

Small Group PPACA Market Monthly Premiums for Plan Year 2026

	Company	Network Type ⁽¹⁾	Offering Plans in the Small Business Health Options Program ⁽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	Anniversary Approved ⁽³⁾
Off Shop Only							
1	AvMed, Inc	HMO	Off Shop	25-034318	\$728	\$793	8.9%
2	Behealthy Florida, Inc.	HMO	Off Shop	25-034193	\$483	\$543	12.4%
3	Blue Cross and Blue Shield of Florida, Inc.	EPO	Off Shop	25-034189	\$761	\$856	12.6%
4	Capital Health Plan, Inc.	HMO	Off Shop	25-034286	\$740	\$814	10.0%
5	Florida Health Care Plan, Inc.	HMO	Off Shop	25-034125	\$655	\$734	12.0%
6	Health Options, Inc.	HMO	Off Shop	25-034191	\$630	\$712	12.9%
7	National Health Insurance Company	PPO	Off Shop	25-034379	\$625	\$726	16.2%
8	Neighborhood Health Partnership, Inc.	HMO	Off Shop	25-034240	\$698	\$801	14.9%
9	Unitedhealthcare Insurance Company	EPO	Off Shop	25-034242	\$805	\$909	12.9%
10	Unitedhealthcare of Florida, Inc.	HMO	Off Shop	25-034241	\$811	\$895	10.4%

Weighted Average using Actual Membership⁽⁴⁾:				\$728	\$821	12.8%
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(1) Network types are Health Maintenance Organization (HMO), Preferred Provider Organization (PPO), and Exclusive Provider Organization (EPO).

(2) A plan available through the Small Business Health Options Program (SHOP) may or may not be available outside of the SHOP.

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

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

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.