

Your 2027 Open Enrollment Checklist

Nevada & Colorado · Marketplace health coverage



General education only. This is not a quote, a price, or advice about your specific situation.

Key dates

- ☐ Open Enrollment for 2027: Nov 1, 2026 - Jan 15, 2027 (Nevada Health Link and Connect for Health Colorado).
- ☐ Colorado: enroll by Dec 15 for coverage starting Jan 1. Enroll Dec 16 - Jan 15 for coverage starting Feb 1.
- ☐ Nevada: one official page lists Dec 31 as the end date. Confirm your deadline with your agent.
- ☐ After Jan 15 you can enroll only with a qualifying life event (Special Enrollment Period).

Gather before your review

- ☐ Everyone in your tax household: names and birthdates.
- ☐ Your best estimate of 2027 household income (pay stubs, last tax return, or self-employment records).
- ☐ Your current plan card and your 2027 renewal notice, if you have one.
- ☐ A list of your doctors, clinics, and hospitals you want to keep.
- ☐ A list of your prescriptions with doses.
- ☐ Any letters from the Marketplace, Medicaid, or your employer about coverage.

What changed for 2027

- ☐ The extra federal help ended after 2025. Above 400% of the poverty level there is no tax credit.

- ☐ If your income ends up higher than you estimated, you may have to pay back all of the extra credit at tax time.
- ☐ Cigna is leaving Colorado's individual market. Members have a special window until March 1, 2027.
- ☐ Auto-renewal can change your price, network, and financial help. Always review.
- ☐ From 2027, tax credits are limited to citizens, green card holders, and a few other groups.

Words to know

- ☐ Premium: what you pay each month for the plan.
- ☐ Deductible: what you pay for care before the plan starts sharing costs.
- ☐ Out-of-pocket maximum: the most you pay for covered care in a year.
- ☐ Network: the doctors and hospitals the plan works with.

Questions to ask your agent

- ☐ Are my doctors and prescriptions covered on this plan?
- ☐ What would I pay for a doctor visit, urgent care, and the ER?
- ☐ How does my income estimate affect my tax credit and what I might owe back?
- ☐ What happens if my income or household changes during the year?