

Thanks to the Congressional Republicans, Health Insurance Premiums Are Set to Climb Again

Over the next several weeks, Americans will learn that their health insurance premiums will increase by double digits – again. Insurers participating in the Affordable Care Act (ACA) Marketplaces have [proposed](#) a median premium increase of 15% for 2027 – the second consecutive year of double-digit increases, and the second-highest requested rate change since 2018. If these proposed 2027 increases hold, premiums for ACA Marketplace enrollees will have jumped by more than one-third over just two years. In some states, the average price hike is even higher, with [New Mexico's](#) premium increase at 24.4% and [Montana's](#) at 22.6%.

President Trump and Congressional Republicans let the enhanced premium tax credits expire at the end of 2025, leaving millions of Americans uninsured.

- At least 2.6 million people have [lost](#) their ACA Marketplace coverage so far, and experts [expect](#) the number to grow by the end of the year. Enrollment fell more in Republican districts, which [represent](#) 55% of current enrollees but 67% of the enrollment decline between 2025 and 2026. Paired with those who lost [Medicaid](#) coverage due to the OBBBA, nearly 8 million Americans have lost health insurance over the past year – a number that is [expected](#) to grow to 14 million by 2034. When enhanced premium tax credit expiration caused enrollment to fall, other, healthier enrollees also left the market, leaving a higher risk pool that [pushed](#) premiums even higher as insurers anticipated rising costs and fewer healthy enrollees to offset them.

Those who remain insured are now forced to absorb significant premium hikes.

- After the tax credits expired, premium payments [rose](#) 58% on average, and deductibles rose 37%, or about \$1,000 per person. And for next year, families [will](#) see another double-digit hike. Take a 40-year-old in Indianapolis earning \$65,000 a year, for example: Before Trump's OBBBA let the enhanced tax credits expire, their monthly [premium](#) would have been \$316. After those credits expired and premiums rose, it would have jumped to \$477 in 2026. If proposed 2027 rates are approved, it will [climb](#) again to \$546 a month, a \$230 (73%) increase in just two years.

Millions of families will soon be notified of their double-digit rate increases.

- Federal regulations require ACA open enrollment to begin no later than November 1st. So far, at least three states – Idaho, Connecticut, and Massachusetts – have announced earlier open enrollment start dates. Several states also run a "window shopping" period beforehand, letting consumers preview 2027 premiums before enrollment begins, some of which have already started:

Timeline for Release of 2027 Premium Rates ¹							
State	Average Rate Change ²	Premium Rates Available ³	Open Enrollment Begins	State	Average Rate Change	Premium Rates Available	Open Enrollment Begins
Alabama	25%	By 11/1	11/1	Montana	22.6%	By 11/1	11/1
Alaska	22.9%*	By 11/1	11/1	Nebraska	13.3%*	By 11/1	11/1
Arizona	29%*	By 11/1	11/1	Nevada	18.8%	Available now	11/1
Arkansas	7.6%*	By 11/1	11/1	New Hampshire	18.4%*	By 11/1	11/1
California	9.9%*	Available now	11/1	New Jersey	19.8%	By 11/1	11/1
Colorado	10%	Available now	11/1	New Mexico	24.4%	Available now	11/1
Connecticut	11.2%	Available now	10/23	New York	6%	Available now	11/1
Delaware	16.5%	By 11/1	11/1	North Carolina	14.9%*	By 11/1	11/1
District of Columbia	9.9%	Available now	11/1	North Dakota	17.1%	By 11/1	11/1
Florida	10.4%	By 11/1	11/1	Ohio	16.3%	By 11/1	11/1
Georgia	20.7%	By 11/1	11/1	Oklahoma	20.2%*	By 11/1	11/1
Hawaii	12.7%	By 11/1	11/1	Oregon	21.6%	Available now	11/1
Idaho	12%	Available now	Open now	Pennsylvania	16%	By 11/1	11/1
Illinois	14.1%	Available now	11/1	Rhode Island	12.4%	By 11/1	11/1
Indiana	17.5%	By 11/1	11/1	South Carolina	22.1%	By 11/1	11/1
Iowa	5.7%	By 11/1	11/1	South Dakota	10.4%	By 11/1	11/1
Kansas	24.2%*	By 11/1	11/1	Tennessee	12.7%*	By 11/1	11/1
Kentucky	18.7%*	By 11/1	11/1	Texas	13.1%*	By 11/1	11/1
Louisiana	18.1%	By 11/1	11/1	Utah	6.7%	By 11/1	11/1
Maine	14.8%	Available now	11/1	Vermont	3%	Available now	11/1
Maryland	14.6%	Available now	11/1	Virginia	15.8%	Available now	11/1
Massachusetts	10.8%	Available now	10/23	Washington	22.2%	Available now	11/1
Michigan	14.5%	By 11/1	11/1	West Virginia	18.3%*	By 11/1	11/1
Minnesota	17.7%	Available now	11/1	Wisconsin	21.1%*	By 11/1	11/1
Mississippi	21.8%*	By 11/1	11/1	Wyoming	11.3%*	By 11/1	11/1
Missouri	12.5%*	By 11/1	11/1	*Proposed rate. All other rates have been approved.			

¹ The 2026 Enrollment Season, State Marketplace Network: <https://statemarketplacenetwork.org/open-enrollment/>.

² Average proposed or approved 2027 individual market rate changes, healthinsurance.org (accessed October 21, 2026):<https://www.healthinsurance.org/blog/health-insurance-premium-increases-for-2027-proposed-rates-by-state-and-what-consumers-should-know/>

³ For states that do not have a window shopping period, premium rates will become available once open enrollment begins. Some states may start window shopping without prior announcement (last updated October 21, 2026).