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BULLETIN NO. 26-07

TO: ALL NEW JERSEY HEALTH INSURANCE COMPANIES; HEALTH SERVICE CORPORATIONS; HEALTH MAINTENANCE ORGANIZATIONS; DENTAL SERVICE CORPORATIONS; DENTAL PLAN ORGANIZATIONS; AND OTHER INTERESTED PARTIES

FROM: SUSAN OCHS, ACTING COMMISSIONER

RE: OPEN ENROLLMENT PERIOD FOR INDIVIDUAL MARKET HEALTH INSURANCE FOR PLAN YEAR 2027

The purpose of this bulletin is to advise all New Jersey health insurance companies, health service corporations ("HSCs"), health maintenance organizations ("HMOs"), dental service corporations ("DSCs"), dental plan organizations ("DPOs") offering coverage in the individual market and other interested parties, that the open enrollment ("OE") period for plan year 2027 will begin on November 1, 2026 and end on January 31, 2027, including for both on-Exchange and off-Exchange plans.

Under 45 C.F.R. § 155.410, State-based Exchanges set annual OE periods within federal guidelines. Consistent with prior federal regulations, N.J.S.A. 17B:27A-6.1 provides that for the New Jersey individual market the OE period shall not be less than 90 days. Although 2025 amendments to 45 C.F.R. § 155.410 imposed limitations on the OE period inconsistent with New Jersey law, a recent federal court decision blocked those restrictions on the OE period. See City of Columbus v. Kennedy, Civil No. 25-2114 (D. Md. Jun. 12, 2026) (vacating certain portions of The Centers for Medicare & Medicaid Services' "[Patient Protection and Affordable Care Act; Marketplace Integrity and Affordability Final Rule](#)").¹ Thus, New Jersey's 90-day minimum individual market OE period under N.J.S.A. 17B:27A-6.1 remains in effect.

¹ Further, on July 27, 2026, the Centers for Medicare and Medicaid Services issued [guidance](#) that noted in relevant part, "HHS ... has not altered the dates for the Open Enrollment period contained in 45 CFR 155.410(e)(4), including related flexibilities available to State Exchanges ...," that allow them to establish OE periods longer than federal minimums.

Should you have any questions regarding the content of this bulletin, please contact the Department's Health Bureau staff at LifeandHealth@dohi.nj.gov.

8/10/2026

Date



Susan Ochs
Acting Commissioner

EGZ – Bulletin-Open-Enrollment-2027/Bulletins