

Retiree Health Insurance FAQs by Kenny Tims

Question: What are my health insurance options if I am under 65?

Answer: All under 65 retirees or otherwise not eligible for Medicare will have enrollment opportunities in the Federal Marketplace (healthcare.gov). Public safety retirees also have health insurance options through the Arizona State Retirement System (ASRS). Open enrollment for 2026 through ASRS runs from November 1, 2025 through November 30, 2025.

Question: When is the Federal Exchange Open Enrollment Period?

Answer: The Open Enrollment Period (OEP) for the 2026 coverage year in the Federal Health Insurance Marketplace (HealthCare.gov) is proposed to run from **November 1, 2025, to December 15, 2025.**

Key Dates for 2026 Coverage:

- **November 1, 2025:** Open Enrollment begins.
- **December 15, 2025:** Last day to enroll or change plans for coverage through the Federal Marketplace.
- **January 1, 2026:** Coverage begins for those who enrolled during the OEP time frames described above.

Question: What happens if I miss the Open Enrollment deadline?

Answer: If you miss the Open Enrollment Period, you can still enroll or change plans if you qualify for a **Special Enrollment Period (SEP)** due to qualifying life events such as **loss of coverage**, marriage, birth of a child, or moving. If a retiree misses the Federal Marketplace enrollment period for a January 1, 2026, start date and loses their City retiree coverage on December 31, 2025, they will have until March 1, 2026, to still enroll in a plan. Retirees enrolling under a special enrollment period will need to submit documentation to the Marketplace for the SEP such as loss of coverage letter.

*Coverage will start prospectively based on the date that you enroll in coverage (For Example: If you submit your enrollment request on March 1, 2026, your coverage will start on April 1, 2026).

Question: Are all retirees eligible for a tax credit?

Answer: Many retirees are eligible for **Enhanced Premium Tax Credits** to help pay for their health insurance through the Federal Marketplace. The current enhanced subsidies are set to expire at the end of 2025 unless extended by Congress. At this time, we do not know how much the Federal Tax Credits will be before 2026.

Question: Do all states participate in the Federal Marketplace / Healthcare Exchange?

Answer: No, some states, like California, Illinois, Colorado, Etc., do not participate in the Federal Marketplace and provide insurance through their own state-based health insurance exchanges.

Question: Who is Kenny Tims?

Answer: Kenny Tims (a retired Phoenix Police Commander) is the City of Phoenix Medicare Broker, licensed health insurance agent who is well-versed in City of Phoenix and Public Safety retiree health insurance options. His services are provided **at no cost** and retirees are encouraged to reach out to him for assistance with their healthcare decisions. Kenny can best be reached at ktims@healthmarkets.com