

Understanding what's ahead: changes for Marketplace plans in 2026

What's changing?

Since 2021, many ACA members have received enhanced premium tax credits — extra federal savings that helped offset monthly health plan costs. These savings ensured most people didn't pay more than 8.5% of their income for coverage.

Starting in 2026, these enhanced savings will expire.

What this means for you

Even if you still qualify for financial help, you may receive less than before. Some members may no longer qualify at all. But it's important to know that **health care costs are rising for everyone regardless of whether you received enhanced premium tax credits or not.**

This means many members will see higher monthly premiums when renewing their ACA plan for 2026, due to a combination of:

- The expiration of enhanced federal subsidies
- Rising medical and prescription drug costs
- Tighter eligibility rules
- Fewer people in the Marketplace

Here are a few hypothetical examples of how premium costs might change¹:

Household type	2025 Monthly cost	2026 Monthly cost	Estimated Increase for 2026
Single adult (age 30, \$25K income)	\$50	\$150	+\$1,200
Family of four (\$60K income)	\$250	\$600	+\$4,200
Middle-income couple (\$125K income)	\$885	\$2,918	+\$24,392

Actual costs may vary. These are illustrative examples based on [national projections](#). They reflect only the impact of the expiration of the enhanced premium tax credits and do not account for any potential premium increases that could result from changes in insurer funding and other market dynamics.

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What you can do



Update your income on the Marketplace today to ensure you get the most accurate savings



Use the [Tax Credit Comparison Calculator](#) at [HealthCare.gov](https://www.HealthCare.gov) to estimate your 2026 costs



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¹ "How Much More Would People Pay in Premiums if the ACA's Enhanced Subsidies Expired?," KFF. Online: <https://www.kff.org/interactive/how-much-more-would-people-pay-in-premiums-if-the-acas-enhanced-subsidies-expired/>, (Accessed July 2025)

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