How can I get help paying monthly premiums?

You may qualify for lower monthly premiums when you enroll in a Marketplace plan. Savings depend on your family size and household income. In general, if your income falls within certain ranges, you may qualify for premium savings in 2025.

HOUSEHOLD SIZE	ANNUAL INCOME
1	$15,650-$62,600
2	$21,150-$84,600
3	$26,650-$106,600
4	$32,150-$128,600
5	$37,650-$150,600
6	$43,150-$172,600

These income limits are based on the 2025 Federal Poverty Level (FPL) and may change in 2026.

When you apply, the marketplace calculates your modified adjusted gross income (MAGI). This includes your household's adjusted gross income plus any tax-exempt social security, interest or foreign income. You do not need to calculate this yourself — the marketplace will do it for you.

If you qualify, you can apply part or all of your premium tax credit to your monthly premium. The marketplace then sends your tax credit directly to your insurance company, reducing your monthly costs. This is called an advance payment of the premium tax credit.

Am I eligible for free or low-cost coverage through Medicaid?

Michigan expanded Medicaid in April 2014 to cover households with incomes up to 138% of the federal poverty level. If your income falls within this range, you may qualify for the Healthy Michigan Plan.

To learn more:

- Visit www.healthcare.gov
- Visit www.healthymichiganplan.org
- Visit https://newmibridges.michigan.gov
- Contact a Certified Application Counselor

Sally Wilkins
Community Health Advancement Specialist
Certified Application Counselor
Bronson Healthcare
wilkisal@bronsonhg.org
(269) 341-8355

GET HELP, GET COVERED SOUTHWEST MICHIGAN

Healthcare Enrollment Guide

CC_4990_CH 11/25

BRONSON

What help is available for enrollment?

Navigators and Certified Application Counselors (CACs) are available at local organizations to help you enroll and answer your questions.

Navigators

Navigators are specially trained and certified by the federal government. They provide free guidance and technical support during enrollment and can help you understand different plan options.

Certified Application Counselors (CACs)

CACs are trained and certified to help individuals and families with basic enrollment. If a CAC has a relationship with a specific health plan, they must tell you about that relationship and always act in your best interest.

What is the Health Insurance Marketplace?

The Health Insurance Marketplace provides you with choices and control over your health coverage. It is designed for people who are uninsured, self-insured, have been denied coverage in the past or want to compare new options.

At www.healthcare.gov, you can:

- Compare plans based on price, benefits, quality and other important features
- Learn if you're eligible for lower costs or qualify for free or low-cost coverage through Medicaid or the Children's Health Insurance Program(MIChild)

All Marketplace plans must offer a full set of essential health benefits, including:

- Doctor visits
- Hospitalization
- Prescriptions
- Preventive care
- And more

Plans cannot deny coverage or charge more because of pre-existing conditions, including pregnancy or disability.

Do I need to use a Navigator or a Certified Application Counselor?

No. Many people enroll in coverage on their own at www.healthcare.gov by following the steps online.

What do I need to enroll?

- Social security numbers (or document numbers for qualified non-citizens)
- Estimated income for every household member who needs coverage in 2026
- Policy numbers for any current health insurance plans covering anyone in your household

What do I need to know about my health insurance renewal?

To continue coverage in 2026, you can renew your current plan or choose a new one during the 2026 Open Enrollment period.

Even if your income has not changed, you must update your information. Rates and subsidy levels change each year. To make sure you receive the full premium tax credits you qualify for in 2026, update your income information at www.healthcare.gov.

Where can I find help in my community?

Local resources

- Call 211 to find a Certified Application Counselor.
- Call (269) 341-8355 to talk with Sally Wilkins at Bronson Healthcare.
- Look for an enrollment event near you.

National resources

Explore plans, check eligibility and enroll at www.healthcare.gov. You can also get help by calling (800) 318-2596.

How do I avoid scams?

www.healthcare.gov it is the only official website where you can enroll in federally subsidized health coverage. Use only reputable organizations and Certified Navigators or Application Counselors. You should never be asked to pay a fee for these services. Do not give out personal information to anyone who shows up at your home or calls claiming to be a marketplace agent.

Health Insurance Marketplace key dates

- November 1, 2025: Open Enrollment begins; the first day to apply for 2026 coverage
- December 15, 2025: Last day to enroll for coverage to begin on January 1, 2026
- January 15, 2026: Last day to enroll for coverage to begin on February 1, 2026
- December 31, 2026: All 2026 Marketplace coverage ends, no matter when you enrolled

What if I miss the enrollment deadline?

After January 15, 2026, you cannot get marketplace coverage unless you have a qualifying life event.

Examples include moving to a new state or changes in family size (such as marriage, divorce or having a baby).