

What Happens after FL ADAP Cancels Premium Assistance?

Rachel Klein

Deputy Executive Director

The AIDS Institute

rklein@taimail.org

March 2026



**Pending Gov
Signature**

Updates

- SB697 includes \$30 million for ADAP to restore 400% fpl eligibility
 - Cannot be used to pay for insurance premiums or any drug not on the formulary as of March 1, 2026 (ie, Biktarvy)
 - Through June 30, 2026
 - Monthly budget and service reports to the legislature
- Litigation Ongoing (civil + administrative)
- Advocates have requested that FY 2027 budget include funding to restore premium assistance and Biktarvy
 - Budget bill to be finalized in April, will be effective July 1

Questions

- Has ADAP cancelled insurance plans?
- Is there anywhere else I can get premium support?
- Can I change my plans?
- How do I change my plan?
- Will there be any more changes?

Did ADAP cancel insurance plans?

NO

- ADAP will not pay insurance premiums for March, April, May, or June
- ACA advance premium tax credits (APTC) will still be paid by the federal government to the insurance plan
- Clients must:
 - Pay the part that had been paid by ADAP
 - Try to change their plan
 - Cancel their insurance

Grace Period for Unpaid Premiums

APTC Clients:

- 90-day grace period started **March 1**
- Month 1 (March) = claims paid
- Month 2-3 (April & May): claims “pended” (not paid but not denied)
- If March, April, May premiums not paid by May 30, coverage is terminated a/o **April 1**.
- Payment must be made in full to exit the grace period.
 - In April, payment for both March & April must be made to return to good standing
 - In May, payment for March, April, and May must be paid to return to good standing

Non-APTC Clients = 30 day grace period, claims “pended” except Rx, which will be denied



Is anyone
else
providing
premium
assistance?

YES

- Some Ryan White providers are stepping in to provide premium assistance to their clients.
 - Positively U (statewide)
 - CAN Community Health (multiple locations)
 - AHF (statewide)
 - Care 4U (Miami)
 - Borinquen (Miami)
 - Lifeline (statewide)
 - Metro Healthy Communities (Tampa/St. Pete)

Can I change my plan?

YES

- Special Enrollment Period (SEP) runs March 1 – April 30.
- Shop at Healthcare.gov, then call 800-318-2596 to request SEP
 - Ask your caseworker for the notice cancelling premium assistance, if you don't have it handy
- New plans will start on the 1st of the month following your call **OR** you can request that it begin retroactively on March 1.

What Should Be Considered?

1. Choose a plan from Healthcare.gov to ensure it is regulated and comprehensive
2. Consider an ADAP-approved plan in case premium assistance is restored later
3. Look carefully at Silver plans, especially if income is under 250% fpl
4. Check provider network and drug formularies
5. ADAP will cover OOP for ADAP-covered services, including Biktarvy
6. How much cost-sharing has already been accrued in 2026
7. **Avoid “junk” plans at all costs**



AMBETTER								FLORIDA BLUE (BCBS)										
Premium	DED	O-o-P Max	PCP	Specialist	Generic Rx	Preferred Rx		Premium	DED	O-o-P Max	PCP	Specialist	Generic Rx	Preferred Rx				
Complete Gold			\$1,450	\$7,500	\$15	\$35	\$3	\$30	BlueOptions Gold 24J01-20S			\$2,000	\$8,200	\$30	\$60	\$15	\$30	
Complete VALUE Gold			\$1,450	\$7,500	\$15	\$35	\$3	\$30	BlueSelect Gold 2344S			\$2,000	\$8,200	\$30	\$60	\$15	\$30	
Standard Gold			\$2,000	\$8,200	\$30	\$60	\$15	\$30	BlueSelect Silver 2343									
Standard Silver								<100% FPL/ NO APTC										
<100% FPL/ NO APTC	\$1,163	\$6,000	\$8,900	\$40	\$80	\$20	\$40	\$1,425	\$6,000	\$8,900	\$40	\$80	\$20	\$40				
100-150% FPL w/ APTC	\$243 - \$295	\$0	\$2,200	\$0	\$10	\$0	\$15	100-150% FPL w/ APTC	\$505 - \$557	\$0	\$2,200	\$0	\$10	\$0	\$15			
151-200% FPL w/ APTC	\$167 - \$257	\$700	\$3,300	\$20	\$40	\$10	\$20	151-200% FPL w/ APTC	\$559 - \$649	\$700	\$3,300	\$20	\$40	\$10	\$20			
200-249% FPL w/ APTC	\$492 - \$735	\$3,000	\$7,400	\$40	\$80	\$20	\$40	200-249% FPL w/ APTC	\$649 - \$752	\$3,000	\$7,400	\$40	\$80	\$20	\$40			
251-400% FPL w/ APTC	\$492 - \$735	\$6,000	\$8,900	\$40	\$80	\$20	\$40	251-400% FPL w/ APTC	\$754 - \$997	\$6,000	\$8,900	\$40	\$80	\$20	\$40			
Standard Silver VALUE								MOLINA										
<100% FPL/ NO APTC			\$1,245	\$6,000	\$8,900	\$40	\$80	\$20	\$40	Molina Gold Standard			\$2,000	\$8,200	\$30	\$60	\$15	\$30
100-150% FPL w/ APTC								Molina Silver Standard										
100-150% FPL w/ APTC	\$325 - \$377	\$0	\$2,200	\$0	\$10	\$0	\$15	<100% FPL/ NO APTC										
151-200% FPL w/ APTC	\$379 - \$469	\$700	\$3,300	\$20	\$40	\$10	\$20	\$1,033	\$6,000	\$8,900	\$40	\$80	\$20	\$40				
200-249% FPL w/ APTC	\$469 - \$572	\$3,000	\$7,400	\$40	\$80	\$20	\$40	100-150% FPL w/ APTC	\$113 - \$165	\$0	\$2,200	\$0	\$10	\$0	\$15			
251-400% FPL w/ APTC	\$574 - \$817	\$6,000	\$8,900	\$40	\$80	\$20	\$40	151-200% FPL w/ APTC	\$167 - \$257	\$700	\$3,300	\$20	\$40	\$10	\$20			
FLORIDA BLUE HMO								Premium	DED	O-o-P Max	PCP	Specialist	Generic Rx	Preferred Rx				
myBlue Gold 2314S			\$2,000	\$8,200	\$30	\$60	\$15	\$30	200-249% FPL w/ APTC									
myBlue Silver 2313S								251-400% FPL w/ APTC										
<100% FPL/ NO APTC	\$1,024	\$6,000	\$8,900	\$40	\$80	\$20	\$40	<h2 style="text-align: center; background-color: #e67e22; color: white; padding: 20px;">2026 ADAP Approved Plans – Broward County, Age 50</h2>										
100-150% FPL w/ APTC	\$105 - \$157	\$0	\$2,200	\$0	\$10	\$0	\$15											
151-200% FPL w/ APTC	\$159 - \$249	\$700	\$3,300	\$20	\$40	\$10	\$20											
200-249% FPL w/ APTC	\$249 - \$352	\$3,000	\$7,400	\$40	\$80	\$20	\$40											
251-400% FPL w/ APTC	\$754 - \$997	\$6,000	\$8,900	\$40	\$80	\$20	\$40											
BlueCare Gold 24K02-28S			\$2,000	\$8,200	\$30	\$60	\$15									\$30		
BlueCare Silver 24K02-27S																		
<100% FPL/ NO APTC		\$6,000	\$8,900	\$40	\$80	\$20	\$40											
100-150% FPL w/ APTC	\$789 - \$841	\$0	\$2,200	\$0	\$10	\$0	\$15											
151-200% FPL w/ APTC	\$843 - \$933	\$700	\$3,300	\$20	\$40	\$10	\$20											
200-249% FPL w/ APTC	\$933 - \$1036	\$3,000	\$7,400	\$40	\$80	\$20	\$40											
251-400% FPL w/ APTC	\$1038 - \$1281	\$6,000	\$8,900	\$40	\$80	\$20	\$40											

Will there be more changes?

Quite Possibly

- Whether and when Governor signs bridge bill
- Litigation outcome
- Final FY 2027 Budget bill provisions and funding
- Clients need to make the best decision they can with the information we have, based on their needs and resources

March 31

- Last day to receive services in grace period

April 30

- Last day to change plan

July 1

- First day of new fiscal year

Dec 15

- Last day to enroll in a plan for Jan 1 start

April 1

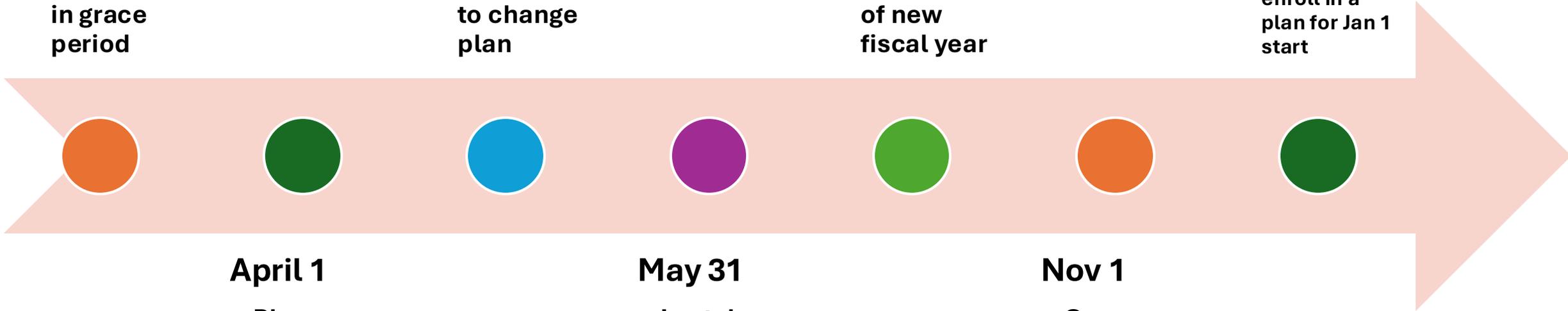
- Plan cancellation date if premium not paid by May 31

May 31

- Last day to pay back premium before coverage terminated

Nov 1

- Open enrollment for CY 2027 ACA insurance begins



Questions?

Rachel Klein – rklein@taimail

The AIDS Institute –
www.theaidsinstitute.org