

The 2027 Enrollment Guide: ACA Open Enrollment & Medicare Changes

A plain-English walkthrough of the dates, deadlines and plan changes that decide what you pay for health insurance in 2027 — written by a licensed Texas agent, not an insurance company.

What's inside

- Every ACA open enrollment date for 2027 coverage, and what happens if you miss them
- The Medicare Advantage and Part D changes to check before January 1
- The annual review habit that keeps most families from overpaying

1. ACA open enrollment 2027: the dates that matter

Open enrollment for 2027 ACA marketplace coverage starts November 1, 2026 and runs through January 15, 2027 in most states. Enroll by December 15 for coverage that starts January 1. Miss the window and you'll need a qualifying life event — losing job coverage, moving, getting married — to sign up mid-year.

Read the full ACA dates guide:

<https://txinsurance.com/katy/blog/aca-open-enrollment-2027-texas-dates>

2. Medicare changes coming in 2027

Medicare Advantage and Part D plans change every year: premiums, drug formularies, pharmacy networks and extra benefits all reset on January 1. The Annual Enrollment Period (October 15 – December 7) is your once-a-year chance to switch. Review your Annual Notice of Change letter as soon as it arrives in the fall.

Read the Medicare 2027 changes rundown:

<https://txinsurance.com/katy/blog/medicare-2027-changes-advantage-part-d>

3. How to avoid overpaying

Most people stay on the same plan year after year while prices and networks shift around them. A 20-minute annual review — checking your doctors, your prescriptions and your total yearly cost, not just the monthly premium — is the single best habit for keeping costs down.

Read all 7 money-saving tips:

<https://txinsurance.com/katy/blog/texas-health-insurance-tips-save-money>

Ready for personalized numbers?

This guide explains the rules — a quote shows what they mean for your household. Request a quote and a licensed agent reviews your situation and follows up. No prices are shown online because accurate rates depend on your age, location and household.

ACA quote: <https://txinsurance.com/texas/aca>

Medicare quote: <https://txinsurance.com/texas/medicare/quote>

Prefer to talk? Call 281-747-9800 — Corby Callaway, licensed Texas agent (TDI #603392).

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