

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 2026 is from November 1 through January 15. Your patients may have questions about 2026 health care coverage for themselves or family and friends who do not have health coverage. There are several ways they may receive help on choosing the right plan for their budget while meeting their health care needs.

2026 IU65 Open Enrollment Dates

- To have **coverage starting January 1, 2026**, individuals must enroll by **December 15**.
- For **coverage starting February 1, 2026**, they must enroll by **January 15**. *This is not recommended, as individuals would not have coverage for the month of January.*

To learn about health insurance plan options for 2026, your patients may:

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

Note: Those who do not enroll during OEP may have to wait another year to get health coverage.

Big Changes for Health Insurance Marketplace Plans: Information & Resources

As a reminder, this year, individuals who buy their health insurance through the Health Insurance Marketplace will see many changes to the enrollment process and the amount of federal financial help available.

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.