



# MARKETPLACE ENROLLMENT PEAKS BEFORE EXPECTED DECLINE

ISSUE BRIEF

AUGUST

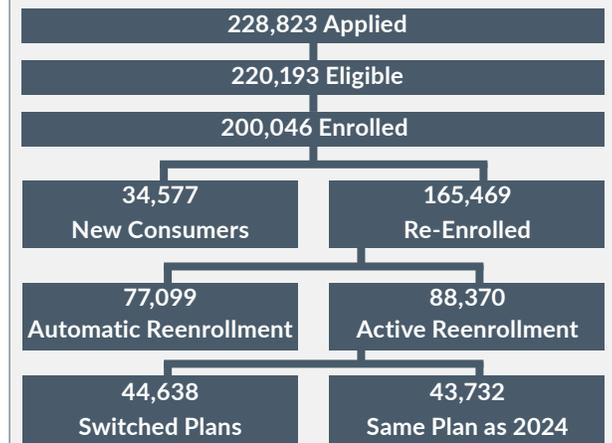
2025

## Introduction

During the 2025 plan year open enrollment period (OEP) that ended Jan. 15, 2025, a record 200,046 Kansans selected or were automatically re-enrolled in a health insurance plan through the federally facilitated marketplace – an increase of 28,670 (16.7 percent) compared to last year’s record high enrollment. This marks the fourth consecutive year of record high enrollment. In the United States, 24.3 million consumers enrolled during the 2025 OEP, which is a 13.4 percent increase from 21.4 million the previous year and is also a record enrollment for the marketplace nationally. The 2025 OEP was the final year of a provision originally in the American Rescue Plan Act of 2021, which increased the value of Advance Premium Tax Credits (APTC) and made them available to more enrollees. Recent passage of the One Big Beautiful Bill Act (OBBBA) and changes in the [2025 Marketplace Integrity and Affordability Final Rule](#) will substantially impact future marketplace enrollment in Kansas.

This brief provides summary data from the 2025 OEP on enrollment, enrollee characteristics, plan selection, financial assistance, premiums and stand-alone dental insurance in Kansas. The OEP lasted from Nov. 1, 2024, through Jan. 15, 2025. Coverage began Jan. 1, 2025, for those who

Figure 1. Kansas Marketplace Enrollment, 2025 Open Enrollment Period



Note: Data reported as of May 12, 2025.

Source: Centers for Medicare and Medicaid Services (CMS) 2025 Marketplace Open Enrollment Period (OEP) State-Level Public Use File.

enrolled on or before Dec. 18 and began on Feb. 1 for those who enrolled after Dec. 18.

## Kansas Enrollment

Data from the Centers for Medicare and Medicaid Services (CMS) show that 228,823 Kansans applied for a marketplace plan during the 2025 OEP and 220,193 were determined eligible to enroll. Among those who were eligible, 200,046 completed their enrollment by selecting a plan or by being automatically re-enrolled (Figure 1).

## KEY POINTS

- ✓ During the open enrollment period that ended Jan. 15, 2025, there were 200,046 Kansans who selected or were automatically re-enrolled in a health insurance plan for the 2025 plan year through the federally facilitated marketplace – a 16.7 percent increase compared to enrollment during the 2024 open enrollment period.
- ✓ Overall, the average monthly premium paid by Kansans selecting a plan during the 2025 plan year open enrollment was \$106, a \$5 decrease compared to 2024. Kansas enrollees receiving Advance Premium Tax Credits (APTC) on average paid \$73 per month in 2025 compared to \$77 in 2024. Enrollees without APTC paid \$590 in 2025 compared to \$578 in 2024.
- ✓ After taking into account APTC received, the average monthly premium paid by Kansas enrollees was 24.7 percent higher than the average monthly premium (\$85) for enrollees across all 31 states (including Kansas) operating on the federally facilitated marketplace.
- ✓ Seven insurers combined offered 81 plans on the Kansas marketplace in 2025. All counties in Kansas had at least two insurers offering coverage.
- ✓ More than 9 in 10 (93.7 percent) marketplace enrollees took advantage of the enhanced APTC to reduce the cost of their monthly premium payments in 2025.

Figure 2. Kansas Marketplace Enrollees by Age, 2025 Open Enrollment Period

Age	Kansans Enrolled	Percent of Total Kansas Enrollees
Age 0-17	18,993	9.5%
Age 18-25	22,866	11.4%
Age 26-34	32,724	16.4%
Age 35-44	39,955	20.0%
Age 45-54	36,946	18.5%
Age 55-64	46,549	23.3%
Age ≥ 65	2,013	1.0%

Note: Kansas marketplace enrollees as of May 12, 2025 = 200,046. Percentages may not sum to 100 percent due to rounding.

Source: Centers for Medicare and Medicaid Services (CMS) 2025 Marketplace Open Enrollment Period (OEP) Public Use File.

One in 6 (15.7 percent or 34,577) Kansas enrollees were new consumers who did not have marketplace coverage on or before Nov. 1, 2024. The other 5 in 6 (82.7 percent or 165,469) were enrolled last year. Among returning enrollees, almost half were automatically re-enrolled (46.6 percent or 77,099), more than a quarter actively re-enrolled and switched plans (27.0 percent or 44,638) and the remaining quarter re-enrolled in the same or a similar plan to the previous year (26.4 percent or 43,732). As of July 1, 2025, CMS had not released any data indicating how many Kansans had paid the first month's premium.

## Enrollee Characteristics

About one-fifth (20.9 percent) of Kansas enrollees were under age 26 and about one-third (36.3 percent) were age 26-44 (Figure 2). Enrolling healthy younger people, generally, can keep premium rates lower. One-fourth (23.3 percent) of Kansas enrollees were age 55-64, an age group that is more likely to have preexisting or chronic health conditions. The ACA-required comprehensive health benefits included in marketplace plans are likely very attractive to this age group.

The disclosure of race and ethnicity is voluntary by all enrollees. Data on race were not reported for about half (51.6 percent) of non-Hispanic Kansas enrollees and data on ethnicity were not reported for over a third (42.3 percent) of Kansas enrollees.

## Plan Selection

Seven insurers offered a total of 81 plans, including 79 expanded bronze, silver or gold plans and two catastrophic plans, for the 2025 plan year. For the ninth consecutive year, there were no platinum plans offered on the marketplace in Kansas. The companies and number of counties in which they offered plans include Blue Cross

and Blue Shield of Kansas, Inc. (103 counties); Ambetter from Sunflower Health Plan insured by Celtic Insurance Company (91 counties); UnitedHealth Care Insurance Company (91 counties); Aetna Life Insurance Company (87 counties); Oscar Insurance Company (16 counties); Medica Insurance Company (four counties); and Blue Cross and Blue Shield of Kansas City (two counties). Like in 2024, all counties in Kansas have at least two insurers offering coverage in 2025.

During the 2025 OEP, 9.7 percent — or 19,390 Kansas enrollees — selected a gold plan, which has a higher premium than plans in other metal levels and covers about 80 percent of health care expenses for a typical population. More than half (56.1 percent or 112,299) selected a silver plan, which covers about 70 percent of health care expenses. About one-third (34.1 percent or 68,216) selected an expanded bronze plan, which covers about 60 percent of health care expenses. As in previous years, relatively few (0.1 percent or 141) selected a catastrophic plan, which covers essential health benefits and has no out-of-pocket cost for certain preventive services (Figure 3, page 3).

For most Kansas marketplace consumers, bronze plans typically have the lowest monthly premium but higher out-of-pocket costs when enrollees seek care. For the first time, a standard bronze plan was not offered in Kansas, but 27 expanded bronze plans are available. Expanded bronze plans must either meet the requirements to be a health savings account (HSA) qualified high deductible health plan or cover and pay for at least one major service (e.g., primary care visits, specialist visits, emergency room services, generic drugs) in addition to preventive services before the deductible begins. Catastrophic plans have the lowest monthly premiums and much higher deductibles, but the plans are only available for people under age 30 or of any age with a hardship or affordability exemption.

During the 2025 OEP, both Kansas and the marketplace nationally saw a slight increase in the proportion of enrollees selecting silver plans compared to the 2024 plan year. As overall enrollment increased, the number of those selecting silver plans increased as well. In Kansas, there was an increase in silver plans (54.7 percent in 2024 compared to 56.1 percent in 2025). Nationally, the increase in silver plans was similar (54.4 percent in 2024 compared to 56.2 percent in 2025). While the proportion of silver plans is similar in Kansas compared to national levels, Kansas has a higher proportion of bronze plans (34.1 percent as compared to 29.9 percent) and a lower proportion of gold plans (9.7 percent as compared to 13.2 percent).

Figure 3. Kansas and U.S. Marketplace Enrollment by Metal Level, 2025 Open Enrollment Period

	Catastrophic	Expanded Bronze	Silver	Gold	Platinum
<b>Kansas</b>					
Number of Plans Available in Kansas	2	27	28	24	0
Kansans Enrolled	141	68,216	112,299	19,390	*
Percent of Total Kansas Enrollees	0.1%	34.1%	56.1%	9.7%	*
<b>United States</b>					
Percent of Total U.S. Enrollees	0.2%	29.9%	56.2%	13.2%	0.5%

\*Platinum plans were not offered by the eight health insurance companies participating in the Kansas marketplace for the 2025 plan year.

Note: As of May 12, 2025, Kansas marketplace enrollees = 200,046 and U.S. marketplace enrollees = 24,319,713. In Kansas bronze plans include only expanded bronze plans.

Source: Centers for Medicare and Medicaid Services (CMS) 2025 Marketplace Open Enrollment Period (OEP) Public Use File.

## Financial Assistance

Nearly all (93.8 percent or 187,647) Kansas marketplace enrollees received financial assistance through Advance Premium Tax Credits (APTC) or Cost-Sharing Reductions (CSR) for the 2025 plan year (Figure 4). Like for the 2024 plan year, the Inflation Reduction Act of 2022 extended the value of the APTC and extended the APTC to all eligible households with income at or above 100 percent of the Federal Poverty Level (FPL, \$31,200 for a family of four in 2024) for plan year 2025. Households with family income between 100 and 150 percent FPL received enough APTC to fully cover the premium for a benchmark silver plan. Most (93.7 percent or 187,387) of the 200,046 Kansas enrollees received APTC to lower the cost of monthly premiums. For almost half (47.4 percent) of Kansas marketplace enrollees, the premium was \$10 or less per month with the enhanced tax credits.

Kansas enrollees with income between 100 and 250 percent of FPL (\$31,200 to \$78,000 for a family of four in 2024) also may be eligible for CSR subsidies, which reduce out-of-pocket costs such as deductibles, copayments and coinsurance. About half (54.9 percent or 109,885) of Kansas enrollees received CSR subsidies during the 2025 plan year.

Lawfully present immigrants with annual household income below 100 percent FPL also may qualify for APTC and CSR subsidies if they are not otherwise eligible for Medicaid and meet other eligibility requirements. U.S. citizens with family income under 100 percent FPL and undocumented immigrants are generally not eligible for financial assistance on the marketplace.

## Premiums

The average monthly premium paid by Kansas enrollees receiving APTC decreased from \$77 per member per month in 2024 to \$73 in 2025 (Figure 5, page 4). The average monthly premium paid by enrollees receiving APTC in 2025 also was lower than in 2022 (\$104) and 2023 (\$97).

The average monthly premium paid by Kansas enrollees without APTC was \$590, which was slightly higher than the amount paid in 2022, 2023 and 2024 (\$562, \$586 and \$578, respectively). The APTC greatly reduces the cost of marketplace plans to consumers. The average premium for Kansas enrollees without APTC was eight times higher than for those receiving APTC (\$590

Figure 4. Kansas Marketplace Enrollees by Financial Assistance Received, 2025 Open Enrollment Period

Enrollment Status	Kansans Enrolled	Percent of Total Kansas Enrollees	Percent of Total U.S. Enrollees
APTC and/or CSR	187,647	93.8%	92.2%
APTC	187,387	93.7%	92.0%
CSR	109,885	54.9%	50.7%

Note: Kansas marketplace enrollees = 200,046. Under the Affordable Care Act, as amended by the American Rescue Plan Act of 2021, enrollees with household income at or above 100 percent of the federal poverty level (FPL; \$31,200 for a family of four in 2024) may be eligible for Advance Premium Tax Credits (APTC) to help them purchase plans on the marketplace during the 2025 plan year. Enrollees with incomes between 100 and 250 percent FPL (\$31,200 to \$78,000 for a family of four in 2024) also may be eligible for Cost-Sharing Reduction (CSR) subsidies, which reduce out-of-pocket costs such as deductibles, co-payments and coinsurance. CSR can only be applied to a silver plan. Percent of U.S. enrollees with CSR is limited to only healthcare.gov states.

Source: Centers for Medicare and Medicaid Services (CMS) 2025 Marketplace Open Enrollment Period (OEP) Public Use File.

Figure 5. Average Monthly Premium Per Enrollee in Kansas and the U.S., 2022-2025 Open Enrollment Periods

Average Monthly Premium Paid	Kansas Enrollees				U.S. HC.gov Enrollees			
	2022	2023	2024	2025	2022	2023	2024	2025
Enrollees With APTC	\$104	\$97	\$77	\$73	\$77	\$71	\$56	\$58
Enrollees Without APTC	\$562	\$586	\$578	\$590	\$512	\$524	\$565	\$559
All Enrollees	\$149	\$139	\$111	\$106	\$111	\$102	\$81	\$85

Note: Kansas marketplace enrollees as of May 12, 2025 = 200,046. Only U.S. enrollees residing in the 31 states operating on the federally facilitated marketplace (Healthcare.gov) are included. Under the Affordable Care Act, enrollees with household income at or above 100 percent of the federal poverty level (FPL; \$31,200 for a family of four in 2024) may be eligible for Advance Premium Tax Credits (APTC) to help them purchase plans on the marketplace during the 2025 plan year. The average monthly premium is the average of the difference between an individual's premium and the individual's allocated APTC.

Source: Kansas Health Institute analysis of Centers for Medicare and Medicaid Services (CMS) 2022-2025 Marketplace Open Enrollment Period (OEP) Public Use File.

compared to \$73). Overall, Kansas enrollees paid \$106 in monthly premiums on average (after APTC applied), a \$5 decrease compared to 2024, but 24.7 percent more than the \$85 paid per month on average by enrollees across all 31 states (including Kansas) operating on the federally facilitated marketplace.

Figure 6 in the accompanying insert provides information on average monthly premiums paid by all enrollees in each of the seven rating areas across Kansas and the growth in enrollment between 2024 and 2025. Enrollees living in northwest and north central Kansas paid the highest monthly premium on average, \$136, which was 112.5 percent higher than enrollees living in southeast Kansas, who paid the lowest monthly premium on average, \$64. While all rating areas in Kansas saw substantial enrollment increases, enrollment increased the most between 2024 and 2025 in south central Kansas, 19.9 percent, and increased the least in north central Kansas, 11.5 percent.

## Stand-Alone Dental Insurance

For the 2025 plan year, there were 16 standalone dental plans offered by five insurers on the Kansas marketplace, and 13,317 Kansans selected a

standalone dental plan – a 0.9 percent decrease compared to 2024.

## Looking Ahead

Kansas has had record enrollment for the last four years, likely due to the increased subsidies available on the marketplace that are set to sunset at the end of 2025. Additional changes included in the [2025 Final Rule](#) and codified in OBBBA also will impact enrollment in the future. Both the Final Rule and the OBBBA shorten the open enrollment period from 75 days to 45 days, eliminate the low-income special enrollment period, update the definition of lawfully present, and require a \$5 premium responsibility for those who don't update their eligibility determination and select a plan on or before the last day of the annual OEP. Other provisions in the legislation included in the OBBBA include eliminating repayment caps for excess tax credits, reinstating government funding for CSRs, and verifying eligibility before enrollment. The open enrollment period that begins in November 2025 for plan year 2026, with the changes in the Final Rule and without enhanced subsidies, could return marketplace enrollment to 2021 levels and greatly increase uninsured rates in Kansas and nationally.

### ABOUT THE ISSUE BRIEF

This brief is based on work done by Cynthia Snyder, M.A., Viktoria Sterkhova, M.P.H., Kaci Cink, M.P.H., and Linda J. Sheppard, J.D. It is available online at [khi.org/articles/marketplace-enrollment-peaks-before-expected-decline](https://khi.org/articles/marketplace-enrollment-peaks-before-expected-decline).

### KANSAS HEALTH INSTITUTE

For 30 years, the Kansas Health Institute has believed evidence-based information, objective analysis and civil dialogue enable policy leaders to be champions for a healthier Kansas. Established in 1995 with a multiyear grant from the Kansas Health Foundation, KHI is a nonprofit, nonpartisan educational organization based in Topeka.

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Figure 6. Kansas Marketplace Enrollment and Average Premium by Rating Area, 2025 Open Enrollment Period



**4** 4 Insurers Offering 55 Plans  
Enrollment: 8,585

**\$136**  
Average Premium for All Enrollees After APTC Applied

**\$744**  
Average Premium for All Enrollees Before Any APTC is Applied for Anyone

+947 (12.4%) Enrollees from 2024

**3** 5 Insurers Offering 64 Plans  
Enrollment: 13,015

**\$136**  
Average Premium for All Enrollees After APTC Applied

**\$688**  
Average Premium for All Enrollees Before Any APTC is Applied for Anyone

+1,345 (11.5%) Enrollees from 2024

**2** 5 Insurers Offering 64 Plans  
Enrollment: 31,120

**\$135**  
Average Premium for All Enrollees After APTC Applied

**\$683**  
Average Premium for All Enrollees Before Any APTC is Applied for Anyone

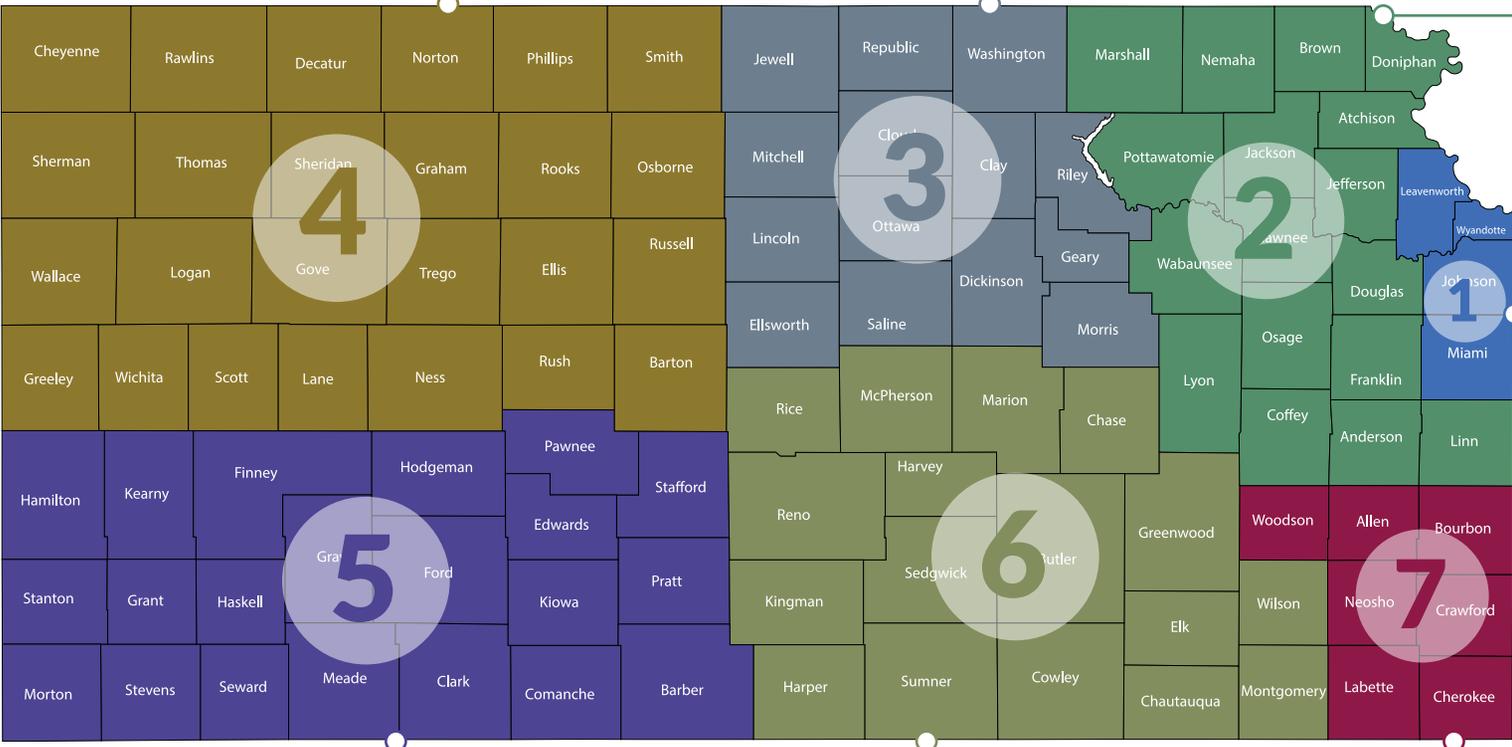
+3,486 (12.6%) Enrollees from 2024

**1** 7 Insurers Offering 81 Plans  
Enrollment: 63,480

**\$117**  
Average Premium for All Enrollees After APTC Applied

**\$584**  
Average Premium for All Enrollees Before Any APTC is Applied for Anyone

+9,375 (17.3%) Enrollees from 2024



**5** 4 Insurers Offering 55 Plans  
Enrollment: 10,138

**\$88**  
Average Premium for All Enrollees After APTC Applied

**\$887**  
Average Premium for All Enrollees Before Any APTC is Applied for Anyone

+1,431 (16.4%) Enrollees from 2024

**6** 3 Insurers Offering 41 Plans  
Enrollment: 64,818

**\$81**  
Average Premium for All Enrollees After APTC Applied

**\$630**  
Average Premium for All Enrollees Before Any APTC is Applied for Anyone

+10,762 (19.9%) Enrollees from 2024

**7** 5 Insurers Offering 64 Plans  
Enrollment: 8,890

**\$64**  
Average Premium for All Enrollees After APTC Applied

**\$713**  
Average Premium for All Enrollees Before Any APTC is Applied for Anyone

+1,324 (17.5%) Enrollees from 2024

**Kansas**

7 Insurers Offering 81 Plans  
Enrollment: 200,046

**\$106**  
Average Premium for All Enrollees After APTC Applied

**\$649**  
Average Premium for All Enrollees Before Any APTC is Applied for Anyone

+28,670 (16.7%) Enrollees from 2024

Note: The number enrolled is the number of people selecting a plan during the marketplace open enrollment period. The average premium shown is for all enrollees after Advance Premium Tax Credit (APTC) applied regardless of whether they received APTC (see Figure 5). The APTC is available to enrollees with income at or above 100 percent of the federal poverty level (FPL; \$31,200 for a family of four in 2024). All Kansas counties have at least two health plans offering coverage, while at least three health plans are operating in all rating areas.

Source: Kansas Health Institute analysis of U.S. Department of Health and Human Services 2025 Open Enrollment Period (OEP) County-Level Public Use Files.

2024 FPL	Family Size 1	Family Size 2	Family Size 4
100%	\$15,060	\$20,440	\$31,200
250%	\$37,650	\$51,100	\$78,000
400%	\$60,240	\$81,760	\$124,800