

NEW Florida Administrative Code Requirements
Premium Plus Insurance Program
New Requirements Effective November 1, 2023, for Coverage in 2024

WELCOME TO THE PREMIUM PLUS INSURANCE PROGRAM

I need an Insurance Policy

I already have an Insurance Policy

To receive Premium Plus Insurance Program benefits including payments of monthly health insurance premiums and medications copayments participants must comply with the following requirements:

1. Participants MUST Enroll in Premium Assistance ANNUALLY

Enroll online at <https://enroll.brhpc.org> or over the telephone by calling 1-844-441-4422.

This is **REQUIRED** even if you enrolled with an agent/broker, navigator, case manager, etc.



Scan the QR code to reach the website or visit <https://enroll.brhpc.org/>

- Enrollment and reenrollment in the premium assistance program is required prior to each calendar year regardless of the type of insurance enrolled in including Marketplace/Affordable Care Act (ACA), employer sponsored insurance, or COBRA.
- Program eligibility **MUST** completed every 12 months. If you need help with this, please contact your County Health Department or call Eligibility Assistance at 1-844-381-2327.

2. Medications MUST be Filled at a Participating Pharmacy

Insured clients must choose a pharmacy on the [participating pharmacies](#) list that takes your insurance.

Additional Requirements For Marketplace/ ACA Insurance Plans

1. Determine Eligibility for Subsidies (Reduced Costs)

When applying for coverage in the Health Insurance Marketplace, participants **MUST** find out if they qualify for a "premium tax credit" and "cost sharing reductions" that lower the monthly premium — the amount paid each month for insurance and the out-of-pocket costs for doctor visits, labs, and medications. If the participant qualifies, they **MUST** select the advanced premium tax credit that is paid directly to the insurance company.

2. Enroll in an Approved Plan

Only approved insurance plans are eligible for assistance. The list of approved ACA plans is updated each year in November for the following calendar year. The list of approved Marketplace plans is available on the site and is used by the plan selector.

3. Submit Supporting Documentation to the State or Local Program Office

All supporting documentation submitted to the Marketplace as part of the application and/or enrollment process must also be submitted to state or local eligibility office. If BRHPC or American Exchange complete your enrollment, the documentation submission is automatic. **ALL** changes to income, address, or living situation, i.e., marriage, divorce, adoption or tax filing status **MUST** be reported to [Healthcare.gov](https://www.healthcare.gov) or <https://enroll.brhpc.org> in addition to the program.

Additional Requirements For COBRA and Employer Sponsored Insurance

COBRA or Employer Sponsored insurance policy coverage information and all policy documentation **MUST** be submitted at <https://enroll.brhpc.org>. Required information includes:

- Who to make checks payable to / Where to send payments.
- Policy start date / Policy end date.
- Monthly premium payment / Any pro-rated amount.
- Identifiers that need to be printed on the check (account #, ID#, SSN, etc.).

All changes and policy renewal information **MUST** be submitted at <https://enroll.brhpc.org>.