



Do You Qualify for \$0 Coverage?

Affordable Health Insurance Through the ACA Marketplace Presented by Deliver Jax

What Is \$0 Coverage?

Under the Affordable Care Act (ACA), many individuals and families qualify for health insurance plans with:

- \$0 monthly premiums
- \$0 copays and prescriptions
- Low or no deductibles

These benefits are made possible through income-based subsidies like:

- Premium Tax Credits — lower your monthly premium
- Cost-Sharing Reductions (CSRs) — reduce out-of-pocket costs when you choose a Silver plan
- Medicaid or CHIP — free or low-cost coverage for low-income households

2026 Income Guidelines

If your household income falls within these ranges, you may qualify for full subsidies:

Household Size	100% FPL	150% FPL	200% FPL	300% FPL	400% FPL
1	\$15,650	\$23,475	\$31,300	\$46,950	\$62,600
2	\$21,150	\$31,725	\$42,300	\$63,450	\$84,600
3	\$26,650	\$39,975	\$53,300	\$79,950	\$106,600
4	\$32,150	\$48,225	\$64,300	\$96,450	\$128,600
5	\$37,650	\$56,475	\$75,300	\$112,950	\$150,600
6	\$43,150	\$64,725	\$86,300	\$129,450	\$172,600
7	\$48,650	\$72,975	\$97,300	\$145,950	\$194,600
8	\$54,150	\$81,225	\$108,300	\$162,450	\$216,600

Note: Households earning above 400% FPL may no longer qualify for subsidies unless Congress extends enhanced provisions.

Affordability Threshold

In 2026, employer-sponsored coverage is considered unaffordable if your share of the monthly premium for self-only coverage exceeds 9.96% of your household income. If it does, you may qualify for ACA subsidies—even if your employer offers insurance.

What You'll Need to Apply

- Social Security numbers for household members
- Income documents (pay stubs, W-2s, or tax returns)
- Current health coverage details (if any)
- Immigration documents (if applicable)

Need Help?

Deliver Jax is here to guide you every step of the way:

-  Free consultations
-  Community enrollment events
-  Personalized plan comparisons

 **Call/Text: (904) 413-0060**  **Visit: deliverjax.com/health-insurance**  **Follow: @DeliverJax on social media**

Don't miss your chance to get covered. Let Deliver Jax help you find out if you qualify for \$0 coverage today.



Scan QR Code for website and for enrollment options