

Health Insurance Carriers Strengthening Offerings for 2025

Health insurance carriers strengthen 2025 plans with expanded subsidies, lower out-of-pocket costs, improved preventive care, and more telehealth services

FORT COLLINS, CO, UNITED STATES, December 31, 2024 /EINPresswire.com/ -- Health insurance carriers have been strengthening their plans for 2025.



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Wiley Long

Despite overall price increases of about 7% over 2024 premium levels, individual and family health insurance products sold over the exchange are becoming more attractive in some ways for 2025.

While we’ve seen a number of health insurance companies close or merge in various markets nationwide, which

normally hinders competition, this year, insurance companies have been making some improvements, says Wiley Long, President of HSA for America, a health benefits broker operating nationwide.

“Health insurance companies are constantly looking for ways to distinguish themselves from competitors,” says Long. “While a lot of benefits are standardized under the Affordable Care Act, they’re also constantly looking for ways to improve their offerings, and make themselves more attractive to new customers.”

What To Look For in 2025

1. Enhanced Subsidies.

Enhanced premium tax credit (PTC) subsidies are still available through 2025, making it easier to afford an Affordable Care Act/Marketplace plan.

Normally, only those with incomes at or below 400% of the federal poverty line could qualify for a premium tax credit to lower the out-of-pocket costs for their health insurance premiums. But the American Rescue Plan Act expanded that benefit through 2025. Now you may qualify for a premium tax credit subsidy even if your income is greater than 400% of FPL.

That enhancement is set to expire in 2026, however, unless Congress acts sooner.

2. Improved Coverage for Preventive and Chronic Care

[IRS Notice 2024-75](#), published just last October, expands preventive care benefits that High Deductible Health Plans (HDHPs) can provide with no deductible.

These include non-mammogram breast cancer screenings, continuous glucose monitors, and certain contraceptives.

Many ACA Marketplace plans have also expanded some preventive health and wellness-related benefits, in an effort to reduce long-term costs. And in some cases, plans have reduced copays for medications treating chronic conditions.

2. Lower Out-of-Pocket Maximums

Out-of-pocket limits for ACA-qualified Marketplace plans have been reduced for 2025.

This year, out-of-pocket costs are capped at \$9,200 for individual plans, and \$18,400 for a family.

In 2024, the law required plans to cap out-of-pocket costs at \$9,400 and \$18,900, respectively.

3. Expanded Telehealth Services

Many health plans are expanding access to telehealth benefits and virtual medicine.

As communications technology improves, more health plans are turning to telehealth as a way to reduce costs, mitigate staff shortages, and improve access to care. Carriers are also embracing mobile apps and platforms that make it easier for patients to schedule and log on to their doctor visits.

Why Act Now?

The 2025 Open Enrollment Period is the critical time to choose a health plan that aligns with your healthcare and financial needs. But it ends on January 15th in most states. If you don't enroll in a plan by then, you will likely not be able to get coverage again until January of 2026, unless you qualify for a special enrollment period.

"Health insurance is constantly evolving," says Long. "It's a good idea to take a look at your needs and budget, and to see if any new plans are available in your area that offer features and benefits that make it easier and more affordable for you to get the health care you need."

HSA for America is dedicated to helping individuals and small businesses find the most cost-effective health insurance and healthcare solutions. Specializing in Health Savings Accounts (HSAs) and alternative healthcare options such as Direct Primary Care (DPC) and healthshare plans, we empower our clients to make informed decisions about their healthcare and maximize their savings.

Readers can find more information at www.HSAforAmerica.com.

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