

Getting health coverage starts here.

Understand the basics of health insurance



What is health insurance?

In simple terms, health insurance is an agreement between you and a health insurance company. When you enroll in a health plan, the insurance company agrees to pay for certain healthcare services, like preventive care and other covered medical services. After you enroll, you pay a monthly bill — called a premium — to keep your health plan.



Get 2025 coverage now, if you qualify for a Special Enrollment Period

If you need health coverage or want to switch plans, you can sign up for health insurance outside of the Open Enrollment Period if you qualify for a Special Enrollment Period.

Certain life events, like losing health coverage (including Medicaid or Children's Health Insurance Program (CHIP) coverage), moving, getting married, having a baby or adopting a child, and more may qualify you to enroll in or change Marketplace health plans within 60 days of the change.

An exclusive Florida Blue agent can help answer your health insurance questions, determine if you qualify for a Special Enrollment Period, and find the plan that fits your budget.



Important dates for the 2026 Open Enrollment Period

November 1, 2025 – Open Enrollment begins. This is the first day to enroll or change your insurance plan for 2026 coverage.

December 15, 2025 – The last day to enroll in a health plan for coverage that starts on January 1, 2026.

January 1, 2026 – If you enroll by December 15, 2025, this is when your 2026 coverage starts.

January 15, 2026 – This is the last day to sign up for a new health plan under the 2026 Open Enrollment Period.

February 1, 2026 – If you enroll between December 16, 2025 and January 15, 2026, this is when your 2026 coverage will start.

E.A. Pinder III and Associates can help make enrolling simple.

Start planning for your health.

You may still qualify for a 2025 affordable Marketplace health plan.

- ✓ **Review.** Look back at your family's needs in the last year. Which services did you need or use? Are there any special needs?
- ✓ **Look ahead.** Have you had any recent health or lifestyle changes? A new job, new family member, upcoming surgeries, or even a new move can affect the type of plan you want.
- ✓ **Set a budget.** Different plans cover different amounts of your medical costs. Generally, the more you pay monthly (premium), the more expenses your plan will cover. If you don't have a lot of medical expenses, a lower-premium plan may be right for you!
- ✓ **Make a list of must-haves.** Do you have certain prescriptions you need? Are there doctors, hospitals, or services you prefer? Make a list of everything you know you need and want to make choosing a health plan easier.
- ✓ **Gather family details.** As the policyholder, you'll need your mailing and home addresses, along with the names and Social Security numbers of everyone you'll cover in your plan.
- ✓ **Contact an agent.** Only our exclusive agents can tell you about the savings opportunities, rewards, and additional perks that come with being a Florida Blue member.



Uninsured or no job-based health plan?

Get a health plan with quality care and low costs.

An agent can help you find out if you could be saving toward your health plan.

**E.A. Pinder III
and Associates
1-813-914-0003**

**Get any of your Florida Blue insurance questions
answered by E.A. Pinder III and Associates.**



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Florida Blue

Your local Blue Cross Blue Shield