



February 2026

## Options for Florida ADAP Enrollees When ADAP Premium Assistance Stops

*Proposed changes to the Florida AIDS Drug Assistance Program (ADAP) are putting Floridians with HIV at risk of losing health insurance. The Florida Department of Health announced drastic cuts to ADAP scheduled to take effect on March 1. The cuts include eliminating assistance to pay health insurance premiums for people with incomes below 400% of the federal poverty level. This will leave many people scrambling to figure out how and whether they will be able to continue their coverage. Below, we outline some key issues Floridian ADAP enrollees should consider as they make their decisions.*

### Will ADAP Cancel Insurance Plans?

No, ADAP will not cancel insurance plans. It will just stop providing premium assistance after February 28. The federal government will continue to pay advanced premium tax credits (APTCs) on clients' behalf. Enrollees will have three choices:

1. Pay the premium out of pocket or with assistance from elsewhere
2. Change their plan to one with a lower monthly cost
3. Cancel their insurance plan

Florida ADAP has indicated that it will continue to provide assistance with cost-sharing for people with health insurance with incomes up to 400% of the federal poverty level.

### What Happens If the Full Premium Is Not Paid on Time?

If the full premium payment is not made, the insurer initiates a **grace period** that allows additional time for all premiums to be paid before coverage is cancelled. The length and rules of the grace period depend on whether the person is receiving APTCs.

Individual receives APTCs	Duration of Grace Period	Medical Claims Paid?	Termination if Premiums Not Paid
<b>Yes</b>	3 months	Yes, in first month (March) Pended in 2 <sup>nd</sup> and 3 <sup>rd</sup> month* (April & May)	Retroactive to end of 1 <sup>st</sup> grace period month (March 31)
<b>No</b>	1 month	No	Retroactive to end of last fully paid month (February 28)

For individuals with APTCs: insurers must still pay for health care in the first month (March). After that, the insurer may “pend” claims (not deny but also not pay). Providers may require payment up front before delivering care in months 2 and 3 (April and May), and prescription drugs will likely be denied during those months (because there is no functional way to “pend” those claims).

If the full premium for the grace period months is received by the end of the third month (May 2026, in this case), the claims will be paid. If the full premium is not paid by the end of May, the policy is cancelled as of March 31, and any claims received for April and May will be denied.

For individuals without APTCs: claims for March are not paid unless the individual is able to pay their full premium by the end of the month. If they do not, the plan is cancelled retroactively to March 1.

### **Can People Change Their Plan?**

Yes, ADAP clients who are losing premium assistance can change their plans. The U.S. Department of Health and Human Services has announced a new “Special Enrollment Period” (SEP) specifically for this situation. It will be available through April 30, 2026. People who wish to change their plan should visit [Healthcare.gov](https://www.healthcare.gov) to see if there are other plans that are more affordable. Plans can be changed prospectively (beginning the month after the change is requested) or retroactively to March 1.

Visit [Healthcare.gov/see-plans](https://www.healthcare.gov/see-plans) to shop for plans, and call the Marketplace Call Center to request the Special Enrollment Period. Tell the Marketplace that you believe you qualify because you are losing eligibility for premium assistance from Florida ADAP.

### **Will People Who Do Not Pay Their Premium by the End of the Grace Period Be Sent to Collections?**

No, people who do not pay their premiums by the end of the grace period should not be sent to collections. The insurance plan will receive APTCs for the month of March on behalf of enrollees, making the remainder unlikely to be worth the insurers’ effort to pursue. They have no cause to pursue payment for any months when a plan has been retroactively cancelled, and no claims have been paid.

### **What if the ADAP Cuts are Halted or Reversed?**

With legislative and legal advocacy ongoing, it is possible that the cuts may be halted or reversed. With so many unknowns, people currently enrolled in an ACA insurance plan with ADAP premium support should weigh their options carefully. If the individual receives APTC, the March grace period should allow more time to make decisions without losing access to care.