



Patient Information for 2026 Health Insurance Enrollment

Open Enrollment is from November 1, 2025, to January 15, 2026

Health insurance is important for better health. Those with health insurance are more likely to receive preventive care, such as screenings, and less likely to go to the Emergency Department for non-emergency needs. We can help you enroll in health insurance for you and your family.

- The Health Insurance Marketplace is a place to compare and choose private health insurance plans. Most Montanans qualify for tax credits to help with their insurance premiums.
- Visit the website www.healthcare.gov to learn more about private health insurance plans, find out if you qualify for tax credits/discounts based on income (100-400% of Federal Poverty Level), and choose a plan. Also, you may qualify and apply for Medicaid or the Children's Health Insurance Program.
- To find certified assisters in your area, call 1-800-318-2596 (24 hours a day, 7 days a week).
- At www.covermt.gov you will find trustworthy local health insurance assistance information.
- It's important to make sure your favorite doctor(s), providers, hospital, and pharmacy are "in-network" in your chosen insurance plan before you enroll.
- Billings Clinic, Stillwater Billings Clinic and Billings Clinic Broadwater are **in-network** with all Blue Cross Blue Shield and PacificSource plans, and are **in-network** in Mountain Health CO-OP Connect plans.
However, Billings Clinic, Stillwater Billings Clinic and Billings Clinic Broadwater are **out-of-network** in Mountain Health CO-OP Rocky Mountain plans and a **Tier 2 provider** in the Mountain Health CO-OP Plus plans, which means you will pay more to receive services at Billings Clinic, Stillwater Billings Clinic and Billings Clinic Broadwater.
- Health insurance is not retroactive, so it will not cover care that has already been provided.
- Persons with Medicare coverage are not affected by the Health Insurance Marketplace.

Important dates to remember:

- November 1, 2025 -- This is your first day to apply for, keep, or change your coverage.
- December 15, 2025 -- The last day to enroll or change plans for new coverage to start January 1, 2026.
- December 31, 2025 -- The day all 2025 Marketplace coverage ends, no matter when you enrolled.
- January 15, 2026 -- The last day to enroll for coverage to start February 1, 2026.

Billings Clinic is approved as a *Certified Application Counselor Organization*.

If you need assistance, call **Billings Clinic Patient Financial Services at 1-406-238-2601 or 1-800-332-7156, ext. 2601.**

Information and updates are available at www.billingsclinic.com/marketplace.