

INSURANCE MATTERS

A Newsletter for Delawareans

October 2025

HEALTH PLAN OPTIONS



What Are My Health Plans Options for 2026

It's important to start thinking about your health plan options for 2026. Open Enrollment is starting, changes are coming, and premiums may increase if you're enrolled in a Health Insurance Marketplace plan. As you choose a health plan that best fits your needs, the Delaware Department of Insurance offers the following considerations.

Health Insurance Marketplace Plans

Under the Affordable Care Act (ACA), Marketplace plans are available. You can shop and apply for coverage at [HealthCare.gov](https://healthcare.delaware.gov). Most people who enroll in Marketplace plans qualify for financial assistance, based on income.

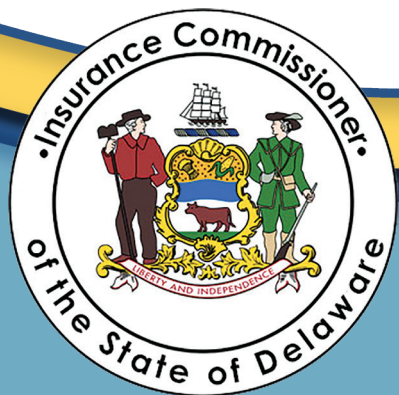
However, less help is expected for these plans in 2026. The ACA's enhanced premium tax credits (subsidies), which make coverage more affordable, are scheduled to end after 2025.

Losing these enhanced credits means your out-of-pocket costs (premiums) could be much higher in 2026.

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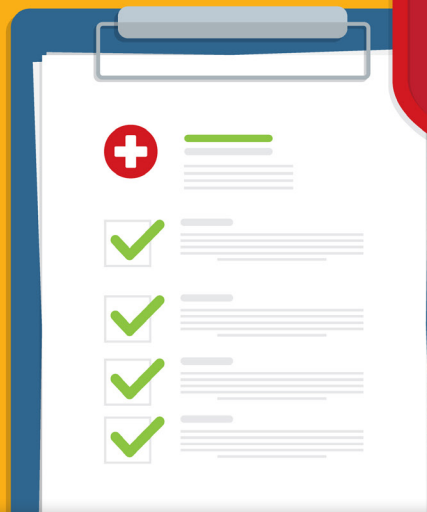
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HEALTH PLAN OPTIONS



Choosing the Plan That Fits You Best

Depending on your income, you may still qualify for financial help. When you apply, the Marketplace will also check whether you and your family qualify for public programs like Medicaid and the Children's Health Insurance Program (CHIP).

If you already have a Marketplace plan or need one next year, shop around and compare your options. Open enrollment runs from **Nov. 1, 2025**, through **Jan. 15, 2026**. If you have any questions about your coverage you can contact us at 302-674-7300.

Job-Based Coverage

If your employer offers health insurance, you may qualify to enroll, even if you previously declined coverage. Employers typically pay part of the premiums for employees and their dependents.

You may also be eligible for coverage through a family member, such as a spouse's employer-sponsored plan or, if you're under 26, a parent or guardian's plan.



Student Health Plans

If you're enrolled in a college or university, you may be eligible for a student health plan. Contact your school's health services department to learn more.

Private Insurance

You can also buy coverage through an insurance agent, broker, or directly from an insurance company. These plans don't qualify for the financial help available through the Marketplace and may not include the same benefits.

How Should I Choose a Plan?

Assess Your Needs

Think about your family's health care needs. Estimate your costs for the year, including copays, prescriptions, and any expected procedures.

Compare Plans

Compare your premiums, out-of-pocket expenses, and benefits under each plan. If you're shopping on the Marketplace, you can compare plans side by side. Decide what you can afford.

Be Cautious

Some products marketed as alternatives to health insurance don't offer the same protection. Health care sharing ministries, discount plans, and risk-sharing plans are not insurance and are not regulated by consumer protection laws.

THE DOI CORNER

DOI Goes Pink

The Delaware Department of Insurance (DOI) proudly joined individuals and organizations across the nation in recognizing Breast Cancer Awareness Month this October by going pink in support of survivors, patients, and families affected by breast cancer.

Staff across all DOI offices participated by donating and wearing pink shirts to help raise awareness about breast cancer. These efforts reflect the Department's ongoing mission to protect consumers and promote health and wellness throughout Delaware.

The Department also emphasized the important role health insurance plays in ensuring access to preventive care and treatment. Most health insurance plans cover preventive services, including mammograms, at no out-of-pocket cost. DOI encourages all Delaware residents to review their insurance benefits and take advantage of these potentially life-saving screenings.

To learn more, make a donation, or get involved in raising awareness, visit debreastcancer.org/gopink



3 Tips for Being a Safe Trick-or-Treater

1. Be Bright and Be Seen

As the days get shorter, trick-or-treating often happens after dark. Make sure costumes include bright colors or reflective materials so children are visible to drivers. Glow sticks, flashlights, or reflective tape can help increase visibility. Parents and guardians should accompany young children and encourage older kids to stay in well-lit areas and travel in groups.

2. Stay Street Smart

Always use sidewalks when available, and cross streets at designated crosswalks or corners. Remind children to look both ways before crossing and to never run out between parked cars. Drivers should slow down and stay alert in neighborhoods, especially during popular trick-or-treating hours.

3. Check Treats Before You Eat

Before enjoying any Halloween candy, parents should inspect all treats to make sure they're sealed and safe to eat. Discard anything that looks suspicious or is not properly wrapped. For families managing food allergies, check labels carefully and consider bringing along safe, allergy-friendly treats to swap out.

ASK THE COMMISSIONER

Why do I need homeowners insurance?

As your Insurance Commissioner, one of the most important pieces of advice I can give homeowners is to make sure you're protected with the right insurance coverage. Your home is likely your biggest investment and homeowners insurance is what protects that investment when the unexpected happens.

Homeowners insurance isn't just about repairing damage after a fire or storm. It also provides financial protection if someone is injured on your property or if your belongings are stolen. Without it, the cost of repairs, medical bills, or replacing your possessions could quickly become overwhelming.

Even if your home is paid off and no longer requires coverage through a mortgage lender, maintaining homeowners insurance is still one of the smartest financial decisions you can make. It gives you peace of mind knowing that your property, your family, and your future are protected.

At the Delaware Department of Insurance, we encourage every homeowner to review their policy regularly and make sure it reflects the true value of their home and possessions. Understanding your coverage before you need it is key to being prepared.



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The consumer comes first.

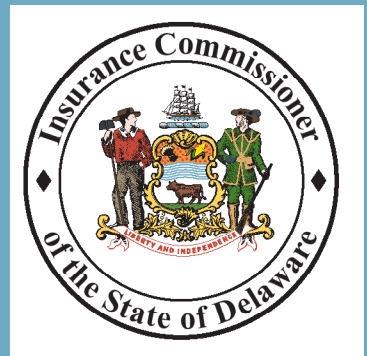
Our office is here to help if you have questions about or problems with your insurance coverage or insurance company.

Questions about insurance or complaints about an insurance company or insurance agent can be made to the Consumer Services Division by phone, by fax, by letter, by email or with an online complaint form.

Phone: 302-674-7300

Fax: 302-739-6278

consumer@delaware.gov



Our Mission

Protecting Delawareans through regulation and education while providing oversight of the insurance industry to best serve the public.