

## Affordable Health Insurance Access Expanded by HHS

Healthcare Law Update

### Affordable Health Insurance Access Expanded by HHS

**Lani M. Dornfeld, CHPC**  
Member, Healthcare

**Jonathan J. Walzman**  
Member, Healthcare

**Andrew M. Kuder**  
Associate, Healthcare

BRACH | EICHLER LLC  
Counsellors at Law

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.

[Click Here to read the entire November 2025 Healthcare Law Update now!](#)

For more information, contact:

**Lani M. Dornfeld, CHPC** | 973.403.3136 | [ldornfeld@bracheichler.com](mailto:ldornfeld@bracheichler.com)

**Jonathan J. Walzman** | 973.403.3120 | [jwalzman@bracheichler.com](mailto:jwalzman@bracheichler.com)

**Andrew M. Kuder** | 973.403.3141 | [akuder@bracheichler.com](mailto:akuder@bracheichler.com)

## Authors

The following attorneys contributed to this insight.



**Lani M. Dornfeld**

**CHPC, Member**  
Healthcare Law  
  
973.403.3136 · 973.618.5536 Fax  
[ldornfeld@bracheichler.com](mailto:ldornfeld@bracheichler.com)



**Jonathan J. Walzman**

**Member**  
Healthcare Law, Corporate  
Transactions & Financial Services  
  
973.403.3120 · 973.618.5561 Fax  
[jwalzman@bracheichler.com](mailto:jwalzman@bracheichler.com)



**Andrew M. Kuder**

**Associate**  
Healthcare Law  
  
973.403.3141 · 973.618.5955 Fax  
[akuder@bracheichler.com](mailto:akuder@bracheichler.com)