

Amid Rising Costs and ACA changes, MPB Health Brings a Practical, Affordable Alternative for Healthcare Expenses

Year-round enrollment, \$0 preventive care, HSA-compatible options, and concierge advocacy help households bypass subsidy confusion and paperwork.

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Families and small employers face a volatile healthcare landscape as 2025 brings new federal marketplace rules, steep premium pressures, and heightened cyber risk. The Notice of Benefit and Payment Parameters for 2025 updates exchange operations and consumer protections, while a separate Marketplace Integrity & Affordability Final Rule adjusts eligibility definitions and enrollment integrity—policy shifts that many consumers experience as added complexity.



“

Consumers are telling us they want three things: predictable costs, fast access, and a human who will actually help. With 2025's rules and rate pressure, our job is to make everything simpler.”

Catherine Okubo, CEO of MPB Health.

Meanwhile, medical costs continue to outpace general inflation. Independent analyses and insurer filings point to sharper rate actions and elevated trend, driven by hospital prices, behavioral health utilization, and high-cost drugs—putting pressure on ACA premiums through 2026.

Telehealth remains a pillar of access, but key federal flexibilities are scheduled to sunset on September 30, 2025, absent further congressional action—another potential change households must track.

What [MPB Health](#) Delivers (Available Today)

- Year-Round Enrollment & Transparent Pricing — Programs start at \$160/month for individuals and \$422/month for families (no cap on family size). Prices do not use subsidies, which keep prices predictable.
- \$0 Preventive & Wellness From Day One — Some programs offer members access to all 64 preventive and wellness services mandated by the ACA at \$0 out-of-pocket from their first day of membership. *
- HSA-Compatible Options — Premium HSA and Secure HSA program designs for those who want tax-advantaged savings with clear, upfront costs.
- Concierge Advocacy (U.S.-Based) — MPB Health's team helps schedule appointments, order labs, review and negotiate bills, and submit documentation—so members don't have to navigate the system alone.
- Practical Pharmacy Benefits — Everyday medications on participating options feature Tier 1 at \$0 and Tier 2 at \$15 copays. †

"We combine automation with human advocacy," added Vinnie Tannous, CTO. "Members get proactive outreach, appointment setting, and bill support—so care stays simple even when the market isn't."

Why It Matters Now

ACA Rule Changes & Eligibility Clarity: 2025 federal rules adjust exchange operations and tighten integrity/eligibility definitions, including a return to prior policy that excludes DACA recipients from QHP enrollment and premium subsidies—leaving some households with fewer subsidized options and more paperwork. MPB Health provides a year-round, subsidy-agnostic path to care.

Premium Pressure: Analysts and filings indicate an elevated trend and significant proposed increases on ACA exchanges into 2026. MPB Health emphasizes predictable member costs and active bill support to reduce financial surprises.

Who Benefits Most

- Households between subsidy thresholds (too high for meaningful ACA subsidies or facing complex eligibility).
- Small employers seeking a benefit that avoids exchange complexity while delivering \$0 preventive care and real advocacy.
- Self-employed professionals who value HSA strategies, clear pricing, and hands-on support.

About MPB Health

MPB Health is a member-focused healthcare alternative offering concierge advocacy, \$0 preventive care, and HSA-compatible program designs. We help individuals, families, and small employers achieve predictable costs and a simpler care experience through transparent pricing and hands-on support.

[Receive a free quote](#) to see how much you can save with MPB Health.

* Preventive services are provided through partnered solutions in accordance with program guidelines. Availability may vary by program & state.

† Prescription benefits, formularies, and pricing tiers vary by program and participating networks and are subject to change. See program documents for details.

Important Disclosures: MPB Health facilitates access to healthcare through a combination of medical cost-sharing and related services. MPB Health is not health insurance, and membership does not guarantee payment of medical expenses. Program guidelines and limitations apply. Employers should consult legal/compliance advisors regarding applicable federal and state requirements.

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