

Get Covered Florida

Help for Working Families

If your employer offers health coverage, but you can't afford to add your family members onto that same plan, you're probably in what's commonly called the "family glitch."

In the past, if a person could get affordable coverage through their job, their family members couldn't get financial help for an Affordable Care Act (ACA) plan from the Marketplace.

The federal government recently changed a rule that fixes this issue for many working families to make sure more people can get affordable coverage under the ACA, sometimes called Obamacare.



The Good News

The way affordability is determined through the ACA has changed. Now, family members of the employee may qualify for financial help. This means the employee's dependents have an opportunity to get a more affordable ACA plan, separate from the employer's health plan.

The Best News

There's even more financial assistance now to help pay for health insurance. Make sure you know the facts about health insurance so you can make the right decision for you and your family.



- More than 269,000 people in Florida fall into the "family glitch."¹
- A family of four in Florida with an income of \$53,000 would save more than \$5,000 with financial assistance.²
- 4 out of 5 people could find plans that cost less than \$10 per month after financial help.³

Visit [GetCoveredFlorida.com](https://www.getcoveredflorida.com) to make sure you have all facts about how to protect you and your family with a health insurance plan.

¹ <https://www.kff.org/health-reform/issue-brief/the-aca-family-glitch-and-affordability-of-employer-coverage/>

² <https://www.thirdway.org/report/capping-families-health-care-costs-savings-by-state>

³ <https://www.hhs.gov/about/news/2022/06/22/fact-sheet-what-happens-premiums-if-extra-help-american-rescue-plan-expires.html>

This information is a courtesy of Florida Blue, an Independent Licensee of the Blue Cross and Blue Shield Association.