

Health Insurance Premiums Are Already Rising for Americans

Across the country, Americans are already [able](#) to see their health insurance rates for next year. Even before the Affordable Care Act (ACA) open enrollment period begins on November 1st, Americans covered by ACA Marketplace are already receiving notices from their insurance companies notifying them of increased premiums and reduced subsidies.

Timeline for Release of 2026 Premium Rates	
State	Premium rates available
CA, GA, ID, KY, MD, ME, MN, NV, NY, OR, VA, VT	Currently available
DC, MA	Mid-October
CT	Late October
WA	10/21
IL	10/27
AK, AL, AR, CO, DE, FL, HI, IA, IN, KS, LA, MI, MO, MS, NE, NH, NC, ND, NJ, NM, OH, OK, PA, RI, SC, SD, TN, TX, UT, WV, WI, WY	By 11/1

Americans are already experiencing a surge in health care prices this October:

- In [California](#), a typical couple’s monthly health insurance premium will rise from \$602 to more than \$2,200 – nearly four times higher for comparable coverage.
- In [Idaho](#), a couple used to pay \$50 a month for their health insurance premium. They recently received a letter from their health insurance company saying their premiums would be \$400 a month if the enhanced tax credits are expanded, or more than \$2,200 without.
- In [Georgia](#), most of the health care plans offered for 2026 have more than doubled their premiums, and in some cases, there has been an increase of \$20,000 for the annual rate.
- In [Kentucky](#), monthly premiums skyrocketed from \$785 to \$2,460 next year for a typical couple.
- In [Maine](#), couples making \$85,000 a year are seeing their monthly health care bill jump from \$603 to \$2,867 next year.
- [Marylanders](#) are seeing their health premiums jump from \$621 to \$1,711 a month – a \$1,089 hike for the same plan.
- In [Minnesota](#), monthly health insurance premiums nearly tripled in some cases, rising from \$583 to \$1,892 for a typical couple.
- In [Nevada](#), premiums are jumping from \$595 to \$2,021 a month for a typical couple– a \$1,425 increase for the same plan.
- A couple making \$85,000 in [New York](#) saw their monthly premiums skyrocket from \$642 to \$1,754.
- In [Oregon](#), monthly health insurance premiums more than tripled, rising from \$685 to \$2,198 for a couple earning \$85,000.
- In [Virginia](#), a typical couple is seeing their premiums jump from \$596 to \$1,891 a month – a \$1,294 increase for the same plan.
- In [Vermont](#), monthly health insurance premiums more than quadrupled, increasing from \$602 to \$2,577 for a typical couple’s plan.