

INDIVIDUAL HEALTH INSURANCE GUIDE FOR THE 2026 ENROLLMENT PERIOD



The Open Enrollment Period is from 11/01/2025 until 01/31/2026. In this period, all health plan applications will be **GUARANTEED ISSUED**, meaning no medical underwriting is required, no pre-existing conditions, and no lifetime limits on coverage. All Health Plans will be standardized with “metal” plans, which cover 10 Essential Health Benefits, whether inside or outside of the Exchange. California's state exchange, COVERED CALIFORNIA, offers standardized “metal” plans. The 4 plan designs are Platinum, Gold, Silver, and Bronze.

What's New for 2026?

If federal subsidies expire, benefits will return to pre-COVID levels on the benefit side. The popular Silver 73 plan with \$0 deductible will end, and subsidies will only apply to those under 400% of the Federal Poverty Level, not anymore to the 600 % Federal Poverty Level. Losing subsidies will increase premiums for many middle-class families.

- **Silver plan** Benefit structure: **\$5,200 deductible**, 30% coinsurance, \$400 ER copay, drug deductible \$ 250 for Tier 2- 5, **\$9,800 out-of-pocket max** per individual **\$ 19,600 per family**.
- **Bronze plans: \$5,800 deductible**, ER, X-ray, diagnostics, are subject to a deductible of \$ 5,800- unlimited primary care \$ 60 per visit, 3 specialist visits before deductible of \$5,800 - \$500 drug deductible- **\$ 9,800 out-of-pocket max** per individual **\$ 19,600 per family**.
- Starting 2026: All **Bronze & Catastrophic plans** are **HSA-eligible**
[Learn more about HSA tax savings.](#)

To offset the high deductible and out-of-pocket maximum, you might want to consider buying a hospital plan or an accident plan for around \$20-\$50 monthly. If you're concerned about cancer or heart attack & stroke, consider buying a \$10,000 lump-sum plan for \$23.00.

No Medical Underwriting

Thanks to the Affordable Care Act, there's no medical underwriting, so you can switch plans even if your health condition has changed.

If you don't make any changes, your current plan will automatically renew for 2026.

What You Need to Do:

1. Review Your 2024 Tax Return: Check your modified adjusted gross income, which for many Californians is also the adjusted gross income (line item 11 of your 1040 tax form), and from that figure, share with us your **estimated income for 2026**.
2. Fill out our [Open Enrollment intake form](#).
3. Share Your Preferred Doctors and Hospitals: Let us know if you have specific preferences.

The best practice is to  [book a meeting](#) or  [contact us](#) so we can assist you in choosing a 2026 health plan that fits your medical needs and budget.

The Silver 70 plans are roughly 10% more expensive on Covered CA if you are not applying for subsidies due to the cost share reduction surcharge (CSR). The surcharge is used to fund the cost-share reductions in the Silver 73, Silver 87 & Silver 94 plans, which have lower member cost shares than the Silver 70 plan. These CSR Silver plans are only available to people within 138% - 250% of the Federal Poverty Level or FPL. The popular Silver 73 plan with 0 deductible has been eliminated because the Federal subsidies may be terminated at the end of 2025.

If you qualify for a subsidy (your Modified Adjusted Gross Income needs to be between 138% to approximately 400% of the FPL to qualify for a subsidy, see chart below), then it is advisable to apply through the Covered California Exchange. A Certified Insurance Agent, like our team at Solidhealth Insurance, can help you with the process.

2026 PPO Health Insurance Plans

PPO plans offer greater flexibility and wider networks, but they come with higher premiums.

Blue Shield PPO offers an extensive network with self-access to many UCLA, Cedars Sinai, and Providence doctors. Please note that premiums are high. The premium increase  for 2026 is 9.2%.

Health Net PPO announced a 15 % increase for 2026. It continues to have fewer hospital affiliations and doctors than Blue Shield PPO for 2026. It does not contract with UCLA or Cedars-Sinai, but it allows self-referral to the Providence system and other providers.

Please [contact us](#) with your preferred doctors and hospitals so we can provide you with a quote overview in the first week of November, when all the rates are available.

Many Californians will have to switch to an HMO health insurance plan in 2026, as PPO rates are unaffordable.

2026 HMO Plans- Individual Health Insurance carriers

LA Care HMO UCLA continues to close the Panel for LA Care. If you want to keep your UCLA doctors with LA CARE, they recommend renewing as is. With a plan change, you will likely lose your UCLA primary doctor and part of the Providence system and Children's Hospital, to name a few. In the LA region, they offer the lowest premium.

Kaiser shows for 2026 the lowest increase of 7.1%. We foresee that they will have the largest increase in 2026. Kaiser is unique as it owns their facilities and hires doctors and nurses.

Blue Shield Trio HMO offers quality medical groups. In the LA region, hospitals like Providence, Blue Zone Medical Group, Optum, Facey Medical Group, and Hoag. Anthem's HMO has added the Providence hospitals, but their premiums are higher than Blue Shield. Other IPAs are Prospect and Allied Medical Groups. offers the USC Medical Group, Regal, and Prospect Medical Group, among others. Molina, Health Net, and Inland Empire show increases from 14.7 to 17.9%. Please let us know which primary care physician you prefer so we can check whether they are part of one of the more affordable HMO plans.

[Please contact us](#) or [book an appointment](#) to find you a health insurance plan that fits your budget and needs for 2026.

Rates and provider networks will vary by insurance carriers. California has 19 rating areas. Rates will be calculated by region and age of each family member. Children over the age of 21 are rated as adults.

		PREMIUM ASSISTANCE									
		AMERICAN INDIAN / ALASKA NATIVE PLANS									
		ENHANCED SILVER PLANS (100%-250%)									
		SILVER 94 (100%-150%)		SILVER 87 (150%-200%)		SILVER 73 (200%-250%)					
% OF FPL	100%	138%	150%	200%	213%	250%	266%	300%	322%	400%	
HOUSEHOLD SIZE	1	\$12,140	\$17,237	\$18,210	\$24,280	\$26,604	\$30,350	\$33,244	\$36,420	\$40,218	\$48,560
	2	\$16,460	\$23,336	\$24,690	\$32,920	\$36,019	\$41,150	\$44,981	\$49,380	\$54,451	\$65,840
	3	\$20,780	\$29,436	\$31,170	\$41,560	\$45,433	\$51,950	\$56,738	\$62,340	\$68,683	\$83,120
	4	\$25,100	\$35,535	\$37,650	\$50,200	\$54,848	\$62,750	\$68,495	\$75,300	\$82,915	\$100,400
	5	\$29,420	\$41,635	\$44,130	\$58,840	\$64,263	\$73,550	\$80,253	\$88,260	\$97,148	\$117,680
	6	\$33,740	\$47,735	\$50,610	\$67,480	\$73,677	\$84,350	\$92,010	\$101,220	\$111,380	\$134,960
	7	\$38,060	\$53,834	\$57,090	\$76,120	\$83,092	\$95,150	\$103,767	\$114,180	\$125,613	\$152,240
	8	\$42,380	\$59,934	\$63,570	\$84,760	\$92,506	\$105,950	\$115,524	\$127,140	\$139,845	\$169,520
each additional person, add		\$4,320	\$6,100	\$6,480	\$8,640	\$9,415	\$10,800	\$11,758	\$12,960	\$14,233	\$17,280
 HealthCareServices		MEDI-CAL FOR ADULTS			MEDI-CAL FOR PREGNANT WOMEN			MEDI-CAL ACCESS PROGRAM (FOR PREGNANT WOMEN)			
								COUNTY CHILDREN'S HEALTH INITIATIVE PROGRAM			
		MEDI-CAL FOR KIDS (0-18 yrs.)									

Barbara G. Kempen Lic 0G05625 - Certified Insurance Agent for Covered California.
Please call us with any insurance questions you may have.
Tel 310-909-6135 or info@solidhealthinsurance.com