

Significant Changes Coming to the Health Insurance Marketplace

This year, individuals who buy their health insurance through the Health Insurance Marketplace will see the greatest number of federal government changes to their plan since the start of the Affordable Care Act. We are sharing helpful information and resources at our new webpage FloridaBlue.com/StayCovered, to help the community understand these changes. Providers are encouraged to remind their patients about these resources and how they can get more guidance.

Key Changes

Unless Congress renews the enhanced subsidies, they will expire at the end of 2025. This means anyone who buys insurance through HealthCare.gov and gets a subsidy, may receive much less financial assistance from the government. As a result, there may be a substantial increase in monthly insurance costs for these individuals and families starting in January. Other changes include:

- More steps and information may be required when enrolling in order to keep subsidies.
- There will be fewer opportunities to enroll in health insurance outside of the fall Open Enrollment Period. Those who do not enroll during this time may have to wait until the next Open Enrollment before getting coverage.

With the enhanced subsidies set to expire and market changes causing premiums to increase across the country, it is critical that individuals get expert help now.

How You Can Help

Please refer any individuals with questions or concerns about the changes to Marketplace health plans to our webpage, FloridaBlue.com/StayCovered. This page provides additional details about these changes and what to do next.

Outreach and Education

We recently launched an educational campaign to inform the community about the upcoming changes, what they mean, and how we can help. In addition to our new webpage, we are sharing educational messages through email, social media, educational events, and more. Thank you for your support in reminding your patients about these resources.