

## Recent Changes Will Increase Health Costs and Decrease Coverage in Florida

Without Congressional action, eligible enrollees in Florida will pay on average **\$528** more per year for marketplace health coverage—and multiple times more per family. These costs could be even higher, given [preliminary projected increases](#) in premiums for 2026 of **15 percent**.

**4,211,900** residents had health insurance marketplace coverage in 2024, **99 percent** more than in 2021. This includes:

- ~**865,894** residents ages 55-64
- ~**459,551** residents who are children

Additionally, the new reconciliation law will require **812,170** enrollees to file new paperwork to stay covered.

### Counties Hardest Hit:

Highest average loss of premium tax credits:

- Monroe County: \$1,128 more per year
- Nassau County: \$912 more per year
- Sumter County: \$900 more per year
- Martin County: \$816 more per year
- Gulf County: \$780 more per year

Highest number of enrollees that could be affected:

- Miami-Dade County: 949,600
- Broward County: 524,500
- Orange County: 388,500
- Palm Beach County: 284,100
- Hillsborough County: 244,400

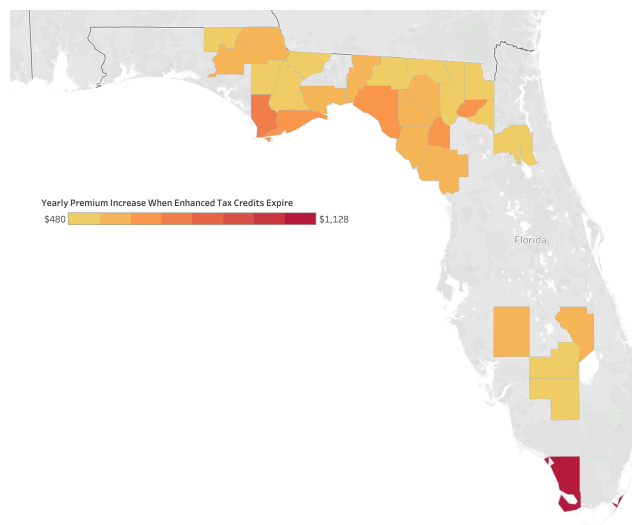
### Rural Counties:

Without Congressional action, eligible enrollees in rural counties will pay on average **\$655** more per year for marketplace health coverage—and multiple times more per family.

**112,600** residents in rural counties had health insurance marketplace coverage in 2024, **83 percent** more than in 2021. This includes:

- ~**29,141** residents ages 55-64
- ~**9,133** residents who are children

Additionally, the new reconciliation law will require **29,098** enrollees in rural counties to file new paperwork to stay covered.



## High Diabetes Rate Counties:

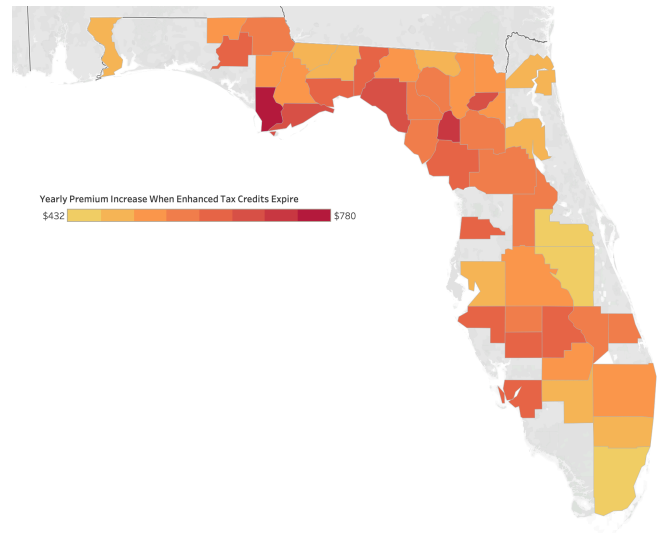
Without Congressional action, eligible enrollees in high diabetes rate counties will pay on average **\$493** more per year for marketplace health coverage—and multiple times more per family.

**3,400,100** residents in high diabetes rate counties had health insurance marketplace coverage in 2024, **101** percent more than in 2021. This includes:

~**656,654** residents ages 55-64

~**373,912** residents who are children

Additionally, the new reconciliation law will require **609,909** enrollees in high diabetes rate counties to file new paperwork to stay covered.



## High Cancer Rate Counties:

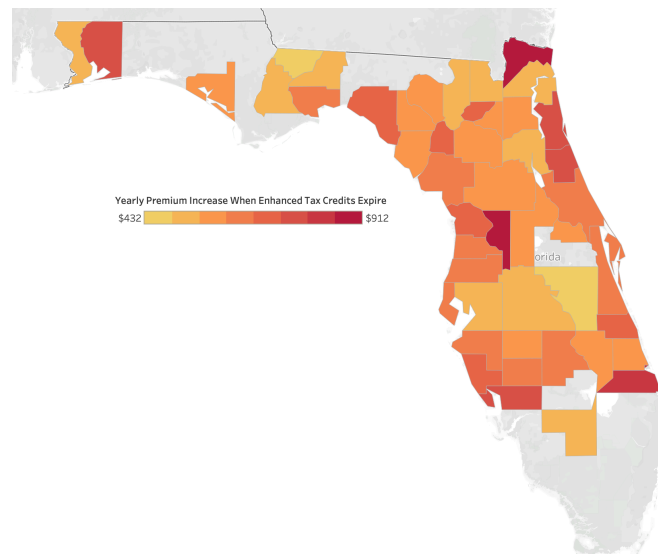
Without Congressional action, eligible enrollees in high cancer rate counties will pay on average **\$574** more per year for marketplace health coverage—and multiple times more per family.

**1,795,700** residents in high cancer rate counties had health insurance marketplace coverage in 2024, **115** percent more than in 2021. This includes:

~**397,934** residents ages 55-64

~**188,653** residents who are children

Additionally, the new reconciliation law will require **420,666** enrollees in high cancer rate counties to file new paperwork to stay covered.



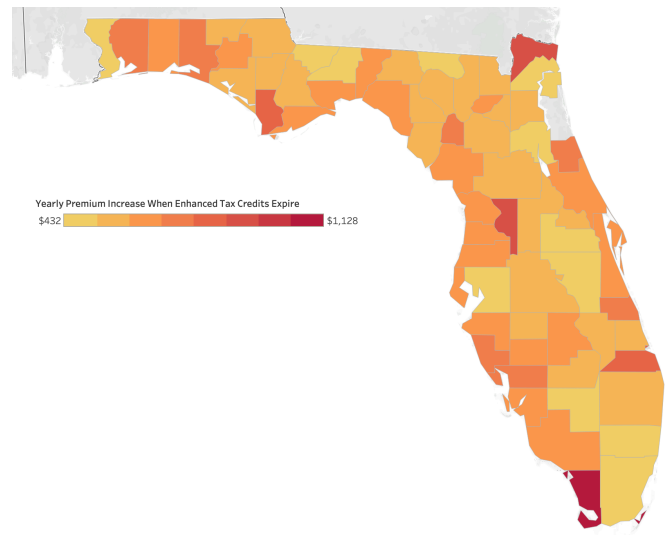
## High Uninsured Rate Counties:

Without Congressional action, eligible enrollees in high uninsured rate counties will pay on average **\$525** more per year for marketplace health coverage—and multiple times more per family.

**4,184,600** residents in high uninsured rate counties had health insurance marketplace coverage in 2024, **99** percent more than in 2021. This includes:

- ~**859,345** residents ages 55-64
- ~**455,078** residents who are children

Additionally, the new reconciliation law will require **804,870** enrollees in high uninsured rate counties to file new paperwork to stay covered.



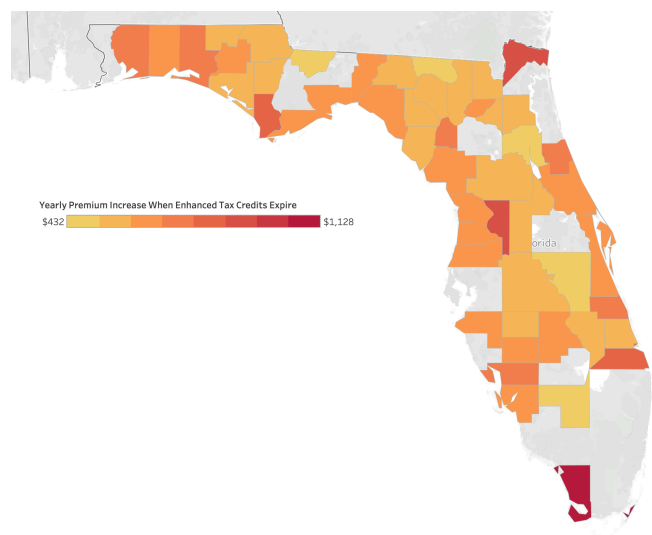
## High Primary Care Ratio Counties:

Without Congressional action, eligible enrollees in high primary care ratio counties will pay on average **\$607** more per year for marketplace health coverage—and multiple times more per family.

**1,199,200** residents in high primary care ratio counties had health insurance marketplace coverage in 2024, **104** percent more than in 2021. This includes:

- ~**282,874** residents ages 55-64
- ~**130,378** residents who are children

Additionally, the new reconciliation law will require **273,945** in high primary care ratio counties enrollees to file new paperwork to stay covered.



## County Characteristics Definitions:

- **Rural:** Counties are classified as rural if they meet the definition of “Fully FORHP Rural Counties” by the Health Resources and Services Administration (HRSA) [Federal Office of Rural Health Policy](#).
- **High Diabetes:** Counties with higher than the national average rates of diabetes.
- **Higher Cancer Prevalence:** Counties with higher than the national average prevalence rate of cancer.
- **High Uninsured:** Counties with a rate of people without health insurance above the national average.
- **High Primary Care Ratio:** Counties whose population to primary care physician ratio is above the national average, meaning fewer primary care providers per capita.