



# GET COVERED JAX

HEALTH CARE FOR ALL

Beginning on November 1, 2025 eligible individuals can enroll in a private healthcare plan through the Florida Health Insurance Marketplace at **healthcare.gov**. And in the interest of building a healthier Jacksonville – for everybody – we are here to help you get covered.

## DID YOU KNOW?

- There are affordable monthly premiums even as low as \$0.00.
- People can no longer be denied coverage due to pre-existing conditions.
- Insured individuals have better access to primary care physicians for preventative care and treatment than those who are uninsured.

## ELIGIBILITY REQUIREMENTS

- You must be a US citizen or be lawfully present in the country.
- You must reside in the state in which your Marketplace is located.
- You must not be currently incarcerated.



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### November 1, 2025

Open enrollment begins, and you can enroll in, renew, or change plans.

### December 15, 2025

Last day to enroll or change plans for coverage starting January 1, 2026.

### January 1, 2026

Coverage starts for those who enroll in or change plans prior to December 15 and pay their first premium.

### January 15, 2026

Open enrollment ends, and this is the last day you can enroll or change plans for coverage starting February 1, 2026, unless you qualify for a special enrollment period (due to a qualifying life event).

### February 1, 2026

Coverage starts for those who enroll in or change plans between December 16 and January 15 and pay their first premium.

### Ongoing

Enrollment in Medicaid or CHIP (Children's Health Insurance Program) is ongoing, year-round.

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## ADDITIONAL RESOURCES

### Federal Government Websites

HealthCare.gov  
Medicare.gov  
Medicaid.gov  
InsureKidsNow.gov  
CMS.gov  
HHS.gov

### Marketplace Call Center

1-800-318-2596  
1-855-889-4325 (TTY)



**COVERING FLORIDA**  
COMMITTED TO COVERAGE

**Covering Florida**  
coveringflorida.org

Covering Florida Navigators provide unbiased outreach and enrollment services free of charge to anyone looking to enroll for health care coverage in the Federal Health Insurance Marketplace.

# OPEN ENROLLMENT

**November 1, 2025- January 15, 2026**

A Health Insurance Marketplace (or Exchange) is designed to help create a more organized and competitive market for those shopping for health insurance. It offers a choice of different plans, certifies plans that participate, and provides information – and even in-person assistance – to help consumers understand their options and apply for coverage. There are Marketplaces for individuals, families and small businesses, so be sure to choose the one that's best for your needs.

If you need assistance navigating the Marketplace, several options are available, all of which are listed in a directory on Florida's Marketplace:

**Navigators**  
**123covered.org**



**Health Planning  
Council** OF NORTHEAST  
FLORIDA

All state Marketplaces are required to offer Navigator programs to help consumers review their plan choices, apply for financial assistance and appeal decisions. They are paid by the Marketplace but must complete training and be free from conflicts of interest.

**Volunteer Assistance Programs**  
**localhelp.healthcare.gov**

These often offer in-person assistance, and are run by community health centers, hospitals and non-profit organizations. The volunteers also receive training, but do not receive funding from a Marketplace.

**Private Insurance Brokers**  
**localhelp.healthcare.gov/get-contacted**

Brokers must also be trained and receive a commission for each policy they sell.



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