

# Open Enrollment Rescue: Millions Eligible for Alternatives to Closed ACA Plans

*ACA enrollment is over, but HCSMs provide vital year-round safety nets. Christian Care Health offers netWell™ as a top solution for families needing options.*

RINGWOOD, NJ, UNITED STATES, February 11, 2026 /EINPresswire.com/ -- Millions of Americans

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*Daniel Olmos, Service Director  
at Christian Care Health*

are finding themselves locked out of the traditional insurance market now that the Open Enrollment Period has ended. Without a qualifying life event to trigger a special enrollment period, individuals and families can be left without a safety net, exposed to paying massive medical costs out of pocket until the next enrollment cycle. Many consumers are now turning to Health Care Sharing Ministries (HCSMs) as a viable alternative to being left without coverage during this period.

HCSMs have emerged as the primary alternative for those seeking protection year-round. Unlike traditional

insurance, HCSMs are organizations where members share in one another's medical expenses. Because they are not bound by ACA enrollment windows, HCSMs allow Americans to secure a safety net at any time. Most of these are operated as non-profits, meaning membership is often offered at a significantly lower monthly cost than traditional for-profit coverage.

[Christian Care Health](#) (CCH) serves as a vital link between consumers and HCSMs. Functioning as an education and referral resource, CCH specializes in helping Americans navigate the complexities of these programs. When individuals and families miss ACA deadlines, Christian Care Health provides the guidance necessary to find a reputable alternative that aligns with their budget and their values, ensuring no family remains unprotected due to rigid enrollment dates.

A primary recommendation by Christian Care Health for those seeking a post-enrollment safety net is netWell™. Christian Care Health frequently connects people with netWell due to their comprehensive approach to membership, which includes nationwide network access through Aetna's First Health® PPO and diagnostic services through Labcorp. Beyond standard medical sharing, netWell provides members access to affordable dental coverage through netWell Dental, powered by Bento. netWell also goes above and beyond on the front of patient advocacy through their partnership with Goodbill, a service that provides expert hospital bill negotiation

for members regardless of whether a specific claim is shareable or not.

"The reality of the ACA open enrollment system is that it leaves millions of hard-working people behind," said Daniel Olmos, Service Director at Christian Care Health. "At Christian Care Health, the belief is that access to affordable healthcare should not be constrained by a calendar. For those who find themselves on the wrong side of the OEP deadline, we provide guidance and referrals to HCSMs, like netWell, that offer the protection families need without the burden of skyrocketing premiums."

By connecting Americans to HCSMs, like netWell, Christian Care Health helps individuals and families regain control over their healthcare timing and spending. When the traditional marketplace is no longer an option, Christian Care Health ensures Americans have a pathway to protect their health and finances without waiting for the next annual enrollment cycle.

About Christian Care Health:

Christian Care Health is a referral and education service that helps Americans understand and access Health Care Sharing Programs. Founded in 2025, the organization supports individuals and families throughout the discovery and enrollment process, connecting them with affordable healthcare alternatives and access to preferred providers.

For more information on navigating the post-enrollment period or to explore health sharing options through netWell, visit <https://www.christiancare.health/>.

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