Kaiser Permanente for Individuals and Families

Important Individual Marketplace Updates

Affordable Care Act (ACA) changes may affect your Kaiser Permanente plan cost

What's happening

Recent changes in the ACA might affect the cost of your Kaiser Permanente Individual and Family insurance plan. Since 2021, the federal government has offered enhanced subsidies (premium tax credits) to make health coverage more affordable. **These enhanced subsidies will end on December 31, 2025,** unless Congress extends them.

What does this mean for you? Starting January 1, 2026:

- You may receive a lower subsidy
- Your monthly premium may increase, even if you don't receive a subsidy
- You may be required to provide additional information to the state exchange

Connect with your broker, who can help you select a plan that fits your health and financial needs.

We're here to help you get ready

Visit us online and review all Kaiser Permanente documents to learn what steps you can take now, explore your options, and find out if your state may offer additional financial support. To find out more about individual marketplace changes coming in 2026, go to **kp.org/important-updates**.

Health savings accounts (HSAs) can help with costs

New for 2026: You can now pair a qualified Bronze plan with an HSA. HSA-qualified deductible plans are deductible plans with a special feature that gives you the option of setting up an account to pay for eligible health care costs, including copays, coinsurance, and deductible payments.

You can use your HSA anytime to pay for care, including some services that may not be covered by your plan, like eyeglasses for adults, adult dental care, or chiropractic services. If you have money left in your HSA at the end of the year, it will roll over for you to use the next year.

Learn more about enrolling in an HSA plan with Kaiser Permanente at:
healthy.kaiserpermanente.org/pages/hsa-overview

Choose Kaiser Permanente for quality care, convenience, and more

Kaiser Permanente gives you high-quality care, convenient services, and extra resources to support your health and well-being. Here's what you can continue to count on:

- Coverage for urgent and emergency care anywhere in the world
- 24/7 access to care with advice and video visits anytime, anywhere[1]
- Access to pharmacies in most Kaiser Permanente facilities and to prescriptions by mail
- A wide range of preventive care at no extra cost with most plans
- High-quality care with proven health outcomes, including better survival rates for heart disease and cancer among Kaiser Permanente members[2]
- Healthy lifestyle programs that focus on your overall well-being

Learn more at **healthy.kaiserpermanente.org/learn**

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1. When appropriate and available.

2. Elizabeth A. McGlynn, PhD, et al, "Measuring Premature Mortality Among Kaiser Permanente Members Compared to the Community," Kaiser Permanente, July 20, 2022.

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