

*KFF Virtual Event*

# **How the Trump Administration and Congress Are Reshaping the Affordable Care Act's Marketplaces: Views from the States**

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# 3 Big Things Driving Drops in ACA Coverage

## 1. One Big Beautiful Bill Act

3.1 million more uninsured

## 2. Trump Administration Proposed Rule

0.9 million more uninsured

## 3. Expiration of Enhanced Premium Tax Credits

4.2 million more uninsured

Total: 8.2 million more uninsured from changes to ACA Marketplaces

# Some ways the One Big Beautiful Bill Act would change the ACA Marketplaces

Codifying Trump Administration Proposed Rule, for example:

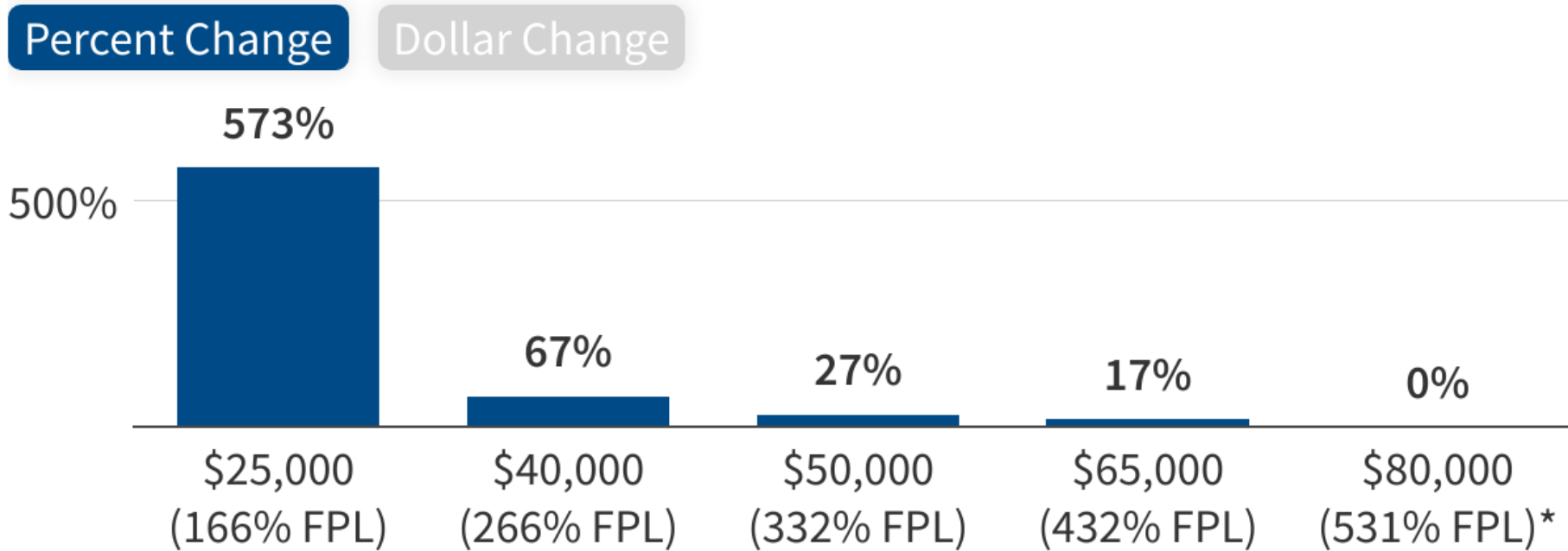
- Shorter open enrollment
- Tightens special enrollment
- New \$5 monthly charge for certain auto-enrollees
- New documentation requirements for people near poverty level

Other Changes:

- Appropriates Cost Sharing Reductions
- Pre-enrollment verification of eligibility
- Removes repayment caps on tax credits

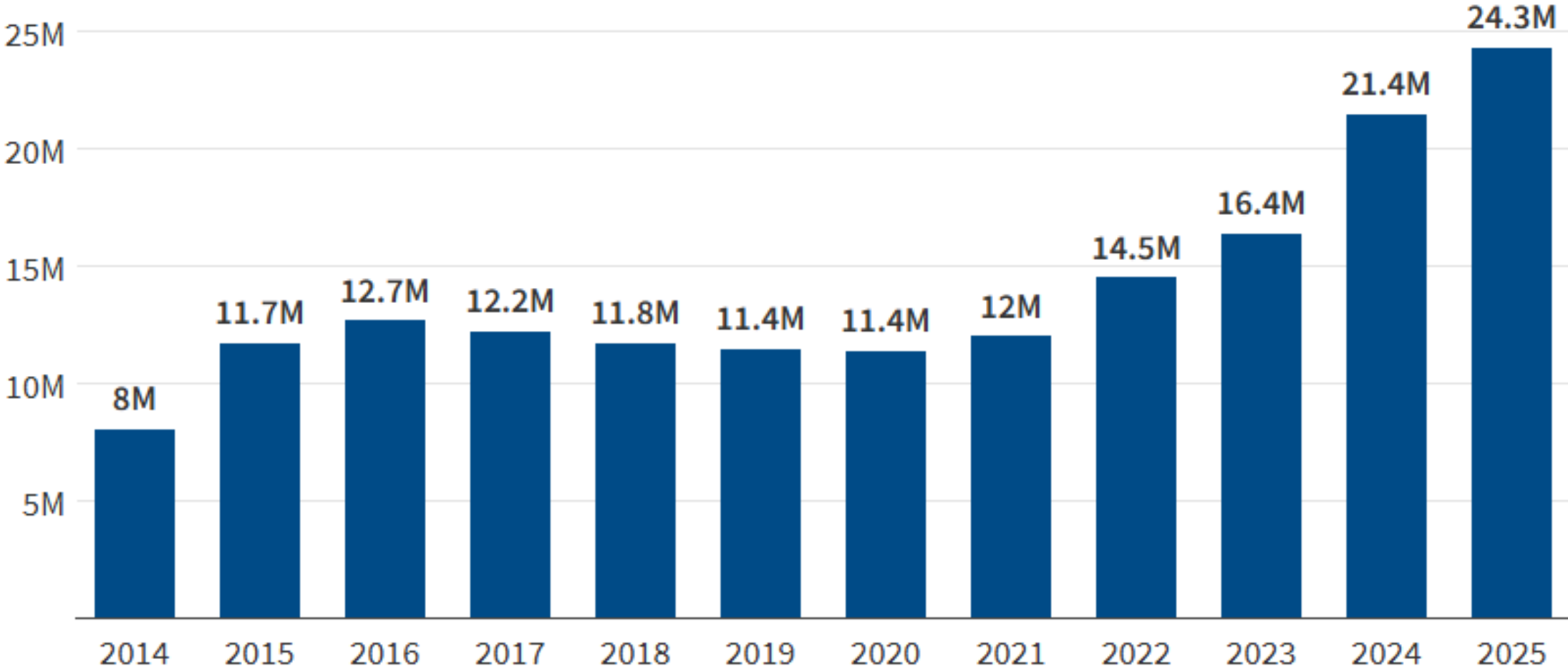
# The Reconciliation Package does NOT Extend Enhanced ACA Premium Tax Credits

Average Percent Change in Premium Payment for Benchmark Silver Plan if Enhanced Subsidies Expire, 45 Year Old



# ACA Marketplace Enrollment Hits Another Record High During 2025 Open Enrollment Period

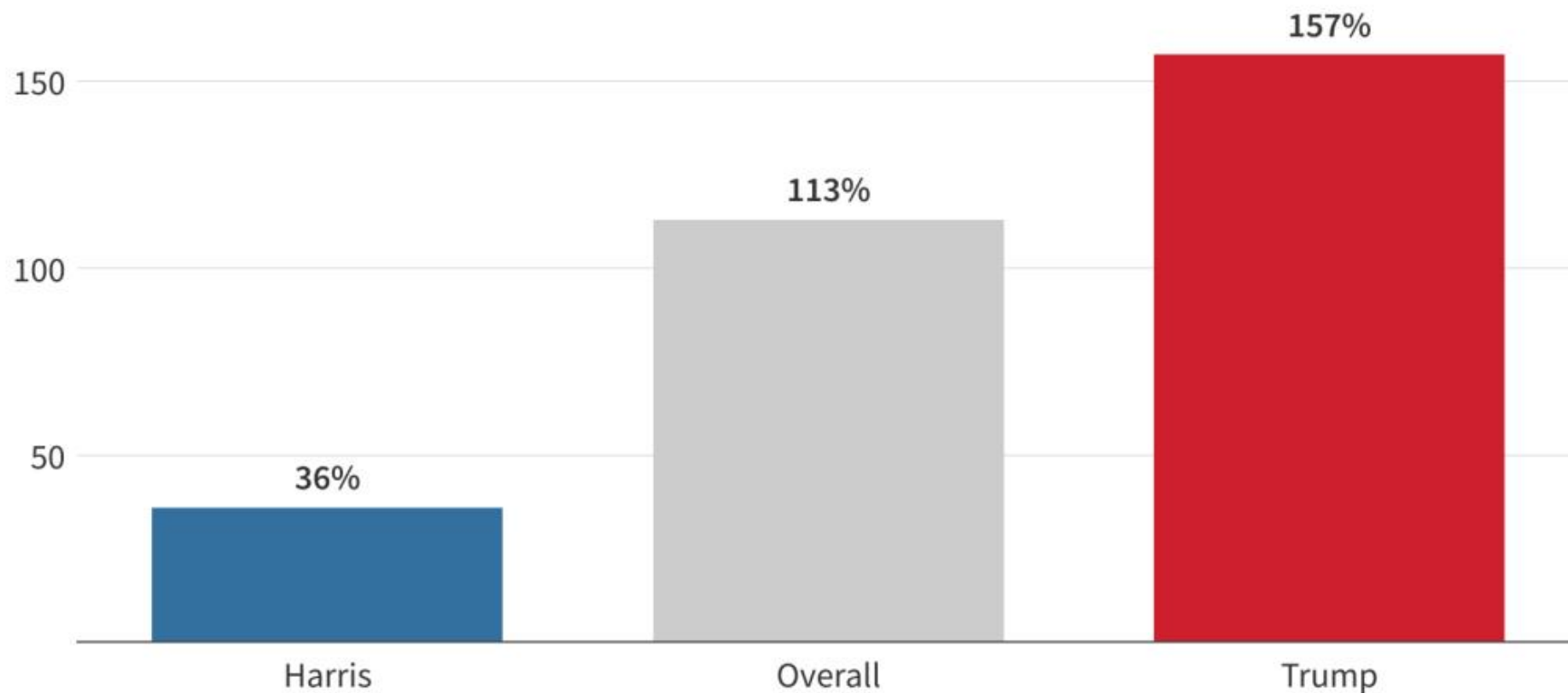
Total ACA Marketplace Plan Selections During Open Enrollment, 2014-2025



## Affordable Care Act Marketplaces Have Grown Faster Since 2020 in States Won by President Trump in 2024

Weighted Average Percent Growth in ACA Marketplace Enrollment (2020-2025\*)

■ Harris ■ Overall ■ Trump



Note: \*2025 enrollment data is as of the end of Open Enrollment for all states except Rhode Island. Rhode Island reports 2025 data through December 7, 2024.

Source: KFF analysis of 2020 Open Enrollment Period Public Use Files, Marketplace 2025 Open Enrollment Period Report: National Snapshot, and enrollment data from state press releases or Marketplaces

- OBBBA passes
- eAPTCs expire
- Program integrity rule finalized

