Understanding the Extraordinary Increase in ACA Premiums in 2026

Appendixes

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Contents

Appendix A. Rating Region Data by State

In this appendix, we present data on 30 rating regions across the US. Twenty are large urban and 10 are small cities or rural markets. We show the 2026 increase and the average increase from 2025. We use the lowest-cost silver plan offered to a 40-year-old, except in New York, which has community rating. We also show insurers that exit (or enter) the market.

Alabama

In Birmingham, the lowest-cost premium increased by 18.9 percent, following an average annual increase of 0.2 percent between 2020 and 2025. Blue Cross Blue Shield of Alabama continued to offer the lowest-cost premium despite an 18.9 percent increase. There were no exits from the Birmingham market; in fact, Oscar entered at a relatively high premium. In our selected rural area in Alabama, the lowest-cost option increased by 24.6 percent following average increases of 1.4 percent annually between 2020 and 2025. Ambetter of Alabama continues to offer the lowest-cost plan in this area, despite a 24.6 percent increase in 2026. The statewide average increase in 2026 was 21.2 percent.

APPENDIX TABLE A.1

Lowest Silver Monthly Premiums for a 40-Year-Old and Percent Change from 2020 to 2026, by Insurer, in Selected Alabama Markets

	Lowest Silver Monthly Premium			Percent Change	
Insurer	2020	2025	2026	Average annual change, 2020–25	2025–26
Birmingham, Alabama (urban)					
Ambetter from MHS	N/A	$553	$681	N/A	23.1%
Blue Cross and Blue Shield of Alabama	$539	$526	$625	-0.4%	18.9%
Bright Health	$525	N/A	N/A	N/A	N/A
Oscar	N/A	N/A	$809	N/A	N/A
UnitedHealthcare	N/A	$562	$717	N/A	27.5%
Percent change in lowest option available				0.2%	18.9%
Rural-13, Alabama (rural)					
Ambetter of Alabama	N/A	$509	$634	N/A	24.6%
Blue Cross and Blue Shield of Alabama	$507	$542	$639	1.5%	17.9%
UnitedHealthcare	N/A	$559	$718	N/A	28.3%
Percent change in lowest option available				1.4%	24.6%
Alabama average (all areas)	$521	$521	$631	0.1%	21.2%

Source: Authors' analysis of "Health Plan Datasets: Individuals & Families," Healthcare.gov, accessed December 15, 2025, https://www.healthcare.gov/health-plan-information/.

Notes: The lowest-cost plan in each year is shaded gray. n/a = not applicable (insurer was not participating in the Marketplace).

Arizona

The lowest-cost plan in Phoenix increased by 37.2 percent in 2026, following an average annual decrease of 2.5 percent from 2020 to 2025. The lowest-cost plan is now offered by Imperial Insurance Company because of a 52.3 percent increase from Blue Cross Blue Shield of Arizona. Banner Health/Aetna left the market. The statewide average increase was 36.5 percent.

APPENDIX TABLE A.2

Lowest Silver Monthly Premiums for a 40-Year-Old and Percent Change from 2020 to 2026, by Insurer, in Phoenix, Arizona

	Lowest Silver Monthly Premium			Percent Change	
Insurer	**2020**	**2025**	**2026**	**Average annual change, 2020–25**	**2025–26**
Phoenix, Arizona					
Ambetter from Arizona Complete Health	N/A	$371	$572	N/A	54.1%
Antidote Health Plan of AZ	N/A	$429	$500	N/A	16.6%
Banner Health and Aetna	N/A	$405	N/A	N/A	N/A
Blue Cross Blue Shield of Arizona	$423	$344	$524	-3.6%	52.3%
Bright Health	$394	N/A	N/A	N/A	N/A
Cigna	$423	$480	$657	2.7%	36.7%
Health Net	$411	N/A	N/A	N/A	N/A
Imperial Insurance Companies, Inc.	N/A	$387	$472	N/A	22.0%
Medica	N/A	N/A	N/A	N/A	N/A
Oscar	$426	$386	$492	-1.5%	27.2%
UnitedHealthcare	N/A	$389	$572	N/A	47.2%
Percent change in lowest option available				-2.5%	37.2%
Arizona average (all areas)	$430	$375	$512	-2.5%	36.5%

Source: Authors' analysis of "Health Plan Datasets: Individuals & Families," Healthcare.gov, accessed December 15, 2025, https://www.healthcare.gov/health-plan-information/.

Notes: The lowest-cost plan in each year is shaded gray. n/a = not applicable (insurer was not participating in the Marketplace).

Arkansas

The lowest-cost plan in Little Rock increased by 66.7 percent, the same as the statewide average. Octave now offered the lowest premium plan, despite a 53.6 percent increase relative to 2025. Ambetter, the lowest-cost insurer in 2025, increased its premiums by 79.3 percent. There were no exits or new entrants in Little Rock. Arkansas premiums were below the national average in 2025. Arkansas changed its silver-loading rules for 2026,[1] which may have contributed to the significant increases in silver premiums in Little Rock. The lowest-cost bronze and gold plans increased by 15.2 percent and 22.5 percent, respectively, between 2025 and 2026.

APPENDIX TABLE A.3

Lowest Silver Monthly Premiums for a 40-Year-Old and Percent Change from 2020 to 2026, by Insurer, in Little Rock, Arkansas

	Lowest Silver Monthly Premium			Percent Change	
Insurer	**2020**	**2025**	**2026**	**Average annual change, 2020–25**	**2025–26**
Little Rock, Arkansas					
Ambetter	$358	$452	$810	4.9%	79.3%
Arkansas Blue Cross and Blue Shield	N/A	$493	$774	N/A	57.0%
Health Advantage	$414	$502	$785	4.1%	56.3%
Octave	N/A	$490	$753	N/A	53.6%
Oscar	N/A	N/A	N/A	N/A	N/A
QualChoice Health Insurance (Ambetter)	$390	N/A	N/A	N/A	N/A
Percent change in lowest option available				4.9%	66.7%
Arkansas average (all regions)	$358	$452	$753	4.9%	66.7%

Source: Authors' analysis of "Health Plan Datasets: Individuals & Families," Healthcare.gov, accessed December 15, 2025, https://www.healthcare.gov/health-plan-information/.

Notes: The lowest-cost plan in each year is shaded gray. n/a = not applicable (insurer was not participating in the Marketplace).

[1] "Arkansas Insurance Dept. Going All in on Premium alignment...but Are They Overplaying Their Hand?," ACASignups.net, September 15, 2025, https://acasignups.net/25/09/15/exclusive-arkansas-insurance-dept-going-all-premium-alignmentbut-are-they-overplaying-their.

California

In East Los Angeles, the lowest-cost plan increased by 10.5 percent in 2026, following average annual increases of 1.7 percent from 2020 to 2025. LA Care remained the lowest-cost plan despite a 10.5 percent increase. There were no exits or entrances into the market. In San Francisco, the average increase was 6.1 percent in 2026, following an average 5.3 percent increase between 2020 and 2025. The San Francisco market had four insurers with no exits or entrances. Kaiser Permanente remained the lowest-cost plan. In the selected rural area of California, the lowest-cost 2026 premiums increased by 8.3 percent after five years, with an average increase of 5.3 percent. Kaiser Permanente remained the lowest-cost plan in this region. The statewide average increase was 11.6 percent.

APPENDIX TABLE A.4

Lowest Silver Monthly Premiums for a 40-Year-Old and Percent Change from 2020 to 2026, by Insurer, in Selected California Markets

	Lowest Silver Monthly Premium			Percent Change	
Insurer	2020	2025	2026	Average annual change, 2020–25	2025–26
East Los Angeles, California (Rating Area 15)					
Anthem	$380	$422	$486	2.5%	15.2%
Blue Shield of California	$352	$457	$472	5.6%	3.2%
Health Net	$327	$407	$463	4.5%	13.7%
Kaiser Permanente	$390	$434	$471	2.3%	8.5%
L.A. Care Health Plan	$342	$354	$392	0.8%	10.5%
Molina Healthcare	$377	$436	$470	3.1%	7.8%
Oscar	$357	N/A	N/A	N/A	N/A
Percent change in lowest option available				1.7%	10.5%
San Francisco, California					
Anthem	N/A	$857	$809	N/A	-5.6%
Blue Shield of California	$670	$722	$728	1.9%	0.8%
Chinese Community Health Plan (CCHP)	$655	$747	$733	2.7%	-1.8%
Health Net	$888	N/A	N/A	N/A	N/A
Kaiser Permanente	$517	$669	$710	5.3%	6.1%
Oscar	N/A	N/A	N/A	N/A	N/A
Percent change in lowest option available				5.3%	6.1%
Rural-1, California					
Anthem	$542	$695	$791	5.3%	13.8%
Blue Shield of California	$633	$765	$838	4.3%	9.5%
Kaiser Permanente	$468	$605	$656	5.3%	8.3%
Percent change in lowest option available				5.3%	8.3%
California average (all areas)	$397	$472	$527	3.6%	11.6%

Source: Authors' analysis of "Data & Research," Covered California, accessed December 15, 2025, https://hbex.coveredca.com/data-research/.

Notes: The lowest-cost plan in each year is shaded gray. n/a = not applicable (insurer was not participating in the Marketplace).

Florida

The lowest-cost premium in Miami increased by 32.5 percent after five years, with an average increase of 3.0 percent. There were nine insurers in 2026, all with premium increases of at least 22.9 percent. This is consistent with the statewide average increase of 30.7 percent. In 2026, Florida Blue Cross Blue Shield remained the lowest-cost insurer despite the 32.5 percent increase. Miami lost one insurer, Aetna CVS Health.

APPENDIX TABLE A.5

Lowest Silver Monthly Premiums for a 40-Year-Old and Percent Change from 2020 to 2026, by Insurer, in Miami, Florida

	Lowest Silver Monthly Premium			Percent Change	
Insurer	**2020**	**2025**	**2026**	**Average annual change, 2020–25**	**2025–26**
Miami, Florida					
Aetna CVS Health	N/A	$558	N/A	N/A	N/A
Ambetter	$452	$598	$734	5.9%	22.9%
AmeriHealth Caritas Next	N/A	$515	$693	N/A	34.7%
AvMed	N/A	$648	$848	N/A	30.9%
Bright Health	N/A	N/A	N/A	N/A	N/A
Cigna	N/A	$686	$970	N/A	41.4%
Florida Blue (Blue Cross Blue Shield of Florida)	$524	$515	$682	-0.1%	32.5%
Health Options	$450	N/A	N/A	N/A	N/A
Molina Healthcare	$551	$523	$720	-0.9%	37.8%
Oscar	$445	$521	$684	3.3%	31.3%
United Healthcare	N/A	$569	$750	N/A	31.8%
Wellpoint	N/A	$587	$730	N/A	24.4%
Percent change in lowest option available				3.0%	32.5%
Florida average (all areas)	$458	$513	$671	2.3%	30.7%

Source: Authors' analysis of "Health Plan Datasets: Individuals & Families," Healthcare.gov, accessed December 15, 2025, https://www.healthcare.gov/health-plan-information/.

Notes: The lowest-cost plan in each year is shaded gray. n/a = not applicable (insurer was not participating in the Marketplace)

Georgia

The lowest-cost plan in Atlanta increased by 18.1 percent between 2025 and 2026. Kaiser Permanente was now the lowest-cost insurer. Ambetter previously offered the lowest-cost plan but had a 41.4 percent increase in its 2026 premium. Atlanta had no insurers enter or exit. In the selected rural area in Georgia, premiums for the lowest-cost option increased by 24.7 percent. The lowest-cost plan is now Oscar, with a premium of $488. Ambetter had the lowest-cost plan in 2025, but had a 41.7 percent increase. The statewide average increase in 2026 was 21.9 percent.

APPENDIX TABLE A.6

Lowest Silver Monthly Premiums for a 40-Year-Old and Percent Change from 2020 to 2026, by Insurer, in Selected Georgia Markets

	Lowest Silver Monthly Premium			Percent Change	
Insurer	**2020**	**2025**	**2026**	**Average annual change, 2020–25**	**2025–26**
Atlanta, Georgia					
Aetna CVS Health	N/A	N/A	N/A	N/A	N/A
Alliant Health Plans	N/A	N/A	N/A	N/A	N/A
Ambetter	$419	$526	$744	4.9%	41.4%
Anthem (Blue Cross Blue Shield of Georgia)	$440	$530	$736	4.2%	39.0%
Bright Healthcare	N/A	N/A	N/A	N/A	N/A
CareSource	$473	$621	$848	5.8%	36.5%
Cigna	N/A	$655	$1,076	N/A	64.1%
Friday	N/A	N/A	N/A	N/A	N/A
Humana	N/A	N/A	N/A	N/A	N/A
Kaiser Permanente	$545	$528	$621	0.1%	17.7%
Oscar	$557	$542	$713	0.5%	N/A
UnitedHealthcare	N/A	$801	$1,093	N/A	N/A
Percent change in lowest option available				4.9%	18.1%
Rural-11, Georgia					
Alliant Health Plans	N/A	$433	$519	N/A	19.8%
Ambetter	$367	$392	$555	3.5%	41.7%
Blue Cross Blue Shield of Georgia	$648	$414	$603	-6.6%	45.7%
CareSource	N/A	$507	$585	N/A	15.4%
Oscar	N/A	N/A	$488	N/A	N/A
Percent change in lowest option available				3.2%	24.7%
State Average (All Regions)	$419	$501	$611	4.1%	21.9%

Source: Authors' analysis "Georgia Access," accessed December 15, 2025, https://georgiaaccess.gov/.

Notes: The lowest-cost plan in each year is shaded gray. n/a = not applicable (insurer was not participating in the Marketplace).

Illinois

The lowest-cost plan in Chicago, now Molina at $497, increased by 27.2 percent. Ambetter had been the lowest-cost plan in 2025, but had a 37.4 percent increase. Two insurers, Aetna and Cigna, left the market in 2026. The increase in Chicago was similar to the statewide average of 25.0 percent.

APPENDIX TABLE A.7

Lowest Silver Monthly Premiums for a 40-Year-Old and Percent Change from 2020 to 2026, by Insurer, in Chicago, Illinois

	Lowest Silver Monthly Premium			Percent Change	
Insurer	**2020**	**2025**	**2026**	**Average annual change, 2020–25**	**2025–26**
Chicago, Illinois					
Aetna	N/A	$422	N/A	N/A	N/A
Ambetter	$344	$391	$537	3.2%	37.4%
Blue Cross and Blue Shield of Illinois	$405	$399	$575	-0.1%	44.0%
Bright Health	N/A	N/A	N/A	N/A	N/A
Cigna	$435	$487	N/A	2.4%	N/A
Molina	N/A	$400	$497	N/A	24.1%
Oscar	N/A	$479	$574	N/A	19.9%
UnitedHealthcare	N/A	$472	$608	N/A	28.9%
Percent change in lowest option available				3.0%	27.2%
Illinois average (all regions)	$430	$379	$474	-2.1%	25.0%

Source: Authors' analysis of "Get Covered Illinois," accessed December 15, 2025, https://getcovered.illinois.gov/.

Notes: The lowest-cost plan in each year is shaded gray. n/a = not applicable (insurer was not participating in the Marketplace).

Indiana

In Indianapolis, two insurers left the market: Aetna and US Health and Life. But UnitedHealthcare entered in 2026. Anthem has the lowest-cost plan in 2026 despite a 22.0 percent increase. In 2026, the lowest-cost plan in Indianapolis increased by 22.0 percent, following five years of an average annual decrease of 1.7 percent. In the selected rural area of Indiana, the lowest-cost plan increased by 21.6 percent, consistent with the statewide average increase of 25.0 percent. No insurers left the Indiana market, but Cigna Healthcare entered the rural market. Ambetter had had the lowest-cost plan in 2025 but had a 39.5 percent increase. Thus, Blue Cross Blue Shield is now the lowest-cost insurer in Indiana's rural market.

APPENDIX TABLE A.8

Lowest Silver Monthly Premiums for a 40-Year-Old and Percent Change from 2020 to 2026, by Insurer, in Selected Indiana Markets

	Lowest Silver Monthly Premium			Percent Change	
Insurer	**2020**	**2025**	**2026**	**Average annual change, 2020–25**	**2025–26**
Indianapolis, Indiana					
Aetna	N/A	$460	N/A	N/A	N/A
Ambetter	$441	$395	$483	-2.1%	22.4%
Anthem	N/A	$385	$469	N/A	22.0%
CareSource	$421	$425	$558	0.3%	31.3%
Cigna Healthcare	N/A	$454	$650	N/A	43.0%
United Healthcare	N/A	N/A	$616	N/A	N/A
US Health and Life	N/A	$473	N/A	5.6%	N/A
Percent change in lowest option available				-1.7%	22.0%
Rural-15, Indiana					
Ambetter	N/A	$362	$505	N/A	39.5%
Blue Cross Blue Shield	N/A	$364	$440	N/A	20.8%
CareSource	$332	$384	$538	3.0%	40.2%
Cigna Healthcare	N/A	N/A	$534	N/A	N/A
Celtic Insurance	$330	N/A	N/A	N/A	N/A
US Health and Life	N/A	N/A	N/A	N/A	N/A
Percent change in lowest option available				2.0%	21.6%
Indiana average (all regions)	$379	$379	$474	0.0%	25.0%

Source: Authors' analysis of "Health Plan Datasets: Individuals & Families," Healthcare.gov, accessed December 15, 2025, https://www.healthcare.gov/health-plan-information/.

Notes: The lowest-cost plan in each year is shaded gray. n/a = not applicable (insurer was not participating in the Marketplace).

Maryland

The lowest cost option available in Baltimore increased by 11.2 percent in 2026. This followed five years with an average decline of 1.1 percent. The average for the state of Maryland was also 11.2 percent. The lowest cost plan was offered by UnitedHealthcare in both 2025 and 2026, followed closely by Kaiser Permanente. One insurer, Aetna, left the Maryland market, as it did elsewhere.

APPENDIX TABLE A.9

Lowest Silver Monthly Premiums for a 40-Year-Old and Percent Change from 2020 to 2026, by Insurer, in Baltimore, Maryland

	Lowest Silver Monthly Premium			Percent Change	
Insurer	**2020**	**2025**	**2026**	**Average annual change, 2020–25**	**2025–26**
Baltimore, Maryland					
Aetna	N/A	$396	N/A	N/A	N/A
CareFirst	$401	$440	$446	2.0%	1.4%
Kaiser Permanente	$388	$390	$415	0.5%	6.2%
United Healthcare	N/A	$362	$403	N/A	11.2%
Wellpoint	N/A	$397	$437	N/A	10.0%
Percent change in lowest option available				-1.1%	11.2%
Maryland average (all regions)	$388	$362	$403	-1.1%	11.2%

Source: Authors' analysis of "Maryland Health Connection," accessed December 15, 2025, https://www.marylandhealthconnection.gov/.

Notes: The lowest-cost plan in each year is shaded gray. n/a = not applicable (insurer was not participating in the Marketplace).

Massachusetts

The lowest-cost option available in Boston increased by 13.6 percent over five years, with an average increase of 5.2 percent. This is roughly consistent with the state average of 12.5 percent in 2026. The lowest-cost plan continued to be offered by BMC Health Net. Although there were seven insurers in the Boston market, most had very high premiums. No new insurers entered or exited the Boston market.

APPENDIX TABLE A.10

Lowest Silver Monthly Premiums for a 40-Year-Old and Percent Change from 2020 to 2026, by Insurer, in Boston, Massachusetts

	Lowest Silver Monthly Premium			Percent Change	
Insurer	**2020**	**2025**	**2026**	**Average annual change, 2020–25**	**2025–26**
Boston, Massachusetts					
AllWays Health Partners	$524	N/A	N/A	N/A	N/A
BMC HealthNet (WellSense)	$345	$418	$475	N/A	N/A
BlueCross BlueShield	$527	$812	$923	9.5%	13.7%
Fallon Health	$692	$450	$498	N/A	10.7%
Harvard Pilgrim Health Care	$533	$748	$929	7.1%	24.3%
Mass General Brigham	N/A	$621	$681	N/A	9.8%
Tufts Health Plan	$325	$459	$507	7.2%	10.5%
United Healthcare	$507	$985	$1,008	14.7%	2.3%
Percent change in lowest option available				5.2%	13.6%
Massachusetts average (all regions)	$334	$424	$477	4.9%	12.5%

Source: Authors' analysis of "Massachusetts Health Connection," accessed December 15, 2025, https://www.mahix.org/individual/.

Notes: The lowest-cost plan in each year is shaded gray. n/a = not applicable (insurer was not participating in the Marketplace).

Michigan

Premiums in Detroit increased by 43.5 percent in 2026. This followed an average annual increase of 3.0 percent from 2020 to 2025. The increase in Detroit was higher than the statewide average of 28.8 percent. The three insurers with the lowest-cost plans in 2025, Ambetter, Care Source, and Molina, left the Detroit market. Five insurers remained. The lowest-cost plan was now Blue Care Network of Michigan despite having a 27.5 percent increase in its silver premium. Its premium was considerably higher than Ambetter's premium in the previous year.

APPENDIX TABLE A.11

Lowest Silver Monthly Premiums for a 40-Year-Old and Percent Change from 2020 to 2026, by Insurer, in Detroit, Michigan

	Lowest Silver Monthly Premium			Percent Change	
Insurer	2020	2025	2026	Average annual change, 2020–25	2025–26
Detroit, Michigan					
Ambetter	$308	$354	N/A	3.1%	N/A
Blue Care Network of Michigan	$336	$398	$508	3.5%	27.5%
Blue Cross Blue Shield of Michigan	$490	$596	$765	4.0%	28.4%
HAP CareSource	N/A	$439	N/A	N/A	N/A
McLaren Health Plan Community	$478	$702	$843	8.1%	20.1%
Molina	$321	$384	N/A	3.7%	N/A
Oscar	$389	N/A	N/A	N/A	N/A
Priority Health	$321	$448	$578	7.2%	29.1%
Total Health Care USA	$315	N/A	N/A	N/A	N/A
US Health and Life	N/A	N/A	N/A	N/A	N/A
UnitedHealthcare	N/A	$385	$508	N/A	32.0%
Percent change in lowest option available				3.0%	43.5%
Michigan average (all regions)	$341	$385	$496	2.5%	28.8%

Source: Authors' analysis of "Health Plan Datasets: Individuals & Families," Healthcare.gov, accessed December 15, 2025, https://www.healthcare.gov/health-plan-information/.

Notes: The lowest-cost plan in each year is shaded gray. n/a = not applicable (insurer was not participating in the Marketplace).

New York

In New York City, the lowest-cost plan available decreased by 2.7 percent between 2025 and 2026. The statewide average increased by 1.6 percent. The decrease or small increase in New York premiums appears to be because of the passage of the OBBBA, which prevented the state from fully maintaining the Essential Plan, thereby resulting in a large number of relatively healthy people with incomes between 200 and 250 percent of the federal poverty level to enter the Marketplace.[2] The lowest-cost plan offered in New York City was offered by Fidelis Care, now operated by Ambetter. Fidelis premiums are well below other insurers, which are all over $1,000 per month. Both UnitedHealthcare and EmblemHealth offered plans with premiums exceeding $1,400. New York has community rating, which partially explains the high premiums.

APPENDIX TABLE A.12

Lowest Silver Monthly Premiums and Percent Change from 2020 to 2026, by Insurer, in New York City, New York

	Lowest Silver Monthly Premium			Percent Change	
Insurer	2020	2025	2026	Average annual change, 2020–25	2025–26
New York City, New York					
EmblemHealth	$898	$1,607	$1,458	13.2%	-9.3%
Empire Blue Cross Blue Shield (Anthem)	$874	$1,040	$1,088	3.6%	4.6%
Fidelis Care (Ambetter)	$622	$829	$807	6.0%	-2.7%
Healthfirst	$623	$937	$1,032	8.7%	10.1%
MetroPlus	$619	$995	$1,088	10.4%	9.3%
Oscar	$657	$1,131	$1,178	11.6%	4.2%
UnitedHealthcare	$888	$1,302	$1,417	8.1%	8.9%
Percent change in lowest option available				6.1%	-2.7%
State average (all regions)	$588	$760	$772	5.6%	1.6%

Source: Authors' analysis of "New York State of Health," accessed December 15, 2025, https://nystateofhealth.ny.gov/.

Notes: The lowest-cost plan in each year is shaded gray. n/a = not applicable (insurer was not participating in the Marketplace).

[2] Because of provisions in the OBBBA, New York has requested to terminate its 1332 waiver, beginning July 1, 2026, which will result in consumers with incomes between 200 and 250 percent of the federal poverty line being moved into the Marketplace. Modeling shows that this population is healthier than the Marketplace population. "NY State of Health 1332 Waiver Information Page," NY State of Health, accessed December 1, 2025, https://info.nystateofhealth.ny.gov/1332.

North Carolina

The premium for the lowest-cost plan available in Charlotte increased by 20.3 percent, following a five-year average increase of 3.5 percent. Three insurers, Aetna, CareSource, and WellCare, left the North Carolina market, leaving Charlotte with five insurers. The lowest-cost plan was offered by Blue Cross Blue Shield in 2025 and by Oscar in 2026. Premiums are considerably higher in the selected rural area than in Charlotte. The 20.3 percent increase in Charlotte was lower than the statewide average of 26.3 percent. In the selected rural area of North Carolina, the same three insurers left the market. Ambetter was the lowest-cost plan in 2025 and 2026. The premium for the lowest-cost plan increased by 27.4 percent after several years of premium declines. The increase in this rural area was similar to the statewide average of 26.3 percent, considerably higher than in Charlotte.

APPENDIX TABLE A.13

Lowest Silver Monthly Premiums for a 40-Year-Old and Percent Change from 2020 to 2026, by Insurer, in Selected North Carolina Markets

	Lowest Silver Monthly Premium			Percent Change	
Insurer	**2020**	**2025**	**2026**	**Average annual change, 2020–25**	**2025–26**
Charlotte, North Carolina					
Aetna CVS Health	N/A	$502	N/A	N/A	N/A
Ambetter of North Carolina	N/A	$488	$597	N/A	22.3%
Blue Cross Blue Shield of North Carolina	$428	$478	$586	2.4%	22.6%
Bright Health	$405	N/A	N/A	N/A	N/A
CareSource	N/A	$531	N/A	N/A	N/A
Cigna	N/A	$528	$682	N/A	29.3%
Oscar	N/A	$489	$575	N/A	17.6%
UnitedHealthcare	N/A	$690	$920	N/A	33.4%
WellCare of North Carolina	N/A	$1,291	N/A	N/A	N/A
Percent change in lowest option available				3.5%	20.3%
Rural-1, North Carolina					
Aetna CVS Health	N/A	$646	N/A	N/A	N/A
Ambetter of North Carolina	N/A	$551	$702	N/A	27.4%
AmeriHealth Caritas Next	N/A	$570	$722	N/A	26.8%
Blue Cross Blue Shield of North Carolina	$661	$622	$809	-1.0%	30.0%
Bright Health	N/A	N/A	N/A	N/A	N/A
CareSource	N/A	$620	N/A	N/A	N/A
Cigna	N/A	$918	$1,113	N/A	21.2%
Friday Health Plans	N/A	N/A	N/A	N/A	N/A
Oscar	N/A	$697	$846	N/A	21.3%
UnitedHealthcare	N/A	$660	$871	N/A	32.0%
WellCare of North Carolina	N/A	$1,161	N/A	N/A	N/A
Percent change in lowest option available				-3.5%	27.4%
North Carolina average (all regions)	$504	$494	$624	-0.4%	26.3%

Source: Authors' analysis of "Health Plan Datasets: Individuals & Families," Healthcare.gov, accessed December 15, 2025, https://www.healthcare.gov/health-plan-information/.
Notes: The lowest-cost plan in each year is shaded gray. n/a = not applicable (insurer was not participating in the Marketplace).

Ohio

In Cleveland, the lowest-cost plan increased by 21.8 percent, following annual increases of 4.8 percent from 2020 to 2025. The average increase in Cleveland was slightly higher than the statewide average increase of 17.2 percent. One insurer, Aetna, left the market. Molina Healthcare continued to offer the lowest-cost plan in the Cleveland market. In the selected rural area in Ohio, the premium for the lowest-cost plan increased by 24.5 percent. There were no exits from this market. The lowest-cost plan was previously offered by Molina Healthcare and is now offered by Oscar. In 2026, the lowest-cost plan in the selected rural area was higher than in the Cleveland market.

APPENDIX TABLE A.14

Lowest Silver Monthly Premiums for a 40-Year-Old and Percent Change from 2020 to 2026, by Insurer, in Selected Ohio Markets

	Lowest Silver Monthly Premium			Percent Change	
Insurer	2020	2025	2026	Average annual change, 2020–25	2025–26
		Cleveland, Ohio			
Aetna	N/A	$520	N/A	N/A	N/A
Ambetter from Buckeye Health Plan	$322	$440	$624	6.8%	41.8%
Anthem	N/A	$467	$567	N/A	21.4%
Antidote	N/A	$511	$510	N/A	-0.2%
CareSource	$360	$440	$542	4.1%	23.4%
Medical Mutual of Ohio	$407	$419	$605	1.1%	44.4%
Molina Healthcare	$330	$402	$489	4.3%	21.8%
Oscar	$453	$604	$541	5.9%	-10.3%
UnitedHealthcare	N/A	$485	$677	N/A	39.7%
Percent change in lowest option available				4.8%	21.8%
		Rural-10, Ohio			
Ambetter from Buckeye Health Plan	N/A	$435	$598	N/A	37.5%
Anthem	$626	$572	$696	-1.5%	21.6%
Antidote	N/A	$518	$544	N/A	5.0%
CareSource	$618	$577	$677	-0.8%	17.4%
Medical Mutual of Ohio	$579	$555	$768	-0.3%	38.4%
Molina Healthcare	$386	$431	$545	2.5%	26.5%
Oscar	N/A	$454	$536	N/A	18.2%
Percent change in lowest option available				2.4%	24.5%
Ohio average (all areas)	$353	$435	$510	4.3%	17.2%

Source: Authors' analysis of "Health Plan Datasets: Individuals & Families," Healthcare.gov, accessed December 15, 2025, https://www.healthcare.gov/health-plan-information/.

Notes: The lowest-cost plan in each year is shaded gray. n/a = not applicable (insurer was not participating in the Marketplace).

Oklahoma

The lowest-cost plan in Oklahoma City increased by 26.8 percent, following five consecutive years of average annual premium decreases of 1.9 percent. Ambetter remained the lowest-cost insurer in the Oklahoma City market. One insurer, Mending Health, entered the market while Taro Health Plan left, leaving Oklahoma City with seven insurers. In the selected rural market in Oklahoma, the lowest-cost plan increased by 22.3 percent. Medica remained the lowest-cost insurer in both 2025 and 2026. One insurer, Mending Health, entered the rural market while Taro Health Plan left, as in Oklahoma City.

APPENDIX TABLE A.15

Lowest Silver Monthly Premiums for a 40-Year-Old and Percent Change from 2020 to 2026, by Insurer, in Selected Oklahoma Markets

	Lowest Silver Monthly Premium			Percent Change	
Insurer	**2020**	**2025**	**2026**	**Average annual change, 2020–25**	**2025–26**
Oklahoma City, Oklahoma					
Ambetter of Oklahoma	N/A	$443	$561	N/A	26.8%
Blue Cross and Blue Shield of Oklahoma	$500	$512	$710	0.7%	38.7%
Bright Health	$492	N/A	N/A	N/A	N/A
CommunityCare	N/A	$598	$662	N/A	10.6%
Friday Health Plans	N/A	N/A	N/A	N/A	N/A
Medica	$613	$486	$731	-4.1%	50.3%
Mending Health	N/A	N/A	$697	N/A	N/A
Oscar	N/A	$488	$570	N/A	16.7%
Taro Health Plan	N/A	$531	N/A	N/A	N/A
UnitedHealth care	N/A	$589	$702	N/A	19.2%
Percent change in lowest option available				-1.9%	26.8%
Rural-5, Oklahoma					
Ambetter of Oklahoma	N/A	$483	$585	N/A	21.1%
Blue Cross and Blue Shield of Oklahoma	$530	$485	$665	-1.4%	37.1%
CommunityCare	N/A	$570	$603	N/A	5.9%
Friday Health Plans	N/A	N/A	N/A	N/A	N/A
Medica	$585	$465	$568	-4.2%	22.3%
Mending Health	N/A	N/A	$747	N/A	N/A
Oscar	N/A	$511	$600	N/A	17.3%
Taro Health Plan	N/A	$657	N/A	N/A	N/A
UnitedHealth care	N/A	N/A	$778	N/A	N/A
Percent change in lowest option available				-2.4%	22.3%
Oklahoma average (all regions)	$515	$459	$569	-2.1%	23.9%

Source: Authors' analysis of "Health Plan Datasets: Individuals & Families," Healthcare.gov, accessed December 15, 2025, https://www.healthcare.gov/health-plan-information/.

Notes: The lowest-cost plan in each year is shaded gray. n/a = not applicable (insurer was not participating in the Marketplace).

Pennsylvania

In Philadelphia, the premium for the lowest-cost plan increased by 30.5 percent, following a 5.3 percent average decline over the previous five years. The increase in Philadelphia was slightly above the Pennsylvania average of 24.3 percent. The lowest-cost plan was offered by Ambetter in 2025, but because of a 46.2 percent increase by Ambetter, it was now offered by Jefferson Health Plan in 2026. The Philadelphia market had no new entrants or exits.

APPENDIX TABLE A.16

Lowest Silver Monthly Premiums for a 40-Year-Old and Percent Change from 2020 to 2026, by Insurer, in Philadelphia, Pennsylvania

	Lowest Silver Monthly Premium			Percent Change	
Insurer	**2020**	**2025**	**2026**	**Average annual change, 2020–25**	**2025–26**
Philadelphia, Pennsylvania					
Ambetter	$461	$349	$510	-5.3%	46.2%
Cigna	N/A	N/A	N/A	N/A	N/A
Independence Blue Cross (Highmark)	$464	$400	$490	-2.8%	22.3%
Jefferson Health Plan	N/A	$380	$455	N/A	19.7%
Oscar	$461	$516	$611	2.4%	18.3%
Percent change in lowest option available				-5.3%	30.5%
Pennsylvania average (all areas)	$433	$472	$586	1.8%	24.3%

Source: Authors' analysis of "Pennie," accessed December 15, 2025, https://pennie.com/.

Notes: The lowest-cost plan in each year is shaded gray. n/a = not applicable (insurer was not participating in the Marketplace)

Texas

In Houston, the lowest-cost plan's premium increased by 37.1 percent, only slightly above the statewide average in Texas of 34.6 percent. One plan, Aetna, left the market in 2026. Seven insurers remained. The lowest-cost plan was offered by Ambetter in 2025 and by Community Health Choice in 2026.

APPENDIX TABLE A.17

Lowest Silver Monthly Premiums for a 40-Year-Old and Percent Change from 2020 to 2026, by Insurer, in Houston, Texas

	Lowest Silver Monthly Premium			Percent Change	
Insurer	**2020**	**2025**	**2026**	**Average annual change, 2020–25**	**2025–26**
Houston, Texas					
Aetna	N/A	$512	N/A	N/A	N/A
Ambetter	$381	$427	$592	2.6%	38.5%
Blue Cross and Blue Shield of Texas	$422	$450	$636	1.7%	41.3%
Bright Healthcare	N/A	N/A	N/A	N/A	N/A
Community Health Choice	$464	$456	$586	-0.1%	28.5%
Friday Health Plans	N/A	N/A	N/A	N/A	N/A
Imperial	N/A	$508	$607	N/A	19.4%
Molina Healthcare	$395	$627	N/A	9.8%	N/A
Oscar Insurance Company	$416	$521	$694	4.8%	33.3%
UnitedHealthcare	N/A	$543	$681	N/A	25.5%
Wellpoint	N/A	$582	$769	N/A	32.3%
Percent change in lowest option available				2.7%	37.1%
Texas average (all areas)	$406	$478	$644	3.4%	34.6%

Source: Authors' analysis of "Health Plan Datasets: Individuals & Families," Healthcare.gov, accessed December 15, 2025, https://www.healthcare.gov/health-plan-information/.

Notes: The lowest-cost plan in each year is shaded gray. n/a = not applicable (insurer was not participating in the Marketplace).

Virginia

In the Washington, DC, suburbs of Virginia, the premium for the lowest-cost plan increased by 26.3 percent. This was slightly above the statewide average of 23.2 percent. Sentara, operated by Optima Health, had the lowest premiums in 2025 and 2026. One insurer, Innovation Health, connected to Aetna, left the Virginia market in 2026.

APPENDIX TABLE A.18

Lowest Silver Monthly Premiums for a 40-Year-Old and Percent Change from 2020 to 2026, by Insurer, in Washington DC Suburbs, Virginia

	Lowest Silver Monthly Premium			Percent Change	
Insurer	**2020**	**2025**	**2026**	**Average annual change, 2020–25**	**2025–26**
Washington, DC Suburbs, Virginia					
Anthem HealthKeepers	$514	$391	$477	-5.2%	22.0%
Bright Healthcare	N/A	N/A	N/A	N/A	N/A
CareFirst	$671	$541	$576	-3.3%	6.5%
Cigna	$527	$438	$510	-3.0%	16.5%
Innovation Health	N/A	$387	N/A	N/A	N/A
Kaiser Permanente	$592	$424	$489	-5.8%	15.4%
Oscar	N/A	$471	$490	N/A	4.0%
Sentara (Optima Health)	N/A	$353	$447	N/A	26.3%
UnitedHealthcare	N/A	$450	$602	N/A	34.0%
Percent change in lowest option available				-6.8%	26.3%
State average (all regions)	$504	$370	$456	-5.5%	23.2%

Source: Authors' analysis of "Virginia's Insurance Marketplace," accessed December 15, 2025, https://www.marketplace.virginia.gov/.

Notes: The lowest-cost plan in each year is shaded gray. n/a = not applicable (insurer was not participating in the Marketplace).

Washington

In Seattle, the lowest-cost silver plan increased by 40.7 percent, roughly the same as the statewide average increase of 41.4 percent. There were no exits but one plan, Wellpoint, entered the market in 2026. The lowest-cost plan in 2025 was offered by Coordinated Care (Ambetter). Because of a 47.6 percent increase in Ambetter's premium, the lowest-cost plan in 2026 was now offered by Community Health Network.

APPENDIX TABLE A.19

Lowest Silver Monthly Premiums for a 40-Year-Old and Percent Change from 2020 to 2026, by Insurer, in Seattle, Washington

	Lowest Silver Monthly Premium			Percent Change	
Insurer	**2020**	**2025**	**2026**	**Average annual change, 2020–25**	**2025–26**
Seattle, Washington					
BridgeSpan Health Company	$447	$640	$942	7.7%	47.2%
Community Health Network	N/A	$434	$584	N/A	34.5%
Coordinated Care (Ambetter)	$380	$415	$612	2.0%	47.6%
Group Health (Kaiser Permanente)	$405	$524	$750	5.9%	43.2%
LifeWise	$419	$587	$860	7.1%	46.6%
Molina Healthcare	$379	$481	$726	5.0%	51.1%
Premera Blue Cross	$515	$813	$1,129	10.0%	39.0%
Regence	N/A	$609	$886	N/A	45.4%
United Healthcare	N/A	$580	$922	N/A	58.9%
Wellpoint	N/A	N/A	$719	N/A	N/A
Percent change in lowest option available				2.0%	40.7%
Washington average (all regions)	$379	$415	$587	1.9%	41.4%

Source: Authors' analysis of "Washington Health Plan Finder," accessed December 15, 2025, https://www.wahealthplanfinder.org/.

Notes: The lowest-cost plan in each year is shaded gray. n/a = not applicable (insurer was not participating in the Marketplace).

West Virginia

In Charleston, the lowest-cost plan increased by 13.9 percent, the same as the statewide average. West Virginia premiums were among the highest in the country. The two insurers that have existed in the market for several years, CareSource and Highmark Blue Cross Blue Shield, remained. Highmark remains the lowest-cost insurer.

APPENDIX TABLE A.20

Lowest Silver Monthly Premiums for a 40-Year-Old and Percent Change from 2020 to 2026, by Insurer, in Charleston, West Virginia

	Lowest silver monthly premium			Percent change	
Insurer	**2020**	**2025**	**2026**	**Average annual change, 2020–25**	**2025–26**
Charleston, West Virginia					
CareSource	$653	$956	$1,094	8.0%	14.4%
Highmark Blue Cross Blue Shield	$747	$926	$1,056	4.5%	13.9%
Percent change in lowest option available				7.3%	13.9%
West Virginia average (all areas)	$601	$910	$1,037	8.8%	13.9%

Source: Authors' analysis of "Health Plan Datasets: Individuals & Families," Healthcare.gov, accessed December 15, 2025, https://www.healthcare.gov/health-plan-information/.

Notes: The lowest-cost plan in each year is shaded gray. n/a = not applicable (insurer was not participating in the Marketplace).

Wisconsin

In Milwaukee, four insurers, three of which were local insurers, left the market. Only three, Anthem Blue Cross Blue Shield, Network Health, and UnitedHealthcare, remained. The average increase in the lowest-cost plan was 40.3 percent, well above the statewide average increase of 23.8 percent. The lowest-cost plan in 2025 was offered by Anthem; the lowest-cost plan is now Network Health in 2026.

APPENDIX TABLE A.21

Lowest Silver Monthly Premiums for a 40-Year-Old and Percent Change from 2020 to 2026, by Insurer, in Milwaukee, Wisconsin

	Lowest Silver Monthly Premium			Percent Change	
Insurer	**2020**	**2025**	**2026**	**Average annual change, 2020–25**	**2025–26**
Milwaukee, Wisconsin					
Anthem Blue Cross and Blue Shield	N/A	$457	$670	N/A	46.5%
Chorus Community Health Plans	$484	$532	N/A	2.6%	N/A
Common Ground Healthcare Cooperative	$434	$509	N/A	3.8%	N/A
Molina Healthcare	$471	$579	N/A	4.8%	N/A
Network Health	$671	$576	$642	-2.8%	11.3%
Quartz	N/A	$676	N/A	N/A	N/A
WPS Health Plan (Arise)	N/A	N/A	N/A	N/A	N/A
UnitedHealth care	N/A	$485	$664	N/A	36.7%
Percent change in lowest option available				1.4%	40.3%
Wisconsin average (all areas)	$458	$477	$590	1.0%	23.8%

Source: Authors' analysis of "Health Plan Datasets: Individuals & Families," Healthcare.gov, accessed December 15, 2025, https://www.healthcare.gov/health-plan-information/.

Notes: The lowest-cost plan in each year is shaded gray. n/a = not applicable (insurer was not participating in the Marketplace).

Wyoming

Premiums in the state are among the highest in the country. The premium increase for Cheyenne was equivalent to the Wyoming statewide average, 26.9 percent. Blue Cross Blue Shield of Wyoming continues to offer the lowest-cost plan. Mountain Health Coop left the market in 2026.

APPENDIX TABLE A.22

Lowest Silver Monthly Premiums for a 40-Year-Old and Percent Change from 2020 to 2026, by Insurer, in Cheyenne, Wyoming

	Lowest Silver Monthly Premium			Percent Change	
Insurer	**2020**	**2025**	**2026**	**Average annual change, 2020–25**	**2025–26**
Cheyenne, Wyoming					
Blue Cross Blue Shield of Wyoming	$806	$809	$1,026	0.6%	26.9%
Mountain Health CO-OP	N/A	$935	N/A	N/A	N/A
UnitedHealthcare	N/A	$904	$1,213	N/A	34.1%
Percent change in lowest option available				0.3%	26.9%
Wyoming average (all areas)	$871	$855	$1,085	-0.1%	26.9%

Source: Authors' analysis of "Health Plan Datasets: Individuals & Families," Healthcare.gov, accessed December 15, 2025, https://www.healthcare.gov/health-plan-information/.

Notes: The lowest-cost plan in each year is shaded gray. n/a = not applicable (insurer was not participating in the Marketplace)

Appendix B. Variables in Regression Analysis of Marketplace Premiums Market Competition

We used the following variables to measure market competition:

1. ***Number of insurers as of 2026.*** We used dummy variables for the number of insurers participating in a region, with five or more as the omitted category.

2. ***Insurer type as of 2026.*** We used dummy variables to indicate whether at least one insurer in the rating region was one of six types. We defined Blue Cross insurers as members of the Blue Cross Blue Shield Association. Co-ops, established under the Affordable Care Act, are those insurers listed on the National Alliance of State Health CO-OPs website. Medicaid insurers are those that offered Medicaid managed care plans before the creation of the Marketplaces in 2014. Regional insurers are commercial insurers that participate in a specific state or geographic region across several states. National insurers are commercial insurers that participate nationwide. Finally, provider-sponsored insurers are insurers directly associated with a hospital system.

3. ***Hospital concentration as of 2018***. We used a continuous variable to control for hospital concentration by computing HHI at the rating region level. We computed this HHI using annual survey data from the American Hospital Association. Higher market concentration results in greater difficulty for insurers in negotiating lower provider payment rates, implying that greater concentration should result in higher premiums, all else being equal.

We used the following variables that characterize state policies and additional controls:

1. ***State expansion of Medicaid by 2026.*** This dummy variable equaled 1 if the rating region was located in a state that expanded and implemented Medicaid eligibility under the ACA by 2026 for all residents with incomes up to 138 percent of the federal poverty level. As of the 2026 plan year, 40 states had expanded Medicaid.

2. ***Reinsurance.*** This dummy variable equaled 1 if the state had implemented a reinsurance program as of 2026.

3. ***State-based Marketplace***. This dummy variable equaled 1 if the state was 1 of 20 states that ran its own Marketplace as of 2026.

4. ***Area wage index***. We controlled for area wages because areas with higher labor costs were expected to have higher premiums, given that medical care is a labor-intensive good. We calculated this index at the rating region level for 2023.

5. ***Small urban area.***

6. ***Rural area.***

7. ***Community-rated.*** Two states have community-rated Marketplace premiums: New York and Vermont.

8. ***2022 Teaching hospitals share.*** This is the share of hospital beds associated with a major teaching hospital, according to the American Hospital Association.

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For more information on this project, see:

Brief: John Holahan, Claire O'Brien, and Noah Kennedy, "Understanding the Extraordinary Increase in ACA Premiums in 2026," Urban Institute, December 18, 2025, https://www.urban.org/research/publication/understanding-extraordinary-increase-aca-premiums-2026.

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