SIMPLE START
INSURANCE

The 2027 Marketplace Ready Checklist

Prices are rising, some insurers are leaving, and subsidy rules changed. If you do nothing, you may be renewed into a plan that costs more or drops your doctors. Use this list so enrollment day has no surprises.

Key dates[1]

November 1, 2026	December 15, 2026	January 15, 2027
Open Enrollment opens	Enroll by this date for coverage starting January 1	Last day on HealthCare.gov (coverage starts February 1)

Before you enroll

- ☐ **Check your mail: is your insurer leaving?**
  Insurers leave some areas every year. In Florida, for example, Cigna, Molina, and Sunshine State Health Plan are leaving the Marketplace for 2027.[3] If you got a discontinuation letter, you need to pick a new plan.

- ☐ **Expect a higher price**
  Insurers requested a median premium increase of about 15% for 2027.[2] Compare before you let your plan renew.

- ☐ **Know your numbers**
  Subsidies stop above 400% of the poverty level, which is $63,840 for a single person. The out-of-pocket maximum can be up to $12,000 per person.[4]

- ☐ **Have these ready**
  Your 2027 household income estimate, a photo ID, Social Security numbers or immigration documents for everyone applying, your current plan card, and a list of your doctors.

- ☐ **New for 2027: a one-time agent code**
  If you use HealthCare.gov, you'll get a one-time confirmation code to authorize your agent, and you may be asked to verify your identity.[5]



Want us to compare for you? Book a free 30-minute plan check.

A licensed broker compares your options side by side and helps you enroll before your state's deadline. Plan prices are the same with or without us. Call or text 786-292-0180, or book at calendly.com/simplestartwithandrew/insurance-consultation-clone.

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1. HealthCare.gov, Dates and deadlines: https://www.healthcare.gov/quick-guide/dates-and-deadlines/
2. KFF: https://www.healthsystemtracker.org/brief/how-much-and-why-aca-marketplace-premiums-are-going-up-in-2027/
3. Healthcare Insider, Florida 2026-2027: https://healthcareinsider.com/best-health-insurance-in-florida-for-2026
4. Healthinsurance.org: https://www.healthinsurance.org/blog/health-insurance-premium-increases-for-2027-proposed-rates-by-state-and-what-consumers-should-know/
5. CBS News, 2027 broker rules: https://www.cbsnews.com/news/aca-open-enrollment-premiums-rules-brokers/