

How GOP Megabill Would Hike ACA Marketplace Premiums in Florida

If Congress ends marketplace premium tax credit improvements, eligible enrollees in Florida would pay on average **\$528** more per year for marketplace health coverage—multiple times more per family.

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

If Congress enacts the House-passed reconciliation bill, **812,170** enrollees would have 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:

If Congress ends marketplace premium tax credit improvements, eligible enrollees in rural counties would pay on average **\$655** more per year for marketplace health coverage—multiple times more per family.

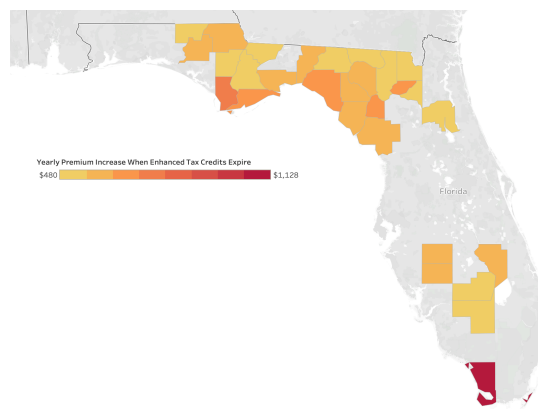
112,600 residents in rural counties had health insurance marketplace coverage in 2024, **83** percent more than in 2021. This includes:

- ~**29,141** residents ages 55-64

- ~**9,133** residents who are children

If Congress enacts the House-passed reconciliation bill,

29,098 enrollees in rural counties would have to file new paperwork to stay covered.



High Uninsured Counties:

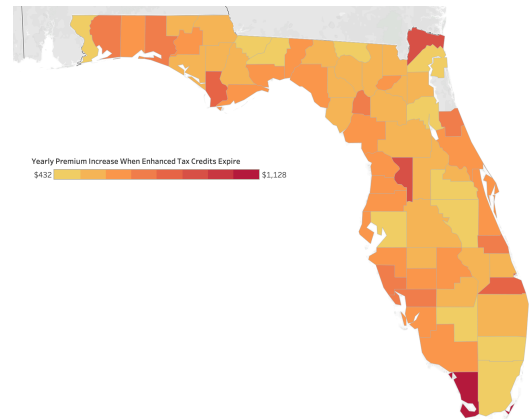
If Congress ends marketplace premium tax credit improvements, eligible enrollees in high uninsured counties would pay on average **\$525** more per year for marketplace health coverage—multiple times more per family.

4,184,600 residents in high uninsured 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

If Congress enacts the House-passed reconciliation bill, **804,870** enrollees in counties with high rates of uninsurance would have to file new paperwork to stay covered.



High Diabetes Counties:

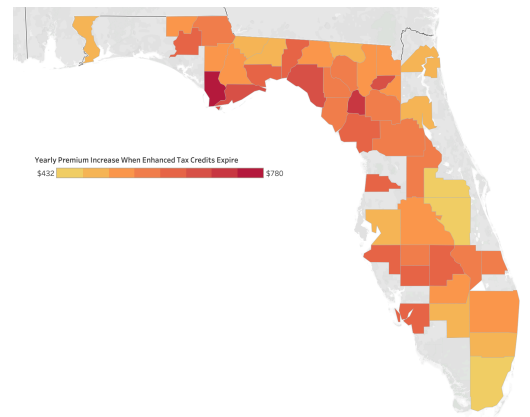
If Congress ends marketplace premium tax credit improvements, eligible enrollees in high diabetes counties would pay on average **\$493** more per year for marketplace health coverage—multiple times more per family.

3,400,100 residents in high diabetes 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

If Congress enacts the House-passed reconciliation bill, **609,909** enrollees in counties with high rates of diabetes would have to file new paperwork to stay covered.



High Primary Care Ratio Counties:

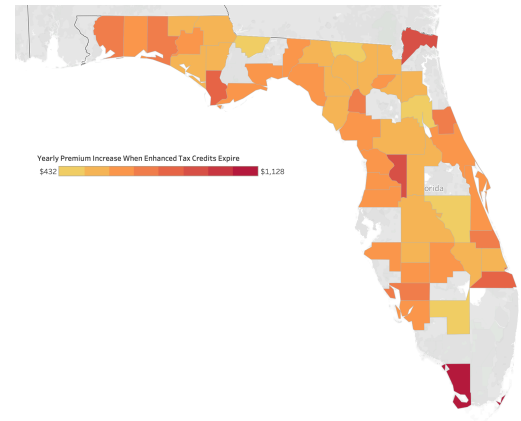
If Congress ends marketplace premium tax credit improvements, eligible enrollees in high primary care ratio counties would pay on average **\$607** more per year for marketplace health coverage—multiple times more per family.

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

If Congress enacts the House-passed reconciliation bill, **273,945** enrollees in counties with a high primary care ratio would have 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 Uninsured:** Counties are classified as a high uninsured county if the number of people without health insurance is above the national average.
- **High Diabetes:** Counties are classified as a high diabetes county if their diabetes rate is above the national average.
- **High Primary Care Physician Ratio:** Counties are classified as a high primary care physician ratio county if the ratio of the county’s population to primary care physicians is above the national average.