1. Conduct training and build enrollment staff capacity
2. Build enrollment partnerships
3. Conduct Account Tune-Ups
4. Assess health plans and conduct client outreach

Step 1:

Conduct training and build enrollment staff capacity

- Train staff on the basics of health insurance enrollment and health insurance literacy.
 - Focus on plan considerations for people with HIV.
- Consider getting staff trained as Certified Application Counselors (CACs), a specific type of enrollment assister who can help consumers seeking health coverage options through the Marketplace.
 - In states that use [HealthCare.gov](https://www.healthcare.gov), free CAC training is available through the Centers for Medicare & Medicaid Services (CMS).
 - In states that operate their own Marketplace, contact your Department of Insurance for training.
- Train staff to conduct 'Account Tune-ups' (Step 3) for all insurance-eligible clients.

Step 2:

Build enrollment partnerships

- If needed, identify and establish partnerships with Navigators, CACs, and other enrollment assisters.
 - Assisters may be found at partner organizations or within your health system.
 - Train your program staff to refer clients to these partners before and during Open Enrollment.
- Make sure partners are aware of RWHAP, including role of AIDS Drug Assistance Program (ADAP) in health coverage.

Step 3:

Conduct Account Tune-Ups

An account tune up is an in-person or virtual pre-enrollment appointment to:

1. Check client paperwork, accounts, and payments.
2. Review finances.
3. Confirm enrollment in relevant RWHAP insurance assistance, including ADAP.
4. Help clients prepare for their enrollment appointment.

Step 3:

Conduct Account Tune-Ups (cont.)

- **Check paperwork, accounts, and payments:**
 - Help clients organize insurance and Marketplace paperwork.
 - Help clients update their Marketplace account details or set up a new account if needed.
 - Review insurance documents and identify any outstanding payments or credits.
- **Review finances:**
 - Ensure that clients who received Advance Premium Tax Credits (APTCs) have filed their federal taxes so that they remain eligible for this financial assistance.
 - Reminder: There is no longer a cap on how much an individual may have to repay for excess APTCs. This will be important when filing federal 2026 taxes in early 2027.
 - Estimate client income and report any changes to the Marketplace to avoid under- or over-payments

Step 3:

Conduct Account Tune-Ups (cont.)

- **Confirm RWHAP/ADAP enrollment**
 - Confirm eligibility and enrollment in ADAP or other RWHAP-supported premium and cost-sharing assistance.
 - If the client's certification is due within the open enrollment period, recertify early.
- **Help clients prepare for enrollment**
 - Help clients identify their coverage priorities including HIV medications and preferred providers.
 - Dedicate time to educate clients on the importance of health coverage and answer questions.

Step 4:

Assess health plans and conduct client outreach

- For RWHAP recipients purchasing insurance:
 - Assess all plan options, including off-Marketplace plans.
 - Consider locating a third-party to do a plan assessment once plan information becomes available.
 - Train subrecipient staff on plan options as soon as they have been assessed.
- For RWHAP-funded direct service providers:
 - Check with ADAP and/or other RWHAP insurance purchasing programs on plan options available to clients.
 - Train program staff on plan options as soon as they have been assessed.
- Develop relationships with insurance companies to:
 - Receive assistance reviewing plans to identify which ones could be sponsored by RWHAP and ADAP.
 - Set up process to make emergency premium payments via credit card.

Ask the Audience: Peer-to-Peer Discussion



Ask the Audience

- How have you adapted the **Account Tune-Ups** process at your organization?

An **Account Tune-Up** is an in-person or virtual pre-enrollment appointment to:

1. Check client paperwork, accounts, and payments.
2. Review finances.
3. Confirm enrollment in relevant RWHAP insurance assistance, including ADAP.
4. Help clients prepare for their enrollment appointment.



Please raise your hand to speak. We will unmute you and ask you to share.

Ask the Audience

- What are the key training areas for your staff?
- How do you stay up-to-date?



Please raise your hand to speak. We will unmute you and ask you to share.

Ask the Audience

- What are the main decision points or considerations that you keep in mind when helping clients select a Marketplace plan?
- How do you help clients choose between a Marketplace plan, an off-Marketplace plan, and employer-sponsored insurance?



Please raise your hand to speak. We will unmute you and ask you to share.

Ask the Audience

- What tools, trainings, or resources make the enrollment work easier?



Please raise your hand to speak. We will unmute you and ask you to share.

Ask the Audience

- How do you troubleshoot administrative issues after plan enrollment, such as misapplied premium payments?



Please raise your hand to speak. We will unmute you and ask you to share.

Ask the Audience

- What is one piece of advice you would give to someone who is preparing to help clients during Marketplace Open Enrollment for the very first time?

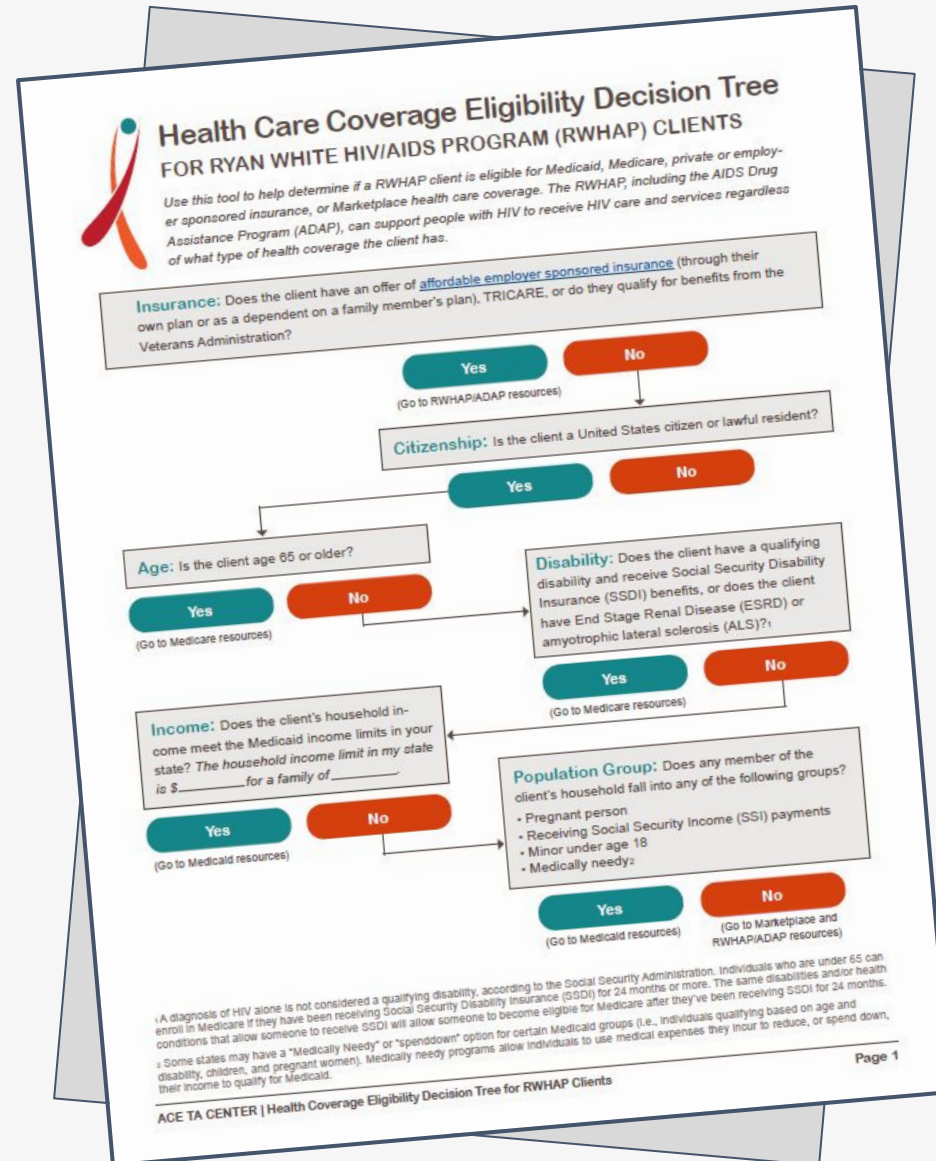


Please raise your hand to speak. We will unmute you and ask you to share.

Resource Round-Up



Eligibility Decision Tree



Account Tune-Ups

Account Tune-Ups: Getting Ready for Marketplace Open Enrollment

There are four main steps in an Account Tune-Up:

An Account Tune-Up is an activity to help make sure your clients are ready to enroll in Marketplace health care coverage.

1. Check paperwork, accounts, and payments.

It's important that clients' insurance payments and Marketplace accounts are up-to-date.

- ☑ Review insurance documents and identify any outstanding payments or credits.
- ☑ Help clients organize insurance and Marketplace paperwork.
- ☑ Make sure clients can log into the Marketplace and help them update account details. If needed, help clients set up their Marketplace account.

2. Review finances.

A client's income and tax filing history help determine eligibility for financial assistance through the Marketplace.

- ☑ Make sure that clients who received Advance Premium Tax Credits (APTCs) have filed and reconciled their federal taxes for previous years so that they remain eligible for this financial assistance.
- ☑ Help clients estimate their income and report any changes to the Marketplace.

3. Confirm enrollment in the Ryan White HIV/AIDS Program (RWHAP), including ADAP.

Many RWHAP/ADAPs provide financial assistance to help eligible clients pay for their health care coverage, but clients need to keep their paperwork up-to-date.

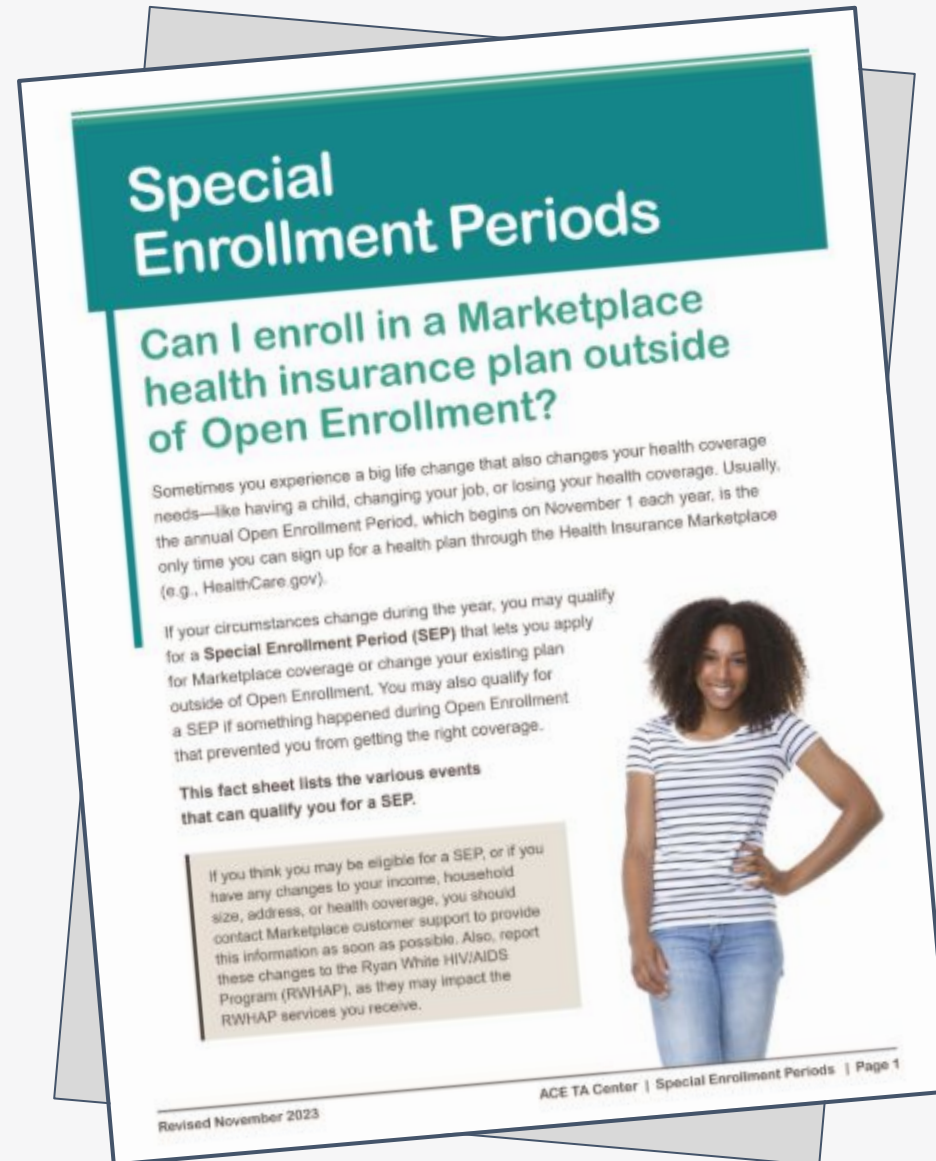
- ☑ Confirm eligibility and enrollment in ADAP or other RWHAP-supported premium and cost-sharing assistance.
- ☑ Re-certify a client's RWHAP/ADAP enrollment if the paperwork is due during the Marketplace Open Enrollment period.

4. Help clients prepare for enrollment and schedule enrollment appointments.

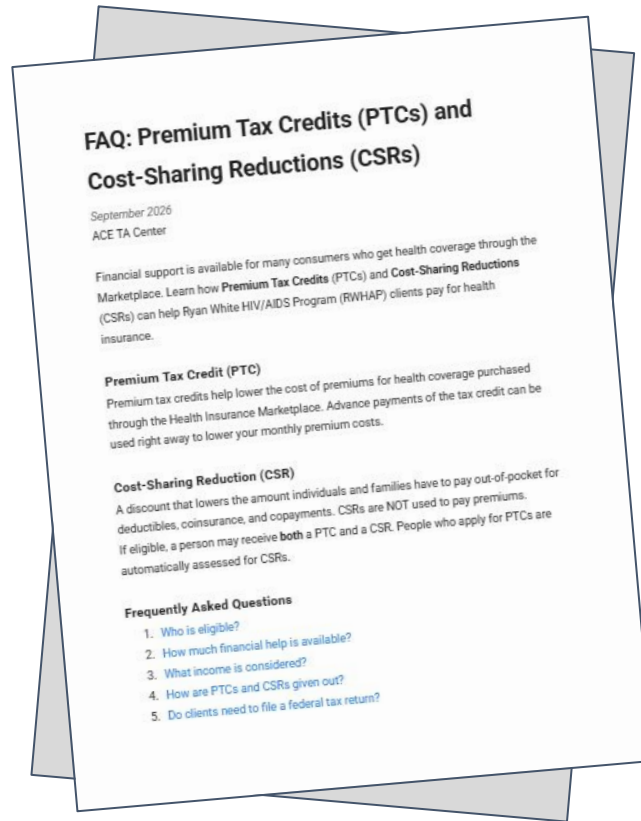
Clients should understand their coverage options and be confident they are enrolling into a plan that best fits their health and financial needs.

- ☑ Know what plans are being offered in their area.
- ☑ Help clients identify their coverage priorities including medication access and continuity with preferred providers.
- ☑ Dedicate time to educate clients on the importance of comprehensive health care coverage.
- ☑ Schedule enrollment appointments.

Marketplace Special Enrollment Periods



Financial Assistance and Taxes



FAQ: PTCs and CSRs



Taxes and Health Coverage

Get Covered for a Healthy Life

If you don't have health insurance, now is a good time to get it.

Take the next step for a healthy life.

Health insurance helps you pay for the health care you need to stay healthy. Changes in health care laws have made it much easier to get health insurance now. Over 16 million people have already signed up, but others still have questions or concerns. Do you have questions about health insurance? Here are some answers.

“Why do I need health insurance? I already get my HIV care through the Ryan White Program.”

“My case manager helped me find an affordable health insurance plan that covers all of my health care needs, including my HIV medication.”

Health insurance covers care for all your health needs. In addition to your HIV care and medications, you'll be able to get other health services, such as:

- Free preventive care, like flu shots and cancer screenings
- Care and medications for other health problems you may have, like heart disease or diabetes
- Hospitalizations
- Substance use treatment and mental health services
- Maternity care

Health insurance protects your finances. If something unexpected happens, like a car accident, you won't go broke paying hospital bills.



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Poll #5

What topic would be the most useful for client-facing materials about Marketplace coverage, such as fact sheets or palm cards? (Select one.)

- A checklist of what to bring to an enrollment appointment
- An easy-to-read timeline of enrollment periods and deadlines
- A simple explainer of how RWHAP helps pay for Marketplace premiums and out-of-pocket costs
- A how-to guide for comparing Marketplace plans based on prescription drug costs
- Something else (let us know in the chat)

Questions?



Q&A Panelists

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Thanks for joining us!



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Sign up for our mailing list, download tools and resources, and more.

Contact Us

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