

Upcoming Changes to ACA Marketplace

*Please review the following policy changes and
how they affect LA HAP clients*

On August 22nd, 2025 a federal judge in Maryland granted a request for an injunction that temporarily stops several of the provisions in the 2025 Marketplace Program Integrity and Affordability Final Rule from taking effect

Provisions that will continue to take effect August 25th, 2025:

- Elimination of Low Income Special Enrollment Period (SEP)
 - Individuals with income <150% [FPL](#) are no longer able to enroll in Health Insurance through the Marketplace using this SEP
 - The last day [healthcare.gov](#) will honor this SEP for submitted applications is August 24th, 2025
- DACA (Deferred Action for Childhood Arrivals) Recipients Ineligible for Marketplace Coverage
 - DACA recipients enrolled into Marketplace plans will lose current coverage and will end September 30th, 2025 per [healthcare.gov](#)
 - DACA recipients will no longer be eligible for Premium Tax Credits (PTCs)
 - DACA recipients can still enroll and continue coverage in Off-Marketplace plans

Provisions that have been temporarily halted:

- Additional Documentation Requirements
 - Individuals will be required to submit [income verification](#) if there is no tax data available
 - Individuals will be required to submit [income verification](#) if they attest to income that would make them eligible for a PTC, but federal databases show income < 100% FPL
- Past Due Premiums
 - Reinstates option for Marketplace issuers to require individuals to pay past due premiums (no limits on lookback period or previously tracked work hours) before they can effectuate new coverage with that issuer
 - LA HAP cannot pay past due premiums accrued when a client was not eligible
- Determining people ineligible for PTC if the tax filer failed to reconcile their Advance Premium Tax Credit (APTCs) on their tax returns for one

year, rather than two years

- *This was due to take effect January 1st, 2026 but is no longer taking effect at this time*

Provisions to take effect January 1st, 2026:

- No Enhanced PTCs
 - Enhanced PTCs, enacted in 2021 and currently in effect, increase PTCs for people at all income levels
 - Unless Congress acts, the enhanced PTCs will expire at the end of 2025, causing premiums to increase significantly for all marketplace enrollees
- Prohibits Gender-Affirming Care from Inclusion in Essential Health Benefits
 - States will no longer be able to include gender-affirming care as an EHB

Changes on the horizon for 2027:

- Shorter Open Enrollment Period
 - Open Enrollment Period will be shortened to November 1st-December 15th in 2026 for the 2027 Calendar year
- Individuals ineligible for Medicaid due to work requirement will be ineligible for PTCs

LA HAP will continue to provide updates if provisions change. For a full list of upcoming changes please review [this webinar](#) presented by Beyond The Basics

If you have questions about this email, please contact LA HAP at 504-568-7474 or lahap@la.gov. DO NOT SEND NAMES OR CLIENT-IDENTIFYING INFORMATION, INCLUDING URN/UIN, VIA EMAIL.

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