

Now is the time to consider health insurance coverage for 2026. The Health Insurance Marketplace will undergo changes next year, and premium costs may be higher for people enrolled in its plans. The Wyoming Department of Insurance encourages consumers to consider all health plan options to find a plan that best fits individual needs.

What are my options?

- Enroll in a Health Insurance Marketplace plan. Under the Affordable Care Act (ACA), the federal government operates the Health Insurance Marketplace. In Wyoming, apply at [HealthCare.gov](https://www.healthcare.gov). Financial help is available for most enrollees on a sliding scale based on income.

However, changes are expected next year for Marketplace plans. A portion of its tax subsidies, known as enhanced subsidies, which help make insurance more affordable, are scheduled to expire at the end of 2025. The expiration could affect the cost of monthly premiums. (A premium is the amount paid to an insurer for coverage.)

- Enroll in job-based coverage. If your employer offers health benefits, you may qualify to enroll in its health insurance plan—even if you declined coverage in the past. Employers usually pay a portion of premiums for enrolled employees. You may also be eligible to enroll in coverage through relatives, such as a spouse's employer-sponsored plan or, if you are under 26, through a parent's employer-sponsored plan.

- Enroll in a plan through a private insurer. Coverage options are available through insurance agents or brokers, or directly from a health insurance company.

- Enroll in a student health plan. If you are enrolled in school, you may be eligible for a student health plan. Contact your school's health services department to explore this option.

Mountain Health Co-op

Mountain Health Co-op (MHC) recently announced they will no longer offer insurance in Wyoming beginning January 1, 2026. This will have an effect on approximately 11,000 individuals in our state. If you are covered by MHC now is the time to carefully review your options. This includes reviewing plans available both inside and outside of the Marketplace.

If you do not actively select a new plan, you may be automatically enrolled in a different



Marketplace plan. However, this plan may not meet your coverage needs. MHC will continue coverage for all paid plans through December 31, 2025.

What should I consider when choosing a plan?

When deciding on a plan, it's important to carefully evaluate your family's health care needs. To pick the best coverage, first calculate costs from recent years and try to estimate what they might be for the coming year. Do not forget to include copays for medical visits, prescription medications, and any procedures you might need.

Next, compare the premiums, out-of-pocket expenses, and benefits under each plan. If you are buying a policy from the Marketplace, you can compare the plans offered side by side on its website.

Finally, decide how much you can afford to

pay. The Marketplace has guidance on choosing a plan if you use that option.

Be mindful that some products are not health insurance and do not have the same consumer protections. Health care sharing ministries (HCSMs), discount plans, and risk-sharing plans are not insurance products and are not regulated by consumer protection laws.

Need help understanding your health insurance options? You're not alone. There are trusted resources available to guide you through the process:

- Enroll Wyoming (enrollwyo.org) offers free, expert assistance to help you explore, renew, or review your health care coverage. Their trained Navigators can walk you through your choices and ensure you understand your options.

- Wyoming Department of Insurance provides valuable insights to help you make in-

formed decisions. While they can't recommend specific plans, they can offer key considerations for selecting coverage and help you locate licensed agents in your area.

- Links that can provide assistance:

- o <https://content.naic.org/glossary-insurance-terms>

- o <https://www.healthcare.gov/have-job-based-coverage/change-to-marketplace-plan/>

- o <https://content.naic.org/article/not-all-products-are-health-insurance-health-care-sharing-ministries-discount-plans-and-risk-sharing>

- o <https://doi.wyo.gov/consumers> (look under the Health Insurance block)

Whether you're renewing a plan or exploring new coverage, the Wyoming Department of Insurance is here to answer your questions and support you as you navigate the evolving health insurance landscape.

