

● 20 hours ago

Marketplace Health Plan Costs Will Rise 114% if Subsidies Expire: KFF

By [Anita Hamilton](#)

The 24 million Americans currently enrolled in marketplace health plans rolled out as part of President Barack Obama's Affordable Care Act could see their premiums more than double in 2026 if subsidies are not reinstated.

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A new analysis by KFF found that payments for annual premiums will increase **114% on average**, from \$888 in 2025 to \$1,904 in 2026. That factors in both the loss of subsidies and the expected 18% increase in base rates across all plans.

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The specific cost increase will vary by income. For example, someone enrolled in a mid-tier Silver plan and earning around \$65,000 annually will see the biggest increase of \$2,419 due to both premium increases and the loss of subsidies.