

Helping Your Patients Stay Informed Under 65 Open Enrollment Starts November 1 for Individuals and Families

The Open Enrollment Period (OEP) for Individuals Under 65 (IU65) health care coverage for 2027 is from November 1 through January 15. Your patients may have questions about plan options for the coming year -- for themselves or family and friends who do not have health coverage.

2026 IU65 Open Enrollment Dates

- To have **coverage starting January 1, 2027**, individuals must enroll by **December 15, 2026**.
- For **coverage starting February 1, 2027**, they must enroll by **January 15, 2027**.

Waiting to enroll after December 15 is not recommended, as individuals would not have coverage for the month of January. Also, those who do not enroll during OEP may have to wait another year to get health coverage.

There are several ways your patients may receive help in selecting a plan that fits their budget and healthcare needs. Florida Blue agents can assist in determining whether they qualify for financial assistance (subsidies) to reduce their monthly insurance costs.

Ways Patients May Shop for a 2027 Health Insurance Plan:

- Find a local [Florida Blue agent](#)
- Call us at 1-800-876-2227
- Visit a [Florida Blue Center](#)

We are sharing helpful information and resources at our new webpage FloridaBlue.com/StayCovered, to help the community understand these changes. Providers are encouraged to remind their patients about these resources and how they can get more guidance.