



FOR IMMEDIATE RELEASE

Pennie's Final Enrollment Deadline Is Approaching: January 31st Marks the Last Chance to Sign Up for 2026 Health Coverage

PA Officials urge all Pennsylvanians without health coverage to visit pennie.com to get protected during the Open Enrollment Period.

PENNSYLVANIA – January 22, 2026 – Time is running out to enroll in health coverage through Pennie for 2026. The Open Enrollment Period will close on January 31st, marking the final opportunity for Pennsylvanians to sign up for health insurance for the year ahead. Due to federal changes causing higher health plan costs, Pennie extended the Open Enrollment deadline to January 31st ensuring Pennsylvanians have additional time to review their options and secure coverage.

Pennie, the Commonwealth's official health insurance marketplace, is currently open at pennie.com and offers high-quality coverage options for individuals and families who do not have access to other health insurance. If you or someone you know does not currently have health coverage, this is the final time to act and visit pennie.com to explore your options to get enrolled.

"Open Enrollment is the one opportunity each year for Pennsylvanians to compare and enroll in health coverage that meets their needs," said Devon Trolley, Pennie Executive Director. "Due to federal changes, costs are increasing but many Pennsylvanians still qualify for financial savings, and this is the final time to act. Enrolling by the deadline helps protect both your health in 2026 and your financial security in the event of an unexpected medical situation."

This is an important reminder: After the Open Enrollment Period ends on January 31st, Pennsylvanians will not be able to change or enroll in a plan through Pennie for 2026 unless they qualify for a Special Enrollment Period.

While plans and prices change every year, recent federal changes have greatly affected costs for 2026. While premium changes differ across the state, many Pennsylvanians will continue to qualify for financial savings. The best way to understand your 2026 coverage options is to visit pennie.com and receive a personalized estimate of potential savings. You can use the Pennie Savings Calculator to view plan costs and financial savings in less than five minutes.

"The Pennsylvania Insurance Department encourages all consumers in need of quality health insurance coverage to act fast and sign up for affordable coverage through Pennie before the end of Open Enrollment," said Pennsylvania Insurance Commissioner Michael Humphreys. "As a reminder, insurance scams and other deceptive practices are common during Open Enrollment, but pennie.com is a



source you can trust. Consumers who believe they've been targeted by a health insurance scam or who have questions about insurance should contact PID at pa.gov/consumer or by calling 1-866-PA-COMPLAINT."

Insurance fraud can take many forms, including staged accidents, inflated claims, fake policies, and deceptive agents. Fake health insurance websites may pretend to be the official insurance marketplace so that bad actors can steal consumers' personal and payment information.

Pennsylvanians can avoid fraudulent insurance sales scams by:

- **Being cautious of unexpected calls:** If you didn't call them first, the salesperson probably found your information on a mailing list;
- **Not buying insurance over the phone from cold callers:** The risk of fraud is greater if you buy insurance over the phone or online when you haven't initiated such a purchase. Hang up on callers if something doesn't sound or feel right;
- **Watching for scam artists:** Be wary of people who say they are from Medicare, Social Security or any government agency, including PID. Medicare and PID do not make sales calls;
- **Keeping all documents and take notes:** Request that policy and coverage information be emailed to you from the salesperson and review it prior to agreeing or giving any of your banking details. Keep any paperwork you get from an insurance company. Write down the names of people you talk to and details of conversations you have;
- **Checking licenses:** Ensure that the companies and individuals you are dealing with to purchase insurance are licensed by PID. You can [confirm licensed companies and individuals online](#); and
- **Never being rushed:** Be wary of offers for a "last-chance deal." If someone calls, emails, or mails you such an offer, decline it. Next, look it up online to see if it's true and the company is real.

Pennie is the **only place** where Pennsylvanians can access federal tax credits to help lower the cost of health insurance. All plans offered through Pennie include comprehensive benefits such as:

- Hospitalization and emergency care
- Prescription drug coverage
- Maternity and newborn care
- Mental health and substance use services
- Free preventive services, including check-ups and screenings

Plans sold through Pennie also cover pre-existing conditions and provide important financial protections against high medical costs. Health plans sold outside of Pennie may appear comprehensive, but often exclude essential benefits, including coverage for pre-existing conditions and preventive care.



"Resources like Pennie make a real difference for families in Lancaster City. When entrepreneurs, small business owners and working families without employer-sponsored insurance can find affordable, comprehensive health insurance coverage through Pennie's marketplace, our community and economy are better for it," said Lancaster City Mayor Jaime Arroyo.

Uninsured Pennsylvanians should visit pennie.com to explore coverage options and apply for financial savings. Current Pennie enrollees must log into their accounts, update income information, and shop plans. Plans and prices change every year, and accurate income information is especially important this year due to recent federal changes and increased penalties for outdated information.

Pennie provides free help to navigate the application process and plan selection in many languages. Pennie-certified experts including enrollment assisters, health insurance brokers, and Customer Service Representatives are available over the phone, in person, or online. Visit pennie.com/connect to find local help at no cost.

Pennsylvanians looking for health coverage through Pennie can visit pennie.com or call Pennie Customer Service at 844-844-8040 before the final deadline on January 31st. Pennie's Customer Service Center is open from 8 am – 7 pm Monday through Friday and on Saturday from 8 am – 1 pm during Open Enrollment.

Costs have risen by 102% for Pennie enrollees in 2026 due to the expiration of the enhanced premium tax credits. Congress has not extended these critical savings. To date, over 70,000 Pennsylvanians have dropped coverage as a result of the higher prices - nearly 1,000 a day for most of Open Enrollment. More information can be found at pennie.com/affordability.

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About Pennie

Pennie® is the official health insurance marketplace for the Commonwealth of Pennsylvania, and the only source of financial help to lower the cost of high quality private health insurance plans. Pennsylvanians without access to other health coverage can find affordable health plans through Pennie that meet different needs and budgets. Eligibility for financial help is based on income, family size, and other factors. Pennie is operated by the Pennsylvania Health Insurance Exchange Authority, established under state law. For more information, visit pennie.com or follow us on social at fb.com/PenniePA and Twitter.com/PennieOfficial.

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