

Big changes to Open Enrollment for Marketplace health plans

We can help you prepare so you are ready on November 1.

What's different for this Open Enrollment Period?

The government has changed some important rules that affect everyone who buys health insurance and gets a subsidy (financial help) through the Health Insurance Marketplace (HealthCare.gov). Here are a few changes you should know:

- Unless Congress renews the enhanced subsidies (tax credits) — extra financial help that was added in 2021 — they'll expire at the end of 2025. That means monthly insurance costs could be much higher starting in January for almost everyone who buys insurance on the Health Insurance Marketplace.
- 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.

Don't worry — a Florida Blue agent can walk you through these changes to help make sure you're in the right plan for your budget and get the most subsidy you can qualify for.

Will all subsidies (tax credits) go away after 2025?

No, the subsidies for Marketplace health plans are not going away totally. With the 2021 American Rescue Plan Act (ARP), the government increased the amount of financial help that some people could get. In January 2026, these enhanced subsidies are going back to the pre-2021 amounts unless Congress renews them. With this change, many people would lose some or all of their financial help, making their monthly insurance costs more expensive.

Do these changes affect all insurance companies in Florida?

Yes. The federal government oversees the Health Insurance Marketplace. The changes they're making, including the enhanced subsidies expiring, will apply to anyone buying a plan on the Marketplace from any insurance company.

What can Florida Blue do to help me find more affordable coverage?

Our agents are licensed and specially trained to explain all the changes and find the best plan for your family's needs. And there's never a cost to work with them. We have a wide range of plans to fit many budgets and know how to help you get the most subsidy you can qualify for.

Visit FloridaBlue.com/StayCovered to learn more.

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