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Open Enrollment Season is Here, Signup Safely

JACKSON, Miss. – The open enrollment period for Medicare has begun and open enrollment for the Health Insurance Marketplace starts soon. During this time, you may change your health and prescription drug coverage for the upcoming year. While the Mississippi Insurance Department (MID) does not regulate Medicare or the Federal Exchange, MID is available to answer questions if you have concerns or are confused by the open enrollment process.

"Open enrollment is an opportunity for Mississippians to evaluate their health care needs and find coverage that fits their individual circumstances. Not every Mississippian has the same needs, financial situation or coverage requirements. The important thing is for consumers to understand their options, carefully consider the benefits and limitations of each, and make informed decisions about what works best for them and their families," said Insurance Commissioner Mike Chaney.

Medicare open enrollment began October 15, 2026, and runs through December 7, 2026.

- **Don't be scammed.** Be cautious when contacted about private Medicare coverage.
- **Only work with state-licensed agents.** Find a list of Medicare agents or brokers near you, at Medicaresupp.org
- Agents offering Medicare Advantage plans may not make unsolicited contact, such as door-to-door sales or cold calls. Agents must make an appointment before coming to your home.
- Agents cannot sell non-health insurance products during Medicare presentations. Sales are also prohibited in healthcare settings, educational events, or via free meals at promotions.
- **Never share personal information with unverified agents.** Only provide personal info to licensed agents once verified for enrollment and billing.
- Visit the official Medicare website, Medicare.gov, rather than clicking on unsolicited ads, emails, or texts offering insurance.

Affordable Care Act (ACA) or Health Insurance Marketplace Open Enrollment runs from November 1, 2026, through January 15, 2027.

- Enroll by December 15 for coverage beginning January 1; enroll by January 15 for coverage beginning February 1.
- **Don’t automatically renew your current plan.** Compare your current coverage with the plans available for the new year. Your premiums, benefits, provider networks and other costs may have changed.
- **Have your information ready.** Gather Social Security numbers, dates of birth, income information, such as pay stubs or W-2s, current insurance information and information about any job-based coverage available to your household.
- **Estimate your income carefully.** Your household income helps determine whether you qualify for financial assistance, so provide your best estimate for the coming year.
- **Look beyond the monthly premium.** Compare deductibles, copayments, coinsurance, out-of-pocket maximums and the doctors, hospitals, and prescriptions covered by each plan.
- **Update your household information.** Marriage, divorce, changes to dependents, changes in income, or other household changes can affect your coverage and savings.
- **Watch for requests for additional information.** The Marketplace may ask you to verify income, citizenship, immigration status, or other information. Missing a deadline could affect your coverage or financial assistance.
- **Finish the enrollment process.** Choosing a plan isn't necessarily the final step. You must pay your first premium directly to the insurance company for coverage to begin.
- Visit the official marketplace website, HealthCare.gov rather than clicking on unsolicited ads, emails or texts offering insurance.

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