

Get Covered Florida

Help for Working Families

If your employer offers health coverage, but you can't afford to add your family members onto that same plan, you may be able to get help lowering their monthly payments when they enroll in a Marketplace plan.

Before 2023, if a person could get affordable coverage for themselves through their job, their family members couldn't get financial help for a plan from the Marketplace.

Now, the federal government has changed the definition of "affordable." Coverage for your whole family can't be more than 8.39% of your household's income. If it is, family members may qualify for help when they enroll in a Marketplace plan.



The Good News

The way affordability is determined through the Affordable Care Act (ACA) has changed. Now, family members of the employee may qualify for financial help. This means the employee's dependents have an opportunity to get a more affordable Marketplace plan, separate from the employer's health plan.

The Best News

There's even more financial assistance now to help pay for health insurance. Make sure you know the facts about health insurance so you can make the right decision for you and your family.



- 9 out of 10 people in Florida with Marketplace plans got financial help in 2023.¹
- Parents in their 50s with 2 teenagers can earn \$139,000 and only have a monthly payment of \$10 after subsidies.²
- More than 460,000 uninsured people in Florida could get health coverage with a \$0 monthly payment after financial assistance.³

Visit [GetCoveredFlorida.com](https://www.getcoveredflorida.com) to make sure you have all facts about how to protect you and your family with a health insurance plan.

¹2023 OEP State-Level Public Use File <https://www.cms.gov/data-research/statistics-trends-and-reports/marketplace-products/2023-marketplace-open-enrollment-period-public-use-files>

²Based on American Rescue Plan subsidies for a Bronze plan in Monroe County, FPL and benchmark premiums in other Florida counties for 2024.

³Based on actuarial analysis of the 2019 American Community Survey Public Use Microdata Sample (PUMS), with adjustments due to Covid-19 of Florida's Medicaid Growth from the Agency for Health Care Administration, individual enrollment growth from CMS' 2023 Open Enrollment Report and job losses from the Bureau of Labor Statistics.

This information is a courtesy of Florida Blue, an Independent Licensee of the Blue Cross and Blue Shield Association.