

Costs, Coverage, and Enrollment Changes: Exploring Current Public Opinion and Policy on the ACA Marketplaces

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KFF

The independent source for health policy research, polling, and news.

Moderator and Presenters



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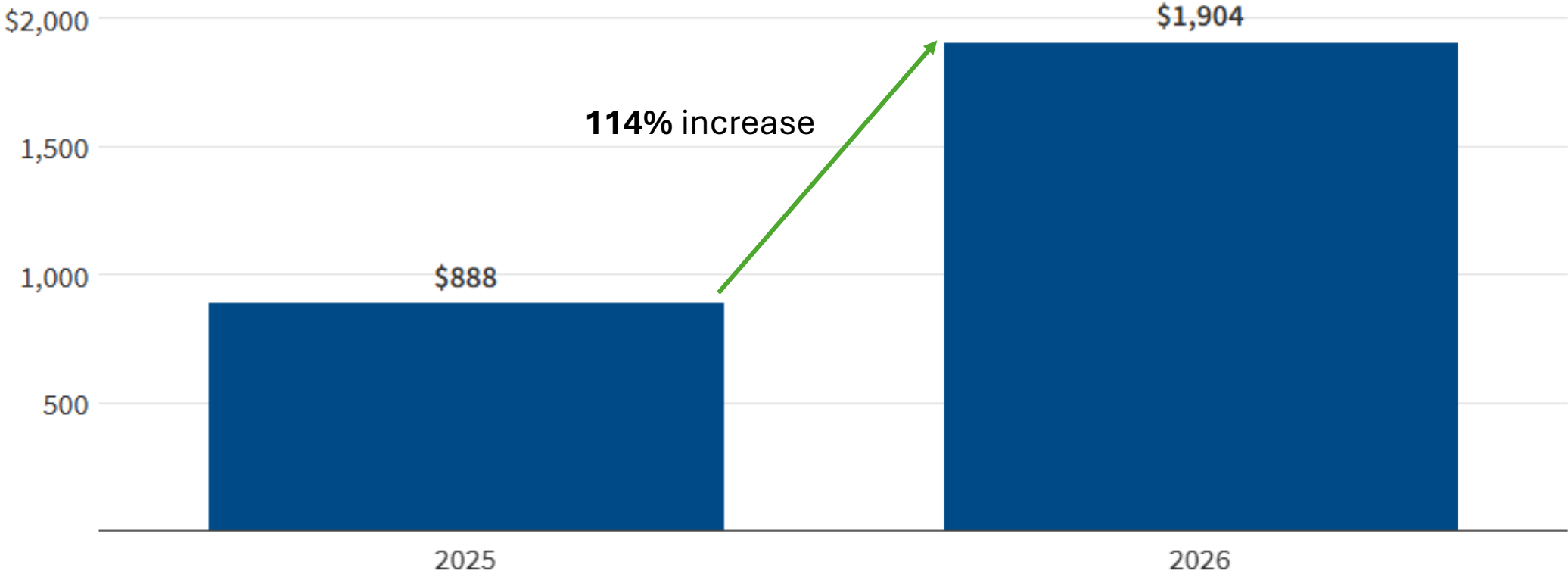
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2025 Marketplace enrollees faced an average 114% increase in their premium payments to keep their same plan

Annual Out-of-Pocket Premium Payments for Affordable Care Act Marketplace Enrollees, 2025 and 2026

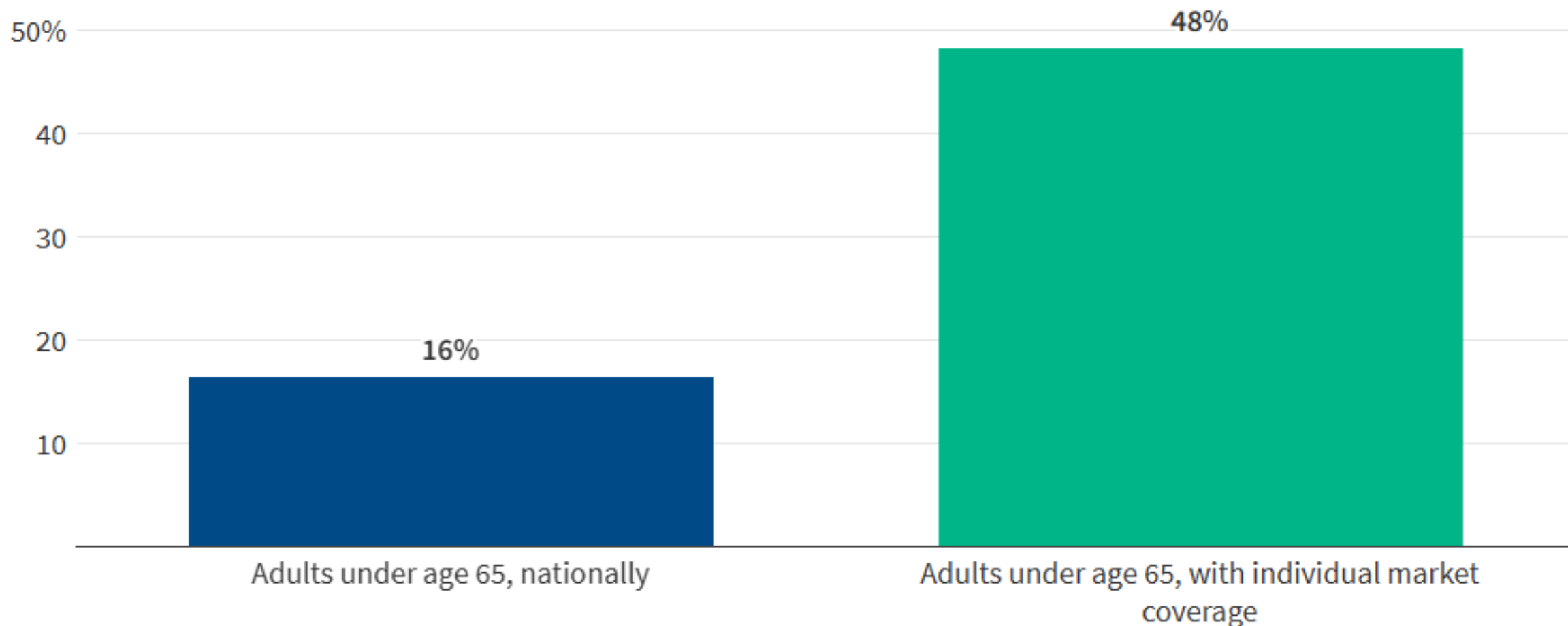


Note: The average premium payment is among people currently receiving a tax credit in 2025. The 2026 average premium payment assumes gross premiums increase of 18% for those who lose tax credit eligibility.

Source: KFF analysis of 2024 and 2025 Open Enrollment Period State-Level Public Use File and 2024 Open Enrollment Report • [Get the data](#) • [Download PNG](#)

Nearly Half of Adult Individual Market Enrollees Work for a Small Business or Are Self-Employed

Share of adults (age 19-64 years) that are employed by a small business or self-employed, 2024

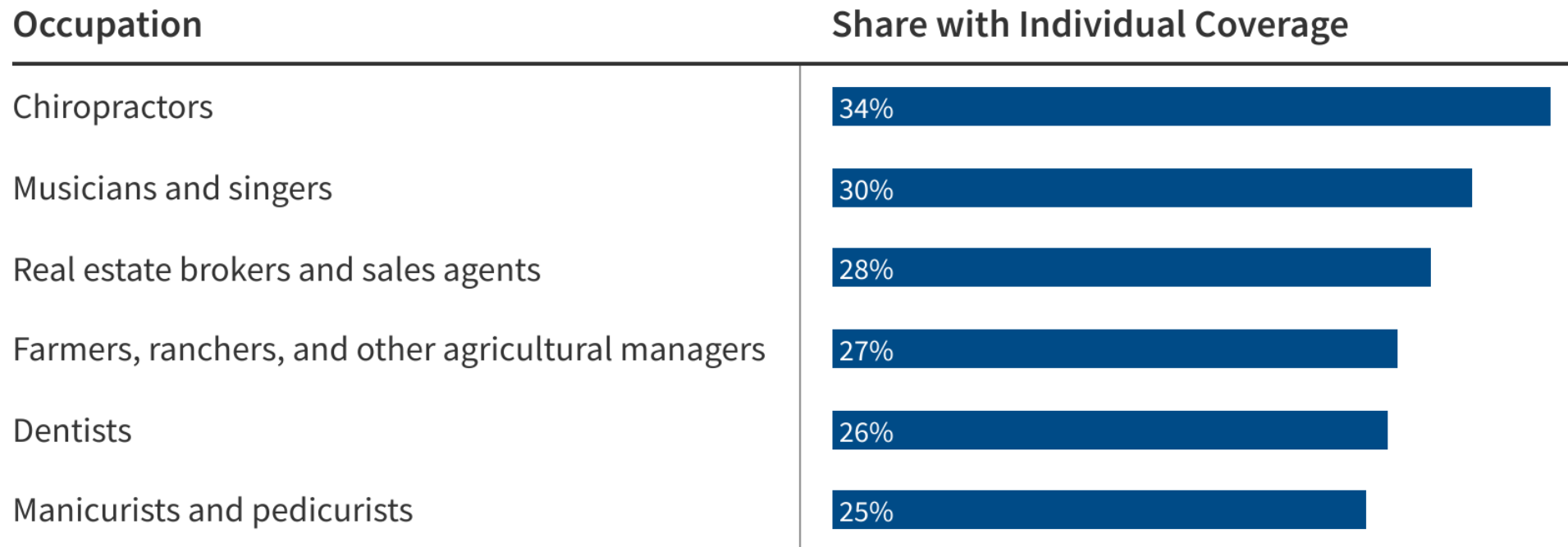


Note: Small business is defined as having fewer than 25 employees.

Source: KFF analysis of Current Population Survey (CPS) Annual Social and Economic Supplement (ASEC) data • [Get the data](#) • [Download PNG](#)

Many farmers and ranchers rely on ACA coverage

Occupations Where at least 25% of Adult Workers Rely on Individual Market Coverage, 2023



Note: Among adults 19 to 64 who usually worked more than 20 hours per week. Occupations with fewer than 100 observations excluded.

Source: KFF analysis of the 2023 American Community Survey

CBO Expectations of Increase in Uninsured Rate

- Last year, CBO projected that by 2026, the number of people without health insurance would increase by 2.0 million without eAPTC
- By 2027, the number of uninsured would be higher by 3.5 million than with eAPTC extension
- By 2035, CBO projected 3.8 million more uninsured people than with an extension

Source: Congressional Budget Office estimates (September 18, 2025), <https://www.cbo.gov/system/files/2025-09/61734-Health.pdf>

What Do We Know About The 2026 Open Enrollment Period?

- As of January 15, 2026 for states using the Healthcare.gov platform and January 10, 2026 for state-based exchanges:
- Around **23 million** consumers had signed up or been automatically reenrolled in a Marketplace plan
- This is **1.2 million fewer signups** than around the same time last year

Which States Have Seen The Largest Change In Signups?

By Percentage (Decrease):

1. North Carolina (22%)
2. Ohio (20%)
3. West Virginia (17%)
4. Indiana (16%)
5. Delaware (16%)
6. Arizona (16%)
7. Oregon (15%)
8. Oklahoma (15%)
9. Georgia (14%)
10. Rhode Island (13%)

By Percentage (Increase):

1. New Mexico (14%)
2. District of Columbia (9%)
3. Texas (4%)
4. Massachusetts (5%)
5. Idaho (3%)
6. Connecticut (2%)
7. New Jersey (2%)
8. Louisiana (1%)
9. Maryland (1%)

Limitations of Plan Sign Up Data

- Does not capture how many people will pay their premiums and “effectuate” their coverage
- Returning subsidized consumers who don't pay their premiums have a 3-month grace period to pay for coverage and only then will be retroactively terminated
- Actual enrollment counts will likely be **lower** than plan sign up data shows

When Will We Know More?

- **March/April 2026** – CMS Health Insurance Exchange Open Enrollment Report and Public Use Files
- **April/May 2026** – Public insurer first quarter earnings reports
- **May/June 2026** – Earliest 2027 insurer rate filings to state regulators become public
- **July 2026** – Effectuated Enrollment Report: Early 2026 Snapshot
- **January 2027** – Biannual National Health Interview Survey (NHIS) Early Release data
- **July 2027** – Effectuated Enrollment Report: Full Year 2026 (accounts for grace period retroactive terminations) & finalized HHS Risk Adjustment Program State-Specific Data

Notes: Timing is based on recent years and may change for plan year 2026.

The 2025 KFF Survey of Marketplace Enrollees

Probability-based survey of 1,350 adults with ACA Marketplace coverage

Nov. 7-15, 2025 (start of open enrollment)

Topics included:

- Awareness and views of expiring tax credits
- Expectations about potential premium increases
- Expected actions if premiums increased
- Political implications

The 2026 KFF Follow-up Survey of Marketplace Enrollees

Follow-up survey of 1,117 adults from the November poll (>80% of original sample)

Feb. 12-Mar. 2, 2026 (after first premium due)

Topics included:

- Health insurance status for 2026
- Costs of premiums, deductibles, and copays compared to last year
- Concerns and actions taken to afford health care costs
- Political implications for 2026 midterms

Returning Marketplace Enrollees Are Paying More for Coverage and Cutting Back on Spending To Afford Health Care Costs

Percent of returning Marketplace enrollees who report each of the following:

Higher health care costs

Total who report higher health care costs **80%**

Their costs are "a lot" higher **51%**

Affordability concerns

Worried about affording costs for emergency care or hospitalizations **73%**

Worried about affording costs for routine medical care **49%**

Worried about affording costs for prescription drugs **45%**

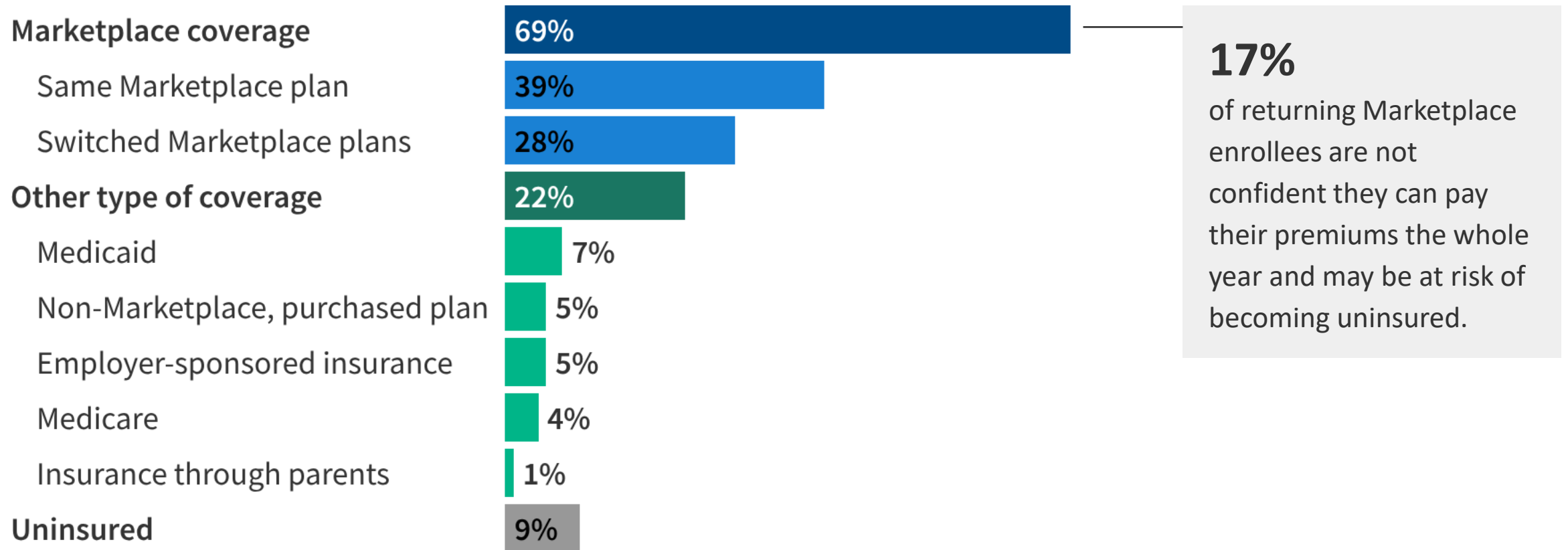
They are, or will be, cutting back on household spending to afford health care costs **55%**

They are not confident they can afford their premium all year **17%**

Note: Among 2025 Marketplace enrollees who still have Marketplace coverage. See topline for full question wording
Source: KFF Follow-Up Survey of Marketplace Enrollees (February 12-March 2, 2026)

Most Still Have Marketplace Coverage, Though One in Ten Are Now Uninsured and More May Find Themselves Losing Coverage

Current health insurance coverage for 2025 Marketplace enrollees:



Note: Among 2025 Marketplace enrollees. See topline for full question wording.
Source: KFF Follow-Up Survey of Marketplace Enrollees (February 12-March 2, 2026)

In Their Own Words: What Is the Main Reason You Are Currently Without Health Insurance Coverage?

“Even though I make some income (too much for subsidies, even last year), the increase is so high even for those without subsidies. I simply cannot afford to pay \$1,200 a month for insurance. It used to be high premiums meant low deductibles and copays, but not anymore. This is ridiculous. \$1,200 for a healthy person, and an \$8,000 deductible. Really?”

“The end of ACA subsidies caused a huge increase in premiums, the cost of which I could not afford.”

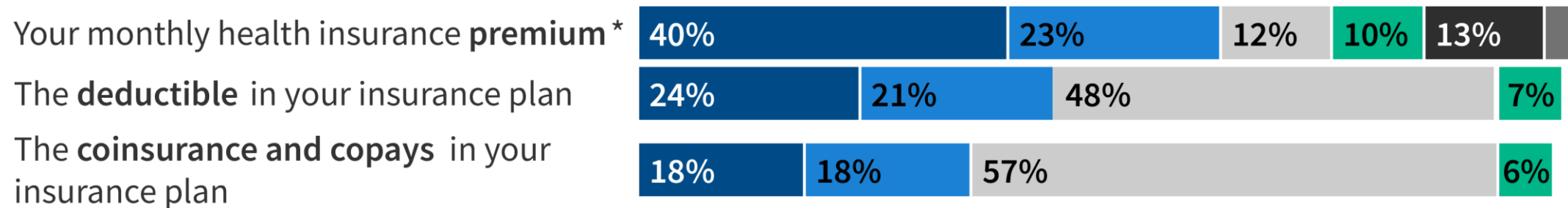
“Without the subsidy, I cannot afford the premium payments.”

“[I am] self-employed and [there are] no cheap health plans.”

Among Returning Marketplace Enrollees, Majority Say Premiums Are Higher This Year; Over Four in Ten Say Deductibles Are Now Higher

Compared to last year, are each of the following higher, lower, or about the same amount in 2026?

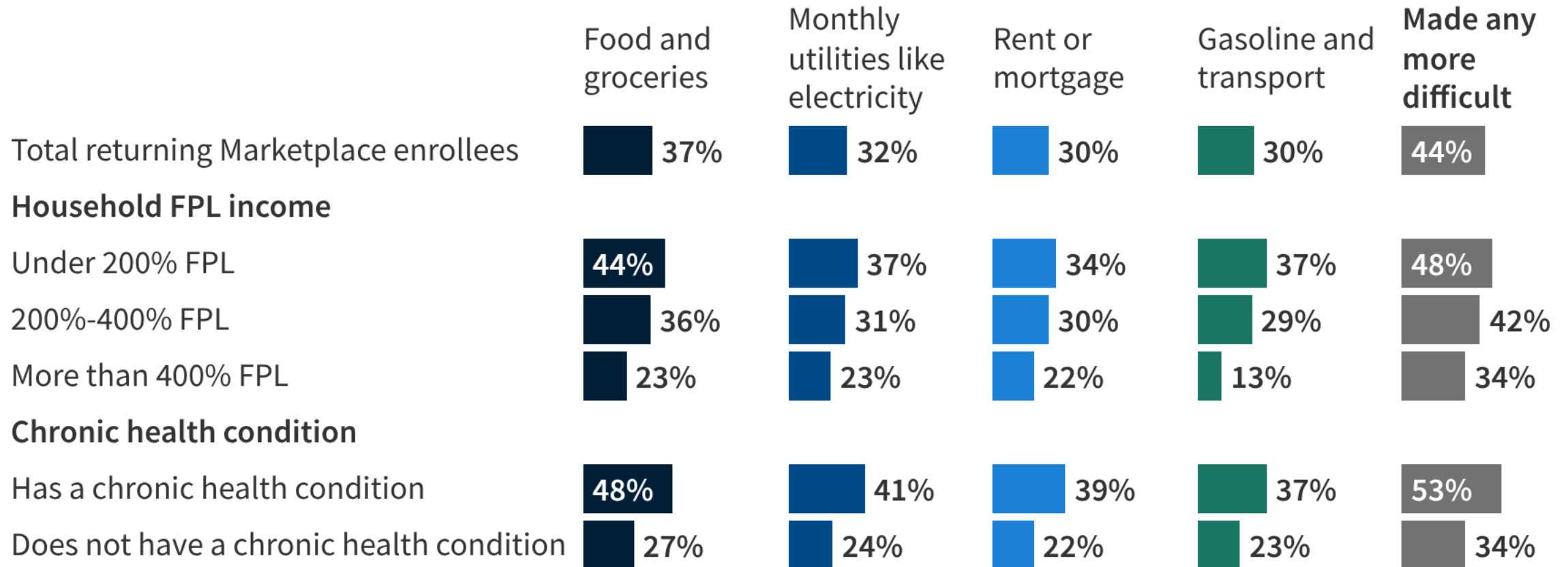
■ A lot higher
 ■ Somewhat higher
 ■ About the same
 ■ Lower
■ No premium
 ■ Not sure if they have a premium



Note: Among 2025 Marketplace enrollees who still have Marketplace coverage. *Asked of those who pay a monthly health insurance premium, but results reported among total enrollees who still have Marketplace coverage. See topline for full question wording.
 Source: KFF Follow-Up Survey of Marketplace Enrollees (February 12-March 2, 2026)

For Many Returning Marketplace Enrollees, Health Care Costs Are Making It More Difficult To Afford Other Necessities

Percent who say their health care costs have made it more difficult to afford each of the following:

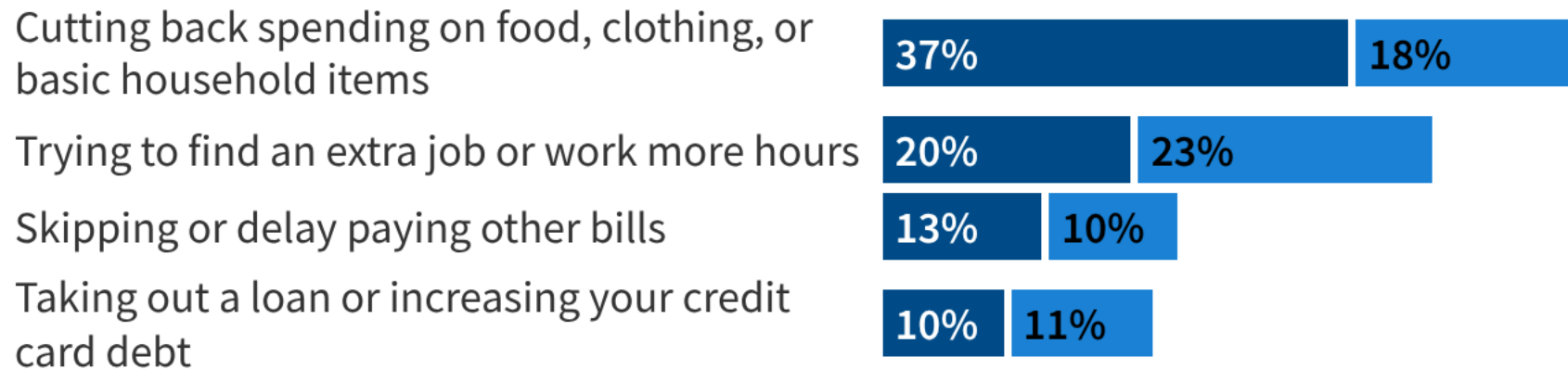


Note: Among 2025 Marketplace enrollees who still have Marketplace coverage. See topline for full question wording. This group includes those who say they have a chronic health condition that requires ongoing medical treatment. Source: KFF Follow-Up Survey of Marketplace Enrollees (February 12-March 2, 2026)

Majority of Returning Marketplace Enrollees Are Cutting Back Spending on Food and Other Basic Household Items To Cover Health Care Costs

Have you already, or do you plan on, doing any of the following in order to cover any costs related to health care?

■ Yes, already doing this ■ Yes, plan on doing this



Note: Among 2025 Marketplace enrollees who still have Marketplace coverage. See topline for full question wording.
Source: KFF Follow-Up Survey of Marketplace Enrollees (February 12-March 2, 2026)

In Their Own Words: What Changes or Actions Have You Taken or Think You May Take in Order To Afford Your Health Care Costs This Year?

“Cut back on food expenses, choose cheaper & fewer dining out experience, watch heat & AC usage even more.”

“Shopping for cheaper groceries, not buying clothes, avoiding getting sick, not being as social.”

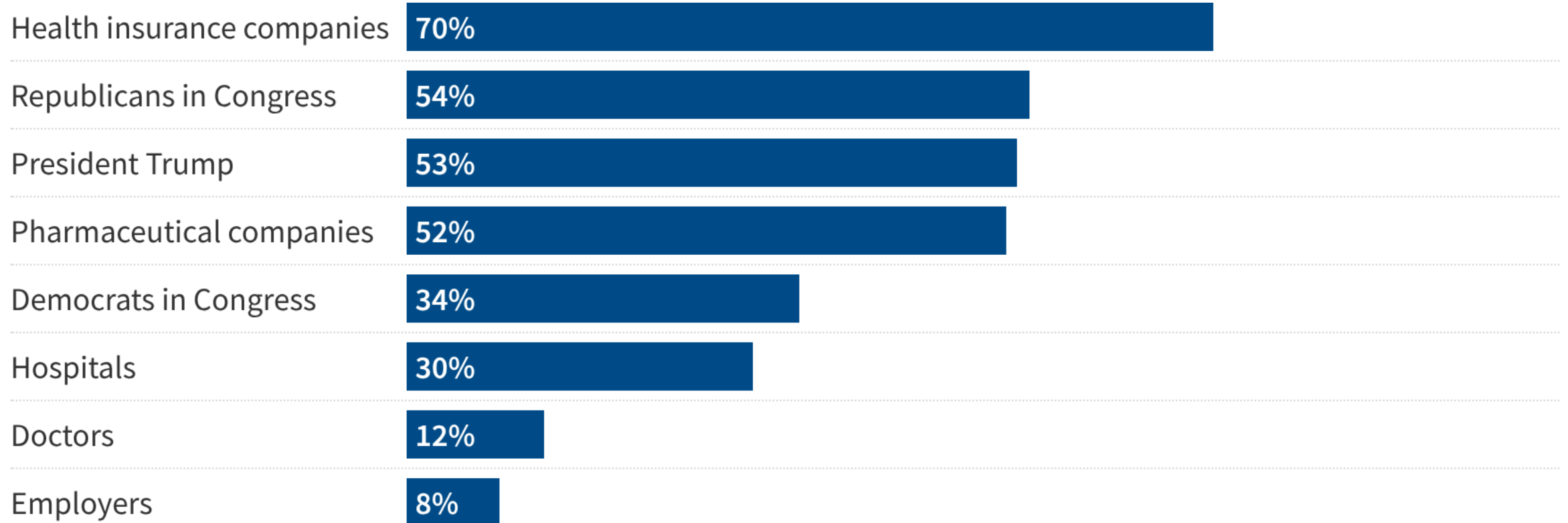
“Attempt to pay off loans to free up more monthly money, budget groceries more tightly, put hospital debt on a payment plan.”

“My water heater broke and I am unable to replace it because my healthcare costs have tripled. I will have no hot water for the foreseeable future.”

“My grocery budget and fun budget are smaller so we can afford the premium.”

Health Insurance Companies Are Most Likely To Get a Lot of the Blame for Increased Health Care Costs, but Lawmakers Aren't off the Hook

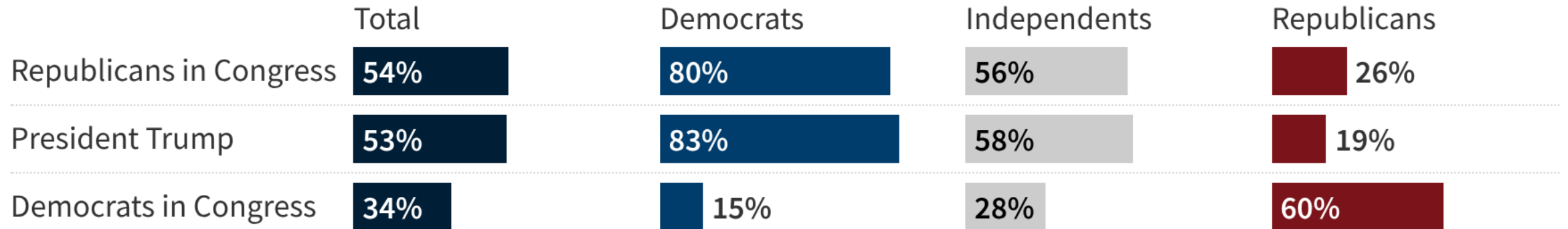
Percent who say each of the following deserves a lot of blame for the increase in their health care costs:



Note: Among 2025 Marketplace enrollees who still have Marketplace coverage and said their health insurance premiums, deductibles, or coinsurance/copays are higher this year compared to last year. See topline for full question wording.
Source: KFF Follow-Up Survey of Marketplace Enrollees (February 12-March 2, 2026)

Most Independents With Marketplace Coverage Place “A Lot” of Blame on President Trump and Republicans for the Increase in Their Health Care Costs

Percent who say each of the following deserves a lot of blame for the increase in their health care costs:



Note: Among 2025 Marketplace enrollees who still have Marketplace coverage and said their health insurance premiums, deductibles, or coinsurance/copays are higher this year compared to last year. See topline for full question wording.
 Source: KFF Follow-Up Survey of Marketplace Enrollees (February 12-March 2, 2026)

For Many 2025 Marketplace Enrollees, Health Care Costs Will Play a Role in Their Voting Decision in the Upcoming Midterms

How much of an impact, if any, do you think the cost of health care will have on each of the following?

■ Major impact ■ Minor impact ■ No impact at all

Your decision to vote
in the 2026 midterm elections

Which party's candidate you would support
in the 2026 midterm elections

Total 2025 Marketplace enrollees that are registered to vote



Party ID

Democrats



Independents



Republicans



Note: Among 2025 Marketplace enrollees that are registered to vote. See topline for full question wording.
Source: KFF Follow-Up Survey of Marketplace Enrollees (February 12-March 2, 2026)