

Individual PPACA Market Monthly Premiums for Plan Year 2025

	Company	Network Type ⁽¹⁾	Federal Exchange Availability ⁽²⁾	Florida File Log Number	Average 2024 Monthly Premium ⁽³⁾ per Person for Actual 2024 Enrollment	Average 2025 Monthly Premium ⁽³⁾ per Person for Actual 2024 Enrollment	Average Percentage Change Approved ⁽⁴⁾
On Exchange							
1	Aetna Health, Inc.	HMO	On and Off Exchange	24-027977	\$577	\$662	14.7%
2	AmeriHealth Caritas Florida, Inc.	HMO	On and Off Exchange	24-028035	\$532	\$549	3.3%
3	AvMed, Inc.	HMO	On and Off Exchange	24-028037	\$687	\$731	6.3%
4	Blue Cross & Blue Shield Of Florida, Inc.	EPO	On and Off Exchange	24-027925	\$809	\$888	9.8%
5	Capital Health Plan, Inc.	HMO	On and Off Exchange	24-027871	\$584	\$606	3.8%
6	Centene Venture Company Florida	HMO	On and Off Exchange	24-028025	\$566	\$587	3.8%
7	Cigna Health And Life Insurance Company	EPO	On and Off Exchange	24-027959	\$617	\$692	12.3%
8	Florida Health Care Plan, Inc.	HMO	On and Off Exchange	24-027802	\$664	\$704	6.0%
9	Health First Commercial Plans, Inc.	HMO	On and Off Exchange	24-027885	\$622	\$636	2.3%
10	Health Options, Inc.	HMO	On and Off Exchange	24-027929	\$666	\$721	8.2%
11	Molina Healthcare Of Florida, Inc.	HMO	On and Off Exchange	24-027888	\$585	\$611	4.5%
12	Oscar Insurance Company Of Florida	EPO	On and Off Exchange	24-027957	\$613	\$643	4.8%
13	Simply Healthcare Plans, Inc.	HMO	On and Off Exchange	24-027867	New Forms	New Forms	New Forms
14	Sunshine State Health Plan, Inc.	HMO	On and Off Exchange	24-028026	\$531	\$568	6.8%
15	Unitedhealthcare Of Florida, Inc.	HMO	On and Off Exchange	24-027876	\$584	\$624	6.8%
Off Exchange Only							
16	Celtic Insurance Company	EPO	Off Exchange	24-028023	\$516	\$540	4.7%
Weighted Average using Actual Membership⁽⁵⁾:					\$629	\$676	7.5%

(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 2024 enrollment and do not represent the percent difference for a single policyholder.

(5) 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.