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**NABIP Promotes Open Enrollment Consumer Tool to Help Americans Find Health Coverage**

*Washington, DC* — The open enrollment period for health insurance begins on November 1, providing millions of Americans who are uninsured or do not receive coverage through work the opportunity to secure policies for 2026. With enrollment running until January 15, individuals who enroll by December 15 will have coverage starting January 1, while those who enroll between December 16 and January 15 will see coverage begin February 1.

“Selecting a health insurance plan can be overwhelming, especially given the range of options available on the exchanges,” said NABIP CEO Jessica Brooks-Woods. “Our goal is to make sure consumers understand that there is support available to guide them, whether it is confirming eligibility for subsidies, evaluating provider networks, or identifying the plan that fits their healthcare needs and financial situation.”

As this open enrollment period begins, NABIP also cautions that the future of the enhanced premium tax credits, originally expanded under the American Rescue Plan and extended through 2025 by the Inflation Reduction Act, remains uncertain beyond next year. If Congress does not act to renew them this year, millions of Americans could face significantly higher premiums for 2026 coverage.

NABIP emphasizes the critical role that licensed, professional agents play in helping people understand their options, maximize available subsidies, and make informed choices. “Licensed agents and brokers bring invaluable expertise to the process,” Brooks-Woods said. “They can demystify the complexities of healthcare plans and help consumers navigate the nuances of the exchanges to find the coverage that best suits their circumstances.”

To further support consumers during this open enrollment period, NABIP offers a Find an Agent tool on its website. By visiting [agent-finder.org](https://agent-finder.org), consumers can quickly connect with licensed agents and brokers in their community who can guide them through the enrollment process and ensure they are making the best possible decision.

With this tool and access to experienced agents, NABIP is helping Americans take control of their healthcare decisions, find affordable coverage, and protect their financial well-being. NABIP remains committed to ensuring that every individual and family has the opportunity to secure quality health insurance and the trusted guidance needed to make confident, informed choices for 2026 and beyond.

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*[NABIP](https://nabip.org) is the preeminent organization for health insurance and employee benefits professionals, working diligently to ensure all Americans have access to high-quality, affordable healthcare and related benefits. NABIP represents more than 100,000 licensed health insurance agents, brokers, general agents, consultants and benefit professionals through more than 150 chapters.*