**Secure Your Health and Peace of Mind: Open Enrollment for 2026 Starts Now**

By: Insert Name

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It’s time to sign up for health insurance again. From November 1 to December 15, 2025, millions of Americans will visit Healthcare.gov or their state’s exchange to shop for coverage that takes effect January 1, 2026. Whether you’re seeking new coverage or reviewing your current plan, this open enrollment period is a vital opportunity to secure the health insurance that fits your needs and budget.

Choosing the right health plan can be confusing, but licensed health insurance agents make the process easier. Agents don’t just help you pick a plan, they provide guidance and support throughout the year, assisting with claims, explaining benefits, and helping you adjust coverage if your circumstances change. With their in-depth knowledge of the health insurance marketplace, agents help consumers make confident, informed decisions.

The National Association of Benefits and Insurance Professionals (NABIP) represents licensed agents and brokers across the country who are dedicated to ensuring consumers receive expert, ethical, and up-to-date service. To find a licensed agent near you, visit NABIP’s [Agent-Finder Tool](https://forms.nabip.org/consumer/findagent2.cfm). It’s free, easy to use, and connects you with trusted professionals who can help you navigate open enrollment.

Many Americans qualify for premium tax credits that lower monthly premiums and make coverage more affordable. These subsidies currently help reduce costs for millions of low and middle income individuals and families purchasing coverage through the exchanges. About 92% of marketplace enrollees receive some level of financial assistance. Yet these enhanced subsidies are set to expire at the end of 2025 if Congress does not act soon to extend them, putting affordable coverage at risk for many.

In the face of this uncertainty, the guidance of licensed health insurance agents is even more critical. Studies show that communities with greater access to agents often see premiums that are up to 13% lower, underscoring their role in helping consumers navigate complex choices and maintain affordable coverage.

According to the Kaiser Family Foundation, 84% of shoppers who worked with an agent found the experience helpful, reinforcing just how valuable this personalized guidance can be during the decision-making process.

Open enrollment is your annual opportunity to secure the health coverage you need for the coming year. Don’t wait—explore your options, take advantage of available subsidies, and work with a licensed agent to find a plan that protects your health and your wallet in 2026. With an agent by your side, you’ll have an advocate to help ensure your coverage keeps working for you all year long.