

Florida 1099 Health Insurance Checklist

For Uber, DoorDash, Lyft drivers, freelancers and other self-employed Floridians shopping for 2027 coverage.
Updated October 2026.

Key dates

Date	What happens
Nov 1, 2026	HealthCare.gov Open Enrollment for 2027 coverage begins
Dec 15, 2026	Last day to enroll for coverage that starts Jan 1, 2027
Dec 16, 2026 - Jan 15, 2027	You can still enroll, but coverage starts Feb 1, 2027
Jan 15, 2027	Open Enrollment ends on HealthCare.gov (Florida uses HealthCare.gov)

1. Before you open the application

- ☐ Add up your year-to-date 1099 income and subtract business costs (mileage, phone, supplies) to get a **net profit** estimate. The Marketplace asks for your expected 2027 income, not your gross payouts.
- ☐ Keep a mileage log. The 2026 IRS business rate is 72.5 cents per mile for Jan 1-Jun 30 and 76 cents for Jul 1-Dec 31.
- ☐ List everyone in your tax household (you, spouse, dependents) with dates of birth and Social Security numbers.
- ☐ Write down other income in the household (spouse wages, unemployment, interest).
- ☐ Pull your last tax return and any 1095-A if you had Marketplace coverage in 2026.
- ☐ Make a list of your doctors, clinics, pharmacies and regular prescriptions.

2. Check where your income lands

For most applicants, premium tax credit eligibility generally falls between 100% and 400% of the federal poverty line. Limited exceptions can apply below 100%. The 2027 plan year uses the 2026 HHS poverty guidelines. The enhanced credits that removed the 400% limit ended after 2025, so for 2027 household income above 400% generally means no premium tax credit. Employer coverage, Medicaid/CHIP eligibility and filing status also matter.

Household size	100% FPL (credit starts)	400% FPL (credit ends)
1 person	\$15,960	\$63,840
2 people	\$21,640	\$86,560
3 people	\$27,320	\$109,280
4 people	\$33,000	\$132,000

- ☐ My expected 2027 MAGI: \$_____ Household size: _____
- ☐ I am below 100% FPL. Florida has not expanded Medicaid, so I checked Medicaid categories (children, pregnancy, parents at very low income, disability, age 65+) before assuming I have no options.
- ☐ I am near 400% FPL. I looked at pre-tax moves that lower AGI, such as an HSA contribution, and I did not guess low on income.
- ☐ I qualify for cost-sharing reductions (income up to 250% FPL). I compared **Silver** plans first.

3. Compare plans by ZIP code

- ☐ Compare premium, deductible and out-of-pocket maximum together, not the monthly premium alone.
- ☐ Confirm my doctors and hospital are in network, including the next county over if I drive across county lines for work.
- ☐ Check the drug formulary for every prescription.

- ☐ Checked which carriers sell in my county for 2027. Carrier lists change each year, so I did not assume last year's plan is still available.
- ☐ Looked at at least one Bronze plan and one Silver plan side by side.

4. HSA basics (2027)

2027 figure	Self-only	Family
Maximum HSA contribution	\$4,500	\$9,000
Catch-up contribution (age 55+)	\$1,000	\$1,000
HDHP minimum deductible	\$1,750	\$3,500
HDHP maximum out-of-pocket	\$8,700	\$17,400

- ☐ Since Jan 1, 2026, Bronze and catastrophic plans are treated as HSA-compatible under the new federal rules, including qualifying plans sold on the Exchange. I confirmed my exact plan before opening an HSA.
- ☐ I will report HSA contributions on Form 8889. They are not a Schedule C business expense.

5. Finish enrollment

- ☐ Submit the application by Dec 15 for a Jan 1 start.
- ☐ Pay the first month's premium to the insurance company. Coverage does not start until that payment posts.
- ☐ Save the confirmation page, plan ID and insurer member ID.
- ☐ Set a phone reminder to update my income at HealthCare.gov if it changes during the year.

6. Tax time and year-round habits

- ☐ Starting with tax year 2026 there is no cap on repaying excess advance premium tax credit. I will reconcile on Form 8962.
- ☐ If I am self-employed and had no access to a subsidized employer plan, I will check whether I qualify for the self-employed health insurance deduction on Form 7206 (Schedule 1). Eligibility and amount depend on my own situation.
- ☐ I will keep receipts and mileage records for at least three years.
- ☐ If I lose other coverage, marry, have a baby or move, I will apply for a Special Enrollment Period within 60 days.

Sources: HealthCare.gov; CMS statements on 2027 Open Enrollment (July 31 and Aug 4, 2026); HHS/ASPE 2026 poverty guidelines; IRS Rev. Proc. 2026-24 (2027 HSA limits); IRS Rev. Proc. 2026-26 (2027 premium tax credit table); IRS Notice 2026-5 (Bronze/catastrophic plans and HSAs); IRS standard mileage rates (Announcement 2026-11). Full guide: thehospitalinfo.com