

Small Group PPACA Market Monthly Premiums for Plan Year 2027

	Company	Network Type ⁽¹⁾	Offering Plans in the Small Business Health Options Program ⁽²⁾	Florida File Log Number	Average 2026 Monthly Premium per Person for Actual 2026 Enrollment	Average 2027 Monthly Premium per Person for Actual 2026 Enrollment	Anniversary Approved ⁽³⁾
Off Shop Only							
1	AvMed, Inc	HMO	Off Shop	26-029995	\$782	\$851	8.8%
2	Behealthy Florida, Inc.	HMO	Off Shop	26-029932	\$520	\$565	8.7%
3	Blue Cross and Blue Shield of Florida, Inc.	EPO	Off Shop	26-029933	\$845	\$945	11.8%
4	Capital Health Plan, Inc.	HMO	Off Shop	26-030020	\$809	\$881	8.9%
5	Florida Health Care Plan, Inc.	HMO	Off Shop	26-029902	\$710	\$773	8.8%
6	Health Options, Inc.	HMO	Off Shop	26-029931	\$697	\$770	10.4%
7	Neighborhood Health Partnership, Inc.	HMO	Off Shop	26-029970	\$799	\$933	16.7%
8	Unitedhealthcare Insurance Company	EPO	Off Shop	26-029929	\$911	\$1,069	17.4%
9	Unitedhealthcare of Florida, Inc.	HMO	Off Shop	26-029927	\$894	\$1,044	16.8%

Weighted Average using Actual Membership⁽⁴⁾:				\$813	\$920	12.9%
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(1) Network types are Health Maintenance Organization (HMO), Preferred Provider Organization (PPO), and Exclusive Provider Organization (EPO).

(2) A plan available through the Small Business Health Options Program (SHOP) may or may not be available outside of the SHOP.

(3) Percent changes are based on actual 2026 enrollment and do not represent the percent difference for a single certificate holder.

(4) 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.