



STATE OF MICHIGAN
OFFICE OF THE GOVERNOR
LANSING

GRETCHEN WHITMER
GOVERNOR

GARLIN GILCHRIST II
LT. GOVERNOR

EXECUTIVE DIRECTIVE

No. 2025-6

To: State Department Directors and Autonomous Agency Heads
From: Governor Gretchen Whitmer
Date: August 8, 2025
Re: Impact of Federal Affordable Care Act Rollback

Fifteen years ago, Congress passed the Affordable Care Act (ACA) to ensure that all Americans can access affordable, quality health care. Since then, tens of millions of Americans have relied on the Affordable Care Act Marketplace to purchase health insurance for themselves and their families.

Despite that achievement, Republicans in Washington, D.C. have been determined to roll back that work for years. In Michigan, over 530,000 people access affordable private health insurance through the Marketplace. Access to this coverage has driven Michigan's uninsured rate to one of the lowest in the nation, lowered costs, and kept people safe and healthy.

Marketplace enrollees in Michigan are small business owners, the self-employed, young families, those with multiple part-time jobs or jobs that pay hourly, and many more. These are our family, friends, and neighbors of all ages. In 2025, more Michiganders enrolled in Marketplace coverage than ever before – an increase of nearly 23% over 2024.

Last month, Republicans in Washington, D.C. passed legislation that will raise the cost of health insurance by thousands of dollars per year. Just a few weeks before, the Trump Administration finalized changes to the Marketplace that will cause people in Michigan to lose their coverage as early as next year (CMS Rule). These policy changes are designed to make it harder for people to get and keep their health insurance, even when they are eligible.

The One Big Beautiful Bill (OB BB) and the CMS Rule are the biggest federal cuts to health care in history. Their impacts will extend far beyond those who lose access to Marketplace coverage. These changes will negatively affect the health of all Michiganders. When people lose their health insurance, they skip needed medications and preventative appointments. They turn to their local emergency rooms, which leads to longer wait times and increased costs for care, which act as a "hidden tax" on all.

Specifically, the OBBB and the CMS Rule, among other policies:

1. **Shorten the Open Enrollment Period:** Historically, the Open Enrollment period in Michigan has lasted from November 1 to January 15. Starting in 2026, the CMS Rule ends the open enrollment period a full month earlier, on December 15, making it harder for people to get coverage.
2. **Fail to continue tax credits that made Marketplace insurance affordable for many Michiganders:** Nearly 90% of Michiganders who purchased insurance for 2025 qualified for a subsidy that offset premium costs. If Republicans sunset the extended tax credits, beginning in 2026, premiums will increase by over 75% on average. In Michigan, that means people will pay up to \$400 more each month. Many will simply go without health insurance because they cannot afford it anymore.
3. **Impose new administrative burdens on enrollees and end automatic re-enrollment:** The OBBB and CMS Rule make it more difficult for people to sign up for and keep their health insurance by creating burdensome new documentation requirements and fees, effectively ending auto-renewals for the 2026 Open Enrollment period.

Section 1 of article 5 of the Michigan Constitution of 1963 vests the executive power of the State of Michigan in the governor.

Section 8 of article 5 of the Michigan Constitution of 1963 places each principal department under the supervision of the governor.

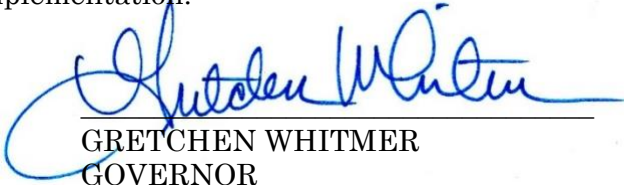
Acting under the Michigan Constitution of 1963 and Michigan law, I direct the following:

1. The Department of Insurance and Financial Services (DIFS) must:
 - a. Maximize enrollment during the coming Open Enrollment period by educating Michiganders to help them comply with the new administrative requirements and other changes imposed by Republicans in Washington, D.C.
 - b. Connect Michiganders with all available resources, including answering questions through the DIFS live call center at 877-999-6442 and connecting people to Health Insurance Navigators, who will help them assess their options, sign up, and stay enrolled in a Marketplace plan, where possible.
2. All state departments and agencies must coordinate and cooperate with DIFS in executing the duties outlined by this directive.

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This directive is effective immediately.

Thank you for your cooperation in its implementation.



GRETCHEN WHITMER
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