Affordable Health Insurance Access Expanded by HHS



11/1/2025

On September 4, 2025, the United States Department of Health and Human Services (HHS) announced that it is implementing important measures to expand access to more affordable catastrophic health plans beginning on November 1, 2025. The move by HHS allows individuals who are ineligible for advance payments of premium tax credits or cost sharing reductions to purchase catastrophic health plans through the Health Insurance Marketplace. Catastrophic health plans are specialized insurance plans that provide all essential health benefits required under the Affordable Care Act, including full access to preventive services without cost-sharing, while maintaining lower premium structures designed for financial accessibility. Under the new initiative announced by HHS, individuals who are ineligible for these plans based on their projected annual household income can apply for a hardship exemption by mail or through healthcare.gov.

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