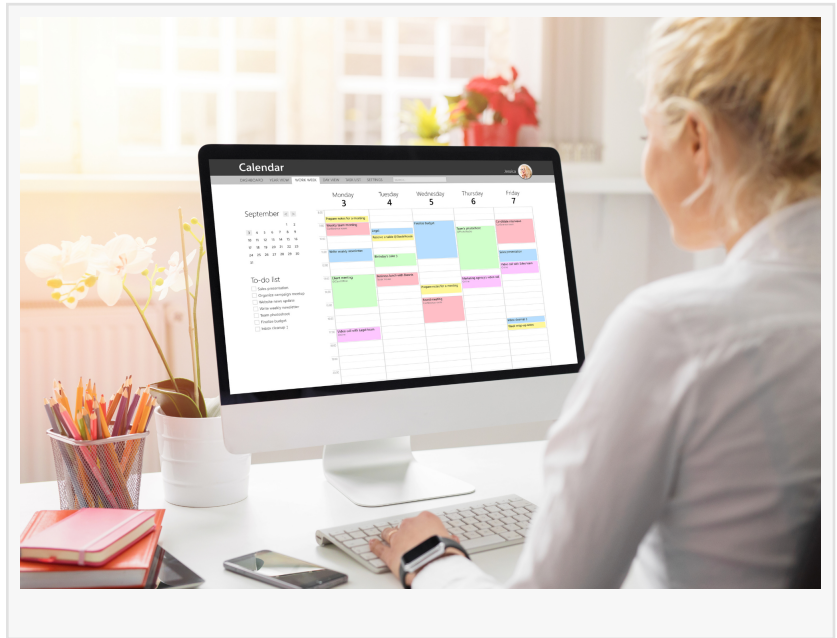


Missed Open Enrollment? Experts Say Additional Healthcare Options Remain

As the traditional enrollment window closes, experts remind consumers that flexible, year-round alternatives exist.

BOCA RATON, FL, UNITED STATES, January 20, 2026 /EINPresswire.com/ -- For millions of Americans, the end of the Open Enrollment period brings a distinct wave of anxiety. The prevailing belief is that once the government marketplace closes, the door to securing healthcare protection is locked until next year. Medical cost sharing communities are challenging that narrative by reminding consumers that enrollment is open 365 days a year, so anyone can join anytime.



While traditional health insurance plans are bound by strict government enrollment windows, most Medical Cost Sharing organizations offer individuals, families, small businesses, and independent workers a viable, non-insurance alternative that allows them to secure healthcare access immediately without waiting for another opportunity to enroll.

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As healthcare costs continue to rise, people are actively looking for solutions that fit their lives, not just the calendar. Our goal is to ensure no one feels left without options.”

Catherine Okubo, CEO of MPB Health.

When Healthcare Needs Don't Align With the Calendar
The rigid structure of the traditional insurance market, where decisions must be made during a short winter window, often fails to account for real life. Job changes, new business ventures, financial shifts, and family needs happen year-round, not just during Open Enrollment.

“The idea that you can only make decisions about your health during a six-week window in the winter is outdated,” said Rod Maxon, founder of MPB Health. “Life changes happen year-round. People leave jobs, start businesses, or realize their current healthcare costs are no longer

sustainable. At MPB Health, we believe individuals should be able to join a supportive healthcare community when they need it, not only when the calendar allows.”

The “Locked Out” Myth

While it is true that Affordable Care Act (ACA) plans and many employer-sponsored policies require a qualifying life event to enroll outside the standard window, the healthcare landscape has expanded significantly.

A growing number of Americans are turning to medical cost-sharing communities. Because these organizations are not traditional insurance, they are not bound by government enrollment calendars, meaning members do not need a subsidy to receive fair pricing.

Understanding Medical Cost Sharing

[Medical cost sharing is a community-based approach to healthcare.](#) Instead of paying premiums to an insurance company, members contribute a fixed monthly amount to help share eligible medical expenses within the community.

This model has gained traction not only for its flexibility but also for its focus on transparency, affordability, and member-centered care.

MPB Health is one example of a medical cost-sharing organization that offers ongoing enrollment opportunities for those seeking alternatives to traditional insurance coverage.

A Year-Round Alternative for Consumers

For individuals who miss Open Enrollment, healthcare experts note that medical cost-sharing organizations may offer an alternative path to accessing healthcare outside traditional enrollment deadlines. Unlike conventional insurance plans, many medical cost-sharing programs allow individuals to apply for membership throughout the year.

Medical cost-sharing programs generally operate through a community-based model in which members contribute a monthly amount to help share eligible medical expenses. These organizations are not insurance and are not subject to government enrollment calendars or subsidy structures.

MPB Health is one example of a medical cost-sharing organization that offers year-round membership availability. Its programs may include access to virtual care services, prescription programs, and other wellness-related offerings, depending on membership guidelines.

“I’m actually glad I missed Open Enrollment, because I found MPB Health and it ended up saving

me hundreds a month on my healthcare costs," said Lukas R., a member from Florida.

A Viable Path Forward

"The biggest misconception is that if you miss the January deadline, you're forced to go uninsured or pay a penalty," noted Adam J., a Licensed insurance agent. "That simply isn't true anymore. Families and independent workers now have access to affordable, high-quality alternatives that prioritize people over paperwork, and they can join whenever they need to."

For those who missed Open Enrollment, the message is clear: you still have options. Consumers are encouraged to look beyond the traditional marketplace and explore community-based healthcare solutions that offer flexibility, protection, and peace of mind without waiting another year.

A Reminder for Those Feeling Stuck

Missing Open Enrollment does not mean you are out of choices. While traditional insurance plans may require waiting until the next enrollment cycle or qualifying for a Special Enrollment Period, programs like MPB Health remain available anytime.

About MPB Health

[MPB Health is a community-driven healthcare alternative](#) offering medical cost-sharing solutions designed to prioritize people over profit. Serving individuals, families, and small businesses, MPB Health provides affordable, flexible access to healthcare supported by modern wellness services. MPB Health is not insurance.

For more information, visit: www.mpb.health

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