

Individual PPACA Market Monthly Premiums for Plan Year 2026

	Company	Network Type ⁽¹⁾	Federal Exchange Availability ⁽²⁾	Florida File Log Number	Average 2025 Monthly Premium per Person for Actual 2025 Enrollment	Average 2026 Monthly Premium per Person for Actual 2025 Enrollment	Average Percentage Change Approved ⁽⁴⁾
On Exchange							
1	AmeriHealth Caritas Florida, Inc.	HMO	On and Off Exchange	25-034124	\$596	\$818	37.2%
2	AvMed, Inc.	HMO	On and Off Exchange	25-034319	\$722	\$899	24.5%
3	Blue Cross and Blue Shield of Florida, Inc.	EPO	On and Off Exchange	25-034192	\$866	\$1,122	29.6%
4	Capital Health Plan, Inc.	HMO	On and Off Exchange	25-034302	\$617	\$801	29.7%
5	Centene Venture Company Florida	HMO	On and Off Exchange	25-034265	\$587	\$810	37.9%
6	Cigna Health and Life Insurance Company	EPO	On and Off Exchange	25-034252	\$652	\$845	29.5%
7	Cigna Healthcare of Florida, Inc.	HMO	On and Off Exchange	25-034250	N/A ⁽⁶⁾	N/A ⁽⁶⁾	N/A ⁽⁶⁾
8	Community Care Network, Inc.	HMO	On and Off Exchange	25-034353	New Forms	New Forms	New Forms
9	Florida Health Care Plan, Inc.	HMO	On and Off Exchange	25-034144	\$693	\$875	26.2%
10	Health First Commercial Plans, Inc.	HMO	On and Off Exchange	25-034239	\$612	\$755	23.2%
11	Health Options, Inc.	HMO	On and Off Exchange	25-034188	\$687	\$887	29.0%
12	Molina Healthcare of Florida, Inc.	HMO	On and Off Exchange	25-034167	\$620	\$872	40.8%
13	Oscar Health Maintenance Organization of Florida, Inc.	HMO	On and Off Exchange	25-034220	\$621 ⁽⁷⁾	\$784 ⁽⁷⁾	26.4% ⁽⁷⁾
14	Simply Healthcare Plans, Inc.	HMO	On and Off Exchange	25-034194	\$647	\$823	27.2%
15	Sunshine State Health Plan, Inc.	HMO	On and Off Exchange	25-034259	\$546	\$812	48.7%
16	UnitedHealthcare of Florida, Inc.	HMO	On and Off Exchange	25-034172	\$585	\$760	29.9%
Off Exchange Only							
17	Ambetter Health of Florida, Inc.	HMO	Off Exchange	25-034262	N/A ⁽⁸⁾	N/A ⁽⁸⁾	N/A ⁽⁸⁾
18	Oscar Insurance Company of Florida	EPO	Off Exchange	25-034224	\$563	\$728	29.2%
Weighted Average using Actual Membership⁽⁵⁾:							
					\$648	\$851	31.5%

(1) Network types are Health Maintenance Organization (HMO), Preferred Provider Organization (PPO), and Exclusive Provider Organization (EPO).

(2) A plan marketed through the Federally Facilitated Exchange (FFE) may or may not be marketed outside of the FFE.

(3) Average Monthly Premiums do not include the impact of potential premium subsidies.

(4) Percent changes are based on actual 2025 enrollment and do not represent the percent difference for a single policyholder.

(5) Weighted averages give more weight to companies with larger membership.

(6) Cigna enters the market with a new HMO that is On and Off Exchange.

(7) Oscar enters with a new HMO participating On and Off Exchange. Values in the table are based on Oscar EPO 2025 On Exchange membership. Oscar EPO is now Off Exchange only.

(8) Ambetter Health of Florida, Inc. is new to the market, but is participating Off Exchange only as part of Centene

General Information

This information has not been reviewed or finalized by the Department of Health & Human Services; therefore, it is subject to change.

Florida file log numbers can be used to search the Office of Insurance Regulation's "IRFS Forms & Rates Filing Search" system.

Determination of the average change:

1 Companies provided an average requested rate change based on their proposed premiums and their distribution of business. That number is in the table above.

2 The requested rate changes and the projected distribution of business was then used to determine an overall statewide average increase.