When is Open Enrollment for 2027?

The 2027 Open Enrollment Period (OE) begins November 1, 2027, and ends January 15, 2027, in most states.

The chart below shows the 2027 OE dates for the states that use the federal Health Insurance Marketplace. If you enroll or change plans by December 15 and pay your first premium, coverage can start as early as January 1. For individuals who enroll or make changes to their plans between December 16 and January 15 and pay their first premium, coverage will begin on February 1. In the case of a Special Enrollment Period, coverage will start on the first day of the month following your sign-up. For example, if you sign up February 15, your coverage will be effective March 1.

States	Federal Open Enrollment Period for 2026 Plans
Alabama	November 1, 2026 – January 15, 2027
Alaska	November 1, 2026 – January 15, 2027
Arizona	November 1, 2026 – January 15, 2027
Arkansas	November 1, 2026 – January 15, 2027
Delaware	November 1, 2026 – January 15, 2027
Florida	November 1, 2026 – January 15, 2027
Hawaii	November 1, 2026 – January 15, 2027
Indiana	November 1, 2026 – January 15, 2027
Iowa	November 1, 2026 – January 15, 2027
Kansas	November 1, 2026 – January 15, 2027
Louisiana	November 1, 2026 – January 15, 2027
Michigan	November 1, 2026 – January 15, 2027
Mississippi	November 1, 2026 – January 15, 2027
Missouri	November 1, 2026 – January 15, 2027
Montana	November 1, 2026 – January 15, 2027
Nebraska	November 1, 2026 – January 15, 2027
New Hampshire	November 1, 2026 – January 15, 2027
North Carolina	November 1, 2026 – January 15, 2027
North Dakota	November 1, 2026 – January 15, 2027
Ohio	November 1, 2026 – January 15, 2027
Oklahoma	November 1, 2026 – January 15, 2027
South Carolina	November 1, 2026 – January 15, 2027
South Dakota	November 1, 2026 – January 15, 2027
Tennessee	November 1, 2026 – January 15, 2027
Texas	November 1, 2026 – January 15, 2027
Utah	November 1, 2026 – January 15, 2027
West Virginia	November 1, 2026 – January 15, 2027
Wisconsin	November 1, 2026 – January 15, 2027
Wyoming	November 1, 2026 – January 15, 2027

Some states and the District of Columbia will offer health insurance through State-based Exchanges. These states have different date ranges for the 2027 Open Enrollment Period.

States	State Open Enrollment Period for 2027 Plans
California	November 1, 2026 – January 31, 2027
Colorado	November 1, 2026 – January 31, 2027
Connecticut	November 1, 2026 – January 31, 2027
Georgia	November 1, 2026 – January 15, 2027
Idaho	October 15, 2026 – December 15, 2027
Illinois	November 1, 2026 – January 15, 2027
Kentucky	November 1, 2026 – January 31, 2027
Maine	November 1, 2026 – January 31, 2027
Maryland	November 1, 2026 – January 31, 2027
Massachusetts	October 23, 2026 - January 23, 2027
Minnesota	November 1, 2026 – January 15, 2027
Nevada	November 1, 2026 – January 15, 2027
New Jersey	November 1, 2026 – January 31, 2027
New Mexico	November 1, 2026 – January 15, 2027
New York	November 1, 2026 – January 31, 2027
Oregon	November 1, 2026 – January 15, 2027
Pennsylvania	November 1, 2026 – January 15, 2027
Rhode Island	November 1, 2026 – January 31, 2027
Vermont	November 1, 2026 – January 15, 2027
Virginia	November 1, 2026 – January 30, 2027
Washington DC	November 1, 2026 – January 31, 2027
Washington	November 1, 2026 – January 15, 2027

I Missed My State's Open Enrollment Deadline. Can I Still Get Healthcare Coverage?

If you missed the enrollment deadline in your state, it is still possible that you can qualify for a Special Enrollment Period (SEP) that will allow you to apply for health insurance.

You can qualify for an SEP if you have experienced a qualifying life event.

Qualifying life events can include:

- The loss of health insurance through a job.
- Household changes such as marriage, divorce, a death in the family, or having a baby.
- A change in your home address.

You have 60 days to enroll in a plan, if you qualify for an SEP. If you miss that 60-day window, you will have to wait until OE to enroll in an individual health insurance policy for 2027.

If you missed the 2027 Open Enrollment Period in your state and you do not qualify for an SEP, you may be able to apply for a short-term health insurance plan in some states.

- Short-term health insurance plans function as a temporary fit for healthy people, as they will not cover pre-existing conditions, and may be subject to medical underwriting.

If you do not qualify for an SEP and decide not to apply for a short-term health plan, you will have to wait until Open Enrollment 2028 begins in fall 2027.

Source: HealthMarkets, "Open Enrollment," https://www.healthmarkets.com/resources/health-insurance/open-enrollment.