

Individual PPACA Market Monthly Premiums for Plan Year 2027

	Company	Network Type ⁽¹⁾	Federal Exchange Availability ⁽²⁾	Florida File Log Number	Average 2026 Monthly Premium per Person for Actual 2026 Enrollment	Average 2027 Monthly Premium per Person for Actual 2026 Enrollment	Average Percentage Change Approved ⁽⁴⁾
On Exchange							
1	AmeriHealth Caritas Florida, Inc.	HMO	On and Off Exchange	26-029856	\$647	\$768	18.8%
2	AvMed, Inc.	HMO	On and Off Exchange	26-030035	\$896	\$992	10.7%
3	Blue Cross and Blue Shield of Florida, Inc.	EPO	On and Off Exchange	26-029934	\$1,099	\$1,306	18.8%
4	Capital Health Plan, Inc.	HMO	On and Off Exchange	26-029998	\$740	\$827	11.6%
5	Centene Venture Company Florida	HMO	On and Off Exchange	26-029898	\$758	\$802	5.9%
6	Community Care Network, Inc.	HMO	On and Off Exchange	26-030032	\$690	\$744	7.8%
7	Florida Health Care Plan, Inc.	HMO	On and Off Exchange	26-029907	\$834	\$924	10.8%
8	Health First Commercial Plans, Inc.	HMO	On and Off Exchange	26-029937	\$760	\$897	18.0%
9	Health Options, Inc.	HMO	On and Off Exchange	26-029935	\$828	\$907	9.5%
10	Oscar Health Maintenance Organization of Florida, Inc.	HMO	On and Off Exchange	26-029940	\$786	\$867	10.3%
11	Simply Healthcare Plans, Inc.	HMO	On and Off Exchange	26-029960	\$775	\$910	17.4%
12	UnitedHealthcare of Florida, Inc.	HMO	On and Off Exchange	26-029975	\$825	\$1,031	25.0%
Off Exchange Only							
13	Ambetter Health of Florida, Inc.	HMO	Off Exchange	26-029906	\$669	\$717	7.2%
14	Oscar Insurance Company of Florida	EPO	Off Exchange	26-029942	\$707	\$733	3.7%
15	Preferred Care Partners, Inc.	HMO	Off Exchange	26-029869	N/A ⁽⁶⁾	N/A ⁽⁶⁾	N/A ⁽⁶⁾

Weighted Average using Actual Membership⁽⁵⁾:			\$811	\$898	10.4%
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(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 2026 enrollment and do not represent the percent difference for a single policyholder.

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

(6) Preferred Care Partners, Inc. is new to the market, but is participating Off Exchange only as part of United

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.