

Ambetter Health Offers Health Insurance in Florida in 2026 - Nov 3, 2025

During open enrollment, starting Nov. 1, residents can access affordable Ambetter Health plans in 63 counties.

FORT LAUDERDALE, Fla., Nov. 3, 2025 /PRNewswire/ -- Ambetter Health, a product offered by a [Centene Corporation](#) (NYSE:CNC) company, a leading healthcare enterprise that provides insurance to under-insured and uninsured populations through the Health Insurance Marketplace®, will offer a variety of affordable health insurance plans to Floridians in 63 counties for plan year 2026. The open enrollment period for the Health Insurance Marketplace runs from Nov. 1, 2025, through Jan. 15, 2026. Enroll by Dec. 15, 2025, for coverage starting Jan. 1, 2026.

"Access to affordable health care remains a top concern for individuals and families across Florida," said Plan President and Chief Executive Officer of Sunshine Health Plan, Charlene Zein. "Ambetter Health is committed to providing Floridians with a diverse range of coverage options and benefits tailored to meet their unique needs, ensuring they receive the care they deserve."

Ambetter Health offers its members access to quality care and convenient services. 2026 benefits and offerings include:

- **Affordable and Reliable Coverage:**

Ambetter Health provides coverage for all essential health benefits, including preventive and wellness services, maternity and newborn care, pediatric services, mental health services, hospitalizations and prescription drug coverage. Some plans also include dental and vision coverage.

- **Ambetter Health Solutions:**

Ambetter Health Solutions, Centene Corporation's off-exchange marketplace business offerings, delivers individual health insurance plans that are compatible with Individual Coverage Health Reimbursement Arrangements (ICHRA). While not an ICHRA itself, Ambetter Health Solutions supports employers who choose to adopt this reimbursement model by providing employees with access to affordable, customizable and dependable coverage options. Available in select states, including Florida, these plans empower individuals to choose the coverage that best fits their needs, helping employers control costs while offering greater choice and flexibility to their workforce.

- **Ambetter Perks:**

Ambetter Health offers additional services to support your health and financial well-being through the Ambetter Perks program for members in Florida. This program gives members access to discounts on a variety of products and services, including wellness activities, financial tools, memberships, out-of-pocket prescription costs and over-the-counter (OTC) health items. It also includes services that promote healthy lifestyles and address social factors that impact health. The Ambetter Perks program is open to all members.

- **Convenient Online Enrollment:**

Through the Ambetter Health website, people can browse and compare coverage options, determine their eligibility for financial subsidies and directly enroll in coverage — all in one place. The platform is accessible through mobile devices, so people can enroll using smartphones. If a person is unable to complete enrollment all at once, the system will save progress and provide reminders to finish enrollment.

- **My Health Pays*:**

Members have access to the My Health Pays® program, where they can earn points for practicing healthy eating habits, staying active and leading a healthy lifestyle. Through the program, members can complete health-related activities and challenges to [earn up to \\$500 in rewards](#) in 2026. These rewards can be used for health-related expenses such as premiums, copays and deductibles (pharmacy copays are excluded). My Health Pays also allows members to set and reach health goals at their own pace by providing seasonal suggestions for activities and guidance to help stay on track.

- **Virtual 24/7 Care**:**

Virtual 24/7 Care offers members a licensed provider via telehealth for members to access care for illnesses such as flu, skin conditions, ear infections, fever and respiratory infections — all from the comfort of their home.

The full list of 63 counties in which Ambetter Health will be offered can be found at ambetterhealth.com/en/fl/health-plans/coverage-map.

Florida residents interested in learning more about Ambetter Health or enrolling in a health plan during the open enrollment period may visit ambetterhealth.com/en/fl.

About Ambetter Health

Ambetter Health serves under-insured and uninsured populations through the federal Health Insurance Marketplace. Ambetter

Health is underwritten by Ambetter Health of Florida, Inc., Centene Venture Company Florida and Sunshine State Health Plan, Inc. Centene Venture Company Florida and Sunshine State Health Plan, Inc. are Qualified Health Plan issuers in Florida. For more information visit ambetterhealth.com/en/fl/. This is a solicitation for insurance. For information on your right to receive an *Ambetter Health* plan free of discrimination, or your right to receive language, auditory and/or visual assistance services, please visit ambetterhealth.com and scroll to the bottom of the page.

*Healthcare-related costs will vary by member and the plan in which you are enrolled. Funds expire immediately upon termination of insurance coverage. My Health Pays® rewards cannot be used for pharmacy copays. Restrictions apply. Members must qualify for and complete all activities to receive \$500 or more. Visit Member.AmbetterHealth.com for more details. Your health plan is committed to helping you achieve your best health. Rewards for participating in a wellness program are available to all members. If you think you might be unable to meet a standard for a reward under this wellness program, you might qualify for an opportunity to earn the same reward by different means.

**Cost sharing may apply when using Virtual 24/7 Care or Virtual Primary Care. Virtual 24/7 Care cost share does not apply to HSA plans until the deductible is met and is only applicable when used through the Virtual 24/7 Care program. Ambetter Health does not provide medical care. Medical care is provided by individual providers, which are independent contractors and not agents of Ambetter Health.

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<https://investors.centene.com/2025-11-03-Ambetter-Health-Offers-Health-Insurance-in-Florida-in-2026>