

Government changes may increase your cost for a Marketplace health plan.

We can help you prepare now so you're ready on **November 1!**

Here are some of the government changes that will apply to anyone buying a plan on the Marketplace from any insurance company:

- Most people who get a subsidy (tax credit) may get much less of this financial help from the government in 2026. This could make your monthly insurance bill go up starting in January.
- More steps and information may be required when you enroll so you can keep your subsidy.
- There will be fewer opportunities to enroll in health insurance outside of the fall Open Enrollment Period.

Things will be different this year — but you're not alone.

The enrollment and renewal processes may be different and will likely take longer than before, so it's important to have a plan for November 1. Because of these changes, many people will need help enrolling or renewing this year.

We're here to guide you through the changes.

With the enhanced subsidies expiring and market changes causing premiums to increase across the country, you may want to find a plan with a lower monthly cost. Florida Blue agents are licensed and specially trained to explain all the government changes and help find the best plan for your family's needs. And there's never an extra cost to work with them.

We have a wide range of plans to fit many budgets, and our agents know how to help you get the most financial help you can qualify for. Plus, all our plans include personalized care programs, special discounts, and more at \$0 extra cost.

What to do now:

Make an appointment with a Florida Blue agent for November 1 or shortly after.

They'll tell you what you should do before your appointment, like filing your taxes and gathering certain documents, so you can be prepared, and the process will be as smooth and quick as possible. Visit [FloridaBlue.com/StayCovered](https://floridablue.com/StayCovered) to learn more.

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