

# Jan. 15 ACA Enrollment Deadline Could Shape Health Coverage for Texans in 2026

*Early enrollment trends show momentum, but many still risk missing out on free or low-cost coverage*

AUSTIN, TX, UNITED STATES, January 12, 2026 /EINPresswire.com/ -- With just days remaining before the Jan. 15 deadline, millions of Texans have an opportunity to start the new year right with affordable health coverage through the Affordable Care Act Health Insurance Marketplace.



Enrollment trends suggest that Texans continue to sign up for ACA plans in big numbers, but [Texas 2036 research](#) indicates that many more Texans remain unaware that affordable options are still available to them.

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*Charles Miller*

Early data from the current open enrollment period shows that [about 1.3 million](#) Texans enrolled during the first month of open enrollment, a 17.4% increase over the same period last year. Nearly 4 million Texans enrolled in ACA Marketplace coverage for 2025, the highest total ever recorded and a nearly fourfold increase in enrollment in just four years.

Those gains are encouraging, but the clock is ticking. Jan. 15 is the final day to enroll in an ACA Marketplace plan for coverage that begins Feb. 1. After that, most Texans will have to wait another year unless they qualify for a special enrollment period.

Why this matters now:

Roughly 3.1 million Texans currently enrolled in ACA plans earn at or below 200% of the Federal Poverty Level, about \$30,000 for an individual or \$60,000 for a family of four.

Every current eligible enrollee in this income range can access at least one \$0-premium Marketplace plan for 2026.

More than one million uninsured Texans may also qualify for a \$0-premium plan but have not yet signed up.

Despite national headlines about rising health care costs, Texas remains better positioned than many states to keep coverage affordable. A 2021 state law, [SB 1296](#), ensures that Texans benefit more from subsidies than in many other states, making bronze and gold plans more affordable than in states that have not adopted such a regulation.

“The bottom line is that clear information saves people money and helps them stay covered,” said Charles Miller, Director of Health and Economic Mobility Policy at Texas 2036. “Rising premiums can dominate the conversation, but many Texans can still find plans with little or no monthly cost. The challenge is making sure people know their options before the deadline.”



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ACA Marketplace plans also continue to play a key role in keeping Texans healthy. All plans cover preventive care at no cost and often include low or no out-of-pocket access to primary care, generic prescriptions, mental health services, and telehealth, even for plans with higher deductibles.

More information on coverage options and how to enroll is available at [HealthCare.gov](https://www.healthcare.gov).

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About Texas 2036

Texas 2036 is a nonpartisan public policy organization dedicated to improving lives and opportunities for all Texans through 2036, Texas’ bicentennial year, and beyond.

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