



# 2024 AFFORDABLE CARE ACT HEALTH INSURANCE MARKETPLACE

## ISSUE BRIEF

APRIL

2024

### Introduction

The eleventh annual open enrollment period (OEP) for the Kansas health insurance marketplace created by the Affordable Care Act (ACA) and operated by the federal government through Healthcare.gov began on Nov. 1, 2023, and ended on Jan. 16, 2024. For plan year 2024, coverage for individuals who enrolled by Dec. 15 became effective Jan. 1, 2024. Coverage for individuals who enrolled after Dec. 15 but by Jan. 16 became effective on Feb. 1, 2024.

For plan year 2024, the Inflation Reduction Act of 2022 continues to make it possible for individuals enrolling for plan year 2024 to benefit from the enhanced Advance Premium Tax Credits (APTC) made available in 2022 through the American Rescue Plan Act (ARPA) of 2021. The Inflation Reduction Act extends the temporary enhancements of the ARPA through plan year 2025.

This brief provides information about plan options offered for the 2024 plan year, health insurance costs, financial assistance options and factors impacting enrollment.

### Plan Options

For the 2024 plan year, eight insurers are offering 98 health plans on the Kansas marketplace (*Figure 1, page 2*) — a decrease from 2023 when 128 plans were available from eight insurers. The companies 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 (84 counties); Medica Insurance Company (42 counties); Aetna Life Insurance Company (19 counties); Oscar Insurance Company (16 counties); US Health and Life Insurance Company (4 counties) and Blue Cross and Blue Shield of Kansas City (2 counties).

The reduction in the number of health plans available on the Kansas marketplace for 2024 is due, in part, to Cigna Health and Life Insurance Company, which offered 25 plans across eight counties in 2023, choosing not to offer plans in Kansas for 2024. Aetna Life Insurance Company, new to the Kansas marketplace for 2024, is offering only nine plans across 19 counties.

All eight insurers are offering expanded bronze, silver and gold plans. One insurer is offering a bronze plan, and three insurers are also offering catastrophic plans. For the seventh consecutive year, there are no platinum plans being offered to individuals on the Kansas marketplace. Like in 2023, all counties in Kansas have at least two insurers offering coverage and all plans offered are exclusive provider organization (EPO) plans, which only cover services provided in-network by a “narrow network” of providers, except in an emergency.

Under the ACA, dental coverage is an essential health benefit for children enrolled in an ACA-compliant health plan and is included in the premium cost, but not for adults.

### KEY POINTS

- ✓ For plan year 2024, eight insurers are offering 98 health insurance plans on the Kansas marketplace.
- ✓ The deductible for the benchmark silver plan ranges from \$2,500 to \$8,395 for an individual and \$7,000 to \$16,790 for a family of four in 2024.
- ✓ The average monthly premium for a benchmark silver plan in Kansas for a family of four in 2024 before applying Advance Premium Tax Credits increased by 3.5 percent, which was less than the 4.0 percent increase nationally.
- ✓ Under the Inflation Reduction Act, which extends the enhanced premium tax credits of the American Rescue Plan Act, consumers with household income between 100 to 150 percent of the federal poverty level may qualify for a free or nearly free plan if they enroll in a benchmark silver plan.

Figure 1. Marketplace Health Insurance Plans and Stand-Alone Dental Plans Available in Kansas, 2024 Plan Year

Health Insurance Plans	Company	Type	Availability by County	Catastrophic	Bronze	Expanded Bronze	Silver	Gold	Platinum
	Aetna Life Insurance Company	EPO	Anderson, Atchison, Brown, Coffey, Doniphan, Douglas, Franklin, Jackson, Jefferson, Johnson, Linn, Lyon, Miami, Nemaha, Osage, Pottawatomie, Shawnee, Wabaunsee and Wyandotte counties	0	0	3	4	2	0
	Ambetter from Sunflower Health Plan insured by Celtic Insurance Company	EPO	<b>NOT</b> available in Clark, Finney, Ford, Grant, Gray, Hamilton, Haskell, Kearney, Meade, Morton, Stanton, Stevens, Seward and Wallace counties	0	0	8	8	8	0
	Blue Cross and Blue Shield of Kansas City	EPO	Johnson and Wyandotte counties	1	0	5	4	1	0
	Blue Cross and Blue Shield of Kansas, Inc.	EPO	<b>NOT</b> available in Johnson and Wyandotte counties	0	0	3	4	2	0
	Medica Insurance Company	EPO	Barber, Butler, Chase, Chautauqua, Clark, Comanche, Cowley, Edwards, Elk, Finney, Ford, Grant, Gray, Greenwood, Hamilton, Harper, Harvey, Haskell, Hodgeman, Johnson, Kearny, Kingman, Kiowa, Leavenworth, Marion, McPherson, Meade, Miami, Montgomery, Morton, Pawnee, Pratt, Reno, Rice, Sedgwick, Seward, Stafford, Stanton, Stevens, Sumner, Wilson and Wyandotte counties	1	1	7	2	3	0
	Oscar Insurance Company	EPO	Allen, Anderson, Atchison, Douglas, Franklin, Linn, Jackson, Jefferson, Johnson, Miami, Morris, Osage, Shawnee, Wabaunsee, Woodson and Wyandotte counties	1	0	5	5	1	0
	UnitedHealthCare Insurance Company	EPO	<b>NOT</b> available in Barber, Clark, Comanche, Edwards, Finney, Ford, Grant, Gray, Hamilton, Haskell, Hodgeman, Kearny, Kiowa, Meade, Morton, Pawnee, Pratt, Seward, Stafford, Stanton or Stevens counties	0	0	3	5	4	0
	US Health and Life Insurance Company	EPO	Butler, Cowley, Sedgwick and Sumner counties	0	0	3	3	1	0
<b>Total Health Plans: 98</b>				<b>3</b>	<b>1</b>	<b>37</b>	<b>35</b>	<b>22</b>	<b>0</b>

Dental Plans	Company	Availability by County	Individual or Family
	BEST Life and Health Insurance Company	Plans available statewide	4
	Dentegra Insurance Company	Allen, Anderson, Bourbon, Butler, Cherokee, Coffey, Crawford, Douglas, Elk, Franklin, Greenwood, Harvey, Johnson, Labette, Leavenworth, Linn, Miami, Montgomery, Neosho, Sedgwick, Wilson, Woodson and Wyandotte counties	2
	The Guardian Life Insurance Company of America	<b>NOT</b> available in Cheyenne, Clark, Clay, Cloud, Decatur, Ellis, Finney, Ford, Geary, Gove, Graham, Grant, Gray, Greenley, Hamilton, Haskell, Hodgeman, Kearny, Lane, Logan, Meade, Morton, Norton, Rawlins, Riley, Saline, Scott, Seward, Sheridan, Sherman, Stanton, Stevens, Thomas, Wallace and Wichita counties	4
	Renaissance Life & Health Insurance Company of America	Plans available statewide	3
	TruAssure Insurance Company	Plans available statewide	2
	<b>Total Stand-Alone Dental Plans:</b>		<b>15</b>

Note: Companies offering plans on the marketplace also must offer those plans off the marketplace. However, Advance Premium Tax Credits (APTC) and cost-sharing reduction (CSR) subsidies are available only when enrolling in coverage through the marketplace.

Source: Kansas Insurance Department, 2024 Overview of the Health Insurance Market in Kansas; Kansas Health Institute analysis of 2024 Centers for Medicare and Medicaid Services health insurance marketplace data.

Some insurers offer policies with both health and dental coverage for adults, meaning the premium covers both health and dental policies and APTC can be applied.

Alternatively, adults can purchase a stand-alone dental plan, but they also must be enrolled in an ACA-compliant health plan and will be responsible for two separate premiums. APTC cannot be applied to stand-alone dental plan premiums. There are a total of 15 stand-alone dental plans available from five insurers for 2024.

## Health Insurance Costs

The consumer's health care cost depends on their monthly insurance premiums and their out-of-pocket costs for deductibles, co-payments, coinsurance and uncovered services.

Premiums on the Kansas marketplace increased in plan year 2024. The average premium for a benchmark silver plan in Kansas for a family of four is 3.5 percent higher than it was in plan year 2023. The increase in the average benchmark silver plan premium in Kansas for a family of four was lower than the 4.0 percent increase nationally. *Figure 2* shows average monthly premiums across all counties in Kansas for the benchmark silver plan.

As shown in *Figure 3* (see insert), there is considerable variation in monthly premiums across counties. For example, in rating area 7 the difference in premiums for the benchmark silver plan for a couple age 60 is around \$360 and premiums can be as much as \$2,410 per month for a couple age 60 before the APTC is applied. Premiums vary based on regional factors such as the cost of care, cost of living and number and type

of providers available. Premiums also vary based on specific characteristics of the person being covered, including age, where they live, whether they smoke and how many people in their family are covered. Higher rates cannot be charged based on gender or for people with preexisting health conditions.

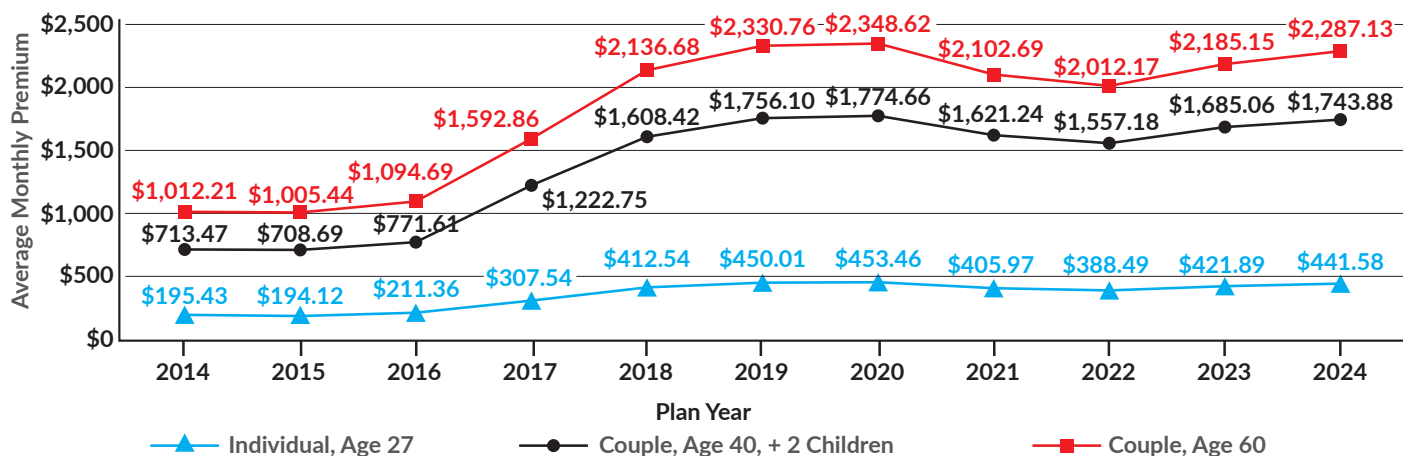
In addition to the monthly premium paid, consumers are responsible for certain out-of-pocket expenses, including deductibles, co-payments and coinsurance when they use services. Except for certain preventative and other services specified by plans, consumers must pay the deductible amount for covered services first before the insurance plan starts to pay. Co-payments or coinsurance are usually required after the deductible is met. The deductible for the benchmark silver plan ranges from \$2,500 to \$8,395 for an individual, and \$7,000 to \$16,790 for a family in 2024. Almost half of counties (51 counties) have a \$5,900 deductible for an individual with a benchmark silver plan. The deductible amount is generally doubled for a family plan.

ACA marketplace plans also are required to state a maximum out-of-pocket cost, which is the most that consumers could pay for covered services in the plan year. This maximum amount varies by the consumer's income. However, regardless of income (if eligible for marketplace coverage), the maximum amount a consumer could be expected to pay for covered services is up to \$9,450 for an individual or up to \$18,900 for a family of four.

## Financial Assistance

The ACA made financial assistance available to marketplace enrollees at certain income levels to help

Figure 2. Average Monthly Premium, Before APTC, for the Benchmark Silver Plan on the Kansas Marketplace, 2014–2024 Plan Years



Note: The amounts shown are the statewide average monthly premiums for the "benchmark silver plan," which is a middle-of-the-road plan in terms of covered benefits and cost among the plans available on the marketplace. The benchmark silver plan is the second lowest-cost silver plan (SLCSP) available in a county. The identification of the SLCSP and premiums follow the methodology established by the Centers for Medicare and Medicaid Services (CMS) in the Plan Year 2024 Qualified Health Plan Choice and Premiums in HealthCare.gov States report.

Source: Kansas Health Institute analysis of data from the Centers for Medicare and Medicaid Services Health Insurance Marketplace, 2014–2024.

pay monthly premiums and out-of-pocket expenses. Prior to enactment of the ARPA and the Inflation Reduction Act, consumers with household income between 100 and 400 percent of the federal poverty level (FPL) (\$26,500 to \$106,000 for a family of four in 2021) were eligible for APTC and spent between 2.0 to 9.83 percent of their income for their insurance premiums.

Under the ARPA, and now the Inflation Reduction Act, in 2024 consumers with household income between 100 and 400 percent FPL (\$30,000 to \$120,000 for a family of four in 2023) will spend between 0 and 8.5 percent of their household income on premiums for a benchmark silver plan. Households with income above 400 percent FPL also are eligible for APTC that cap their premiums for a benchmark silver plan at 8.5 percent of their income. Consumers with household income between 100 and 150 percent FPL (\$30,000 to \$45,000 for a family of four in 2023) may qualify for a free or nearly free marketplace plan. People under 100 percent FPL are generally not eligible for financial assistance on the marketplace. These enhanced marketplace subsidies were set to expire at the end of 2022 but were extended by the Inflation Reduction Act to the end of 2025.

APTC are based on the cost of the benchmark silver plan but may be used to purchase any plan available on the marketplace, regardless of the metal level. APTC cannot be used to purchase a catastrophic plan. With APTC, consumers could be better off with a more benefit-rich gold plan with a lower deductible. For example, the least expensive gold plan in Sedgwick County could have a monthly premium of \$400 before APTC (or \$142 after APTC) and a deductible of \$750 for an individual with household income of 250 percent FPL. In comparison, the same individual can purchase the least expensive silver plan with a lower monthly premium of \$379 before APTC (or \$121 after APTC) but would have a higher deductible of \$5,900. Examples of reduced premiums from APTC in 2024 are shown in *Figure 4* (see insert).

Under the ACA, the rules for cost-sharing reduction (CSR) subsidies remain the same. Consumers with

household income between 100 and 250 percent FPL (\$30,000 to \$75,000 for a family of four in 2023) who enroll in silver plans continue to be eligible for CSR subsidies to lower their out-of-pocket expenses. CSR subsidies are not available with any other metal level. For example, an individual in Sedgwick County with income between 151 and 200 percent FPL could see their deductible lowered to \$1,600 or less with co-payment/coinsurance for a benchmark silver plan. The deductible would be lowered to \$550 or less with co-payment/coinsurance for a benchmark silver plan for an individual in Sedgwick County with income between 100 and 150 percent FPL.

## Factors Impacting Enrollment on the ACA Marketplace

For 2024, several factors may impact enrollment.

- Continuation of enhanced APTC provided in the ARPA and the Inflation Reduction Act through 2025.
- Special Enrollment Period for individuals who lose their Medicaid or CHIP coverage between March 31, 2023, through July 31, 2024, due to the unwinding of the continuous coverage provided during the COVID-19 public health emergency.
- Special Enrollment Period throughout plan year 2024 for consumers with household income up to 150 percent FPL (\$21,870 for an individual and \$45,000 for a family of four) that are eligible for APTC. In Kansas, most individuals below 100 percent FPL do not qualify for marketplace tax credits.
- The percentage for determining affordability of employer-sponsored health coverage under the ACA is 8.39 percent, lower than the 9.12 percent in plan year 2023 and the original 9.61 percent from plan year 2022. This reduction in the affordability percentage may increase the number of individuals who are eligible to receive APTC if they enroll in a marketplace health plan.

### ABOUT THE ISSUE BRIEF

This brief is based on work by Cynthia Snyder, M.A., Angela Wu, M.S., Kaci Cink, M.P.H. and Linda J. Sheppard, J.D. It is available online at [khi.org/articles/2024-Affordable-Care-Act-Health-Insurance-Marketplace](https://khi.org/articles/2024-Affordable-Care-Act-Health-Insurance-Marketplace).

### KANSAS HEALTH INSTITUTE

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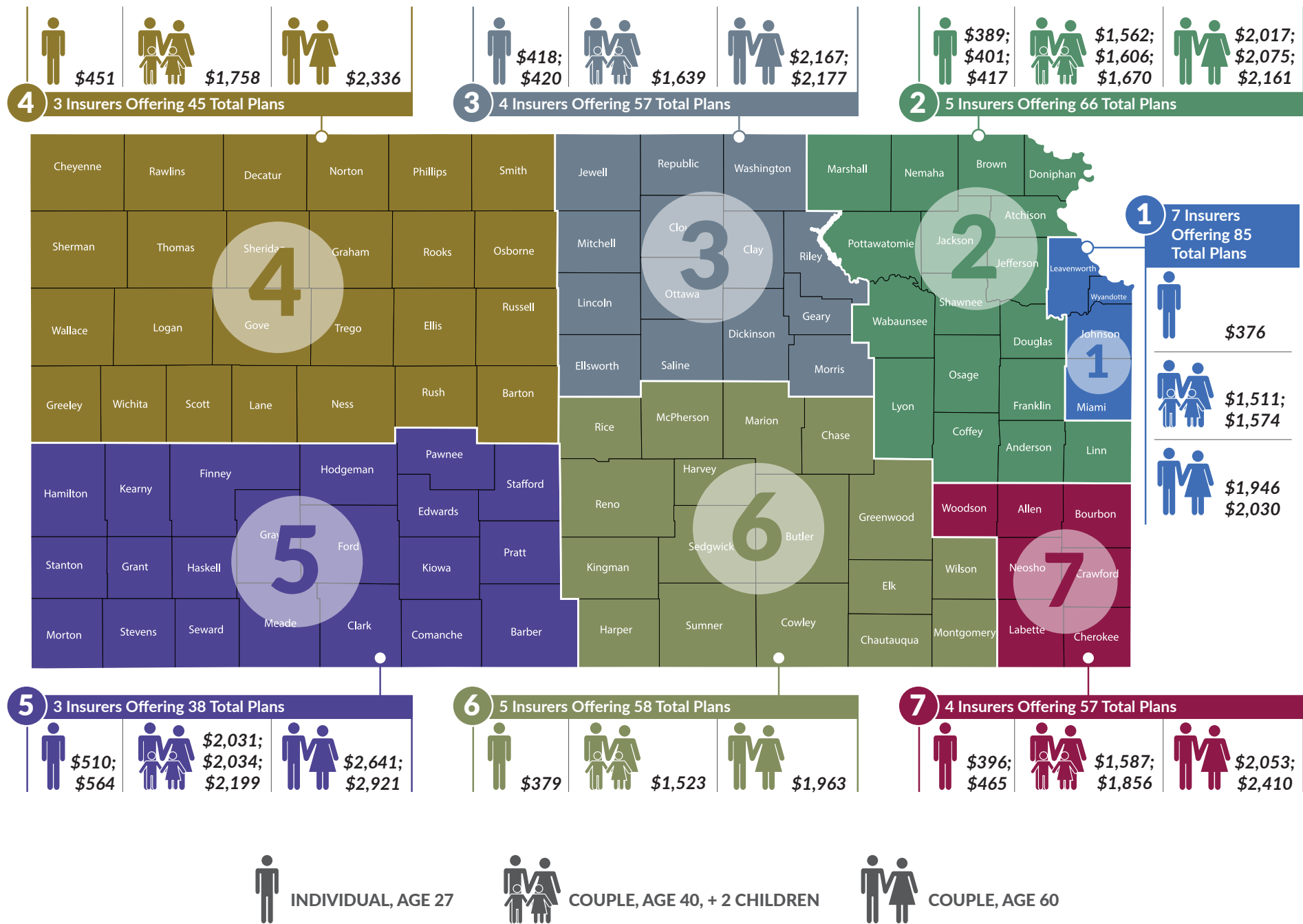


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Figure 3: Monthly Premium by Rating Area for Benchmark Silver Plan on the Kansas Marketplace, 2024 Plan Year



Note: Premiums shown are before application of Advance Premium Tax Credits (APTC). The premiums shown assume that all household members will enroll for marketplace health insurance coverage. Data are actual monthly premiums for the benchmark silver plan, a middle-of-the-road plan in terms of covered benefits and cost among the plans available on the Kansas marketplace. Technically, the benchmark silver plan is the second lowest-cost silver plan (SLCSP). Some rating areas have more than one benchmark silver plan because some insurers offer plans in only some counties within a rating area. The number of total health plans includes all bronze, expanded bronze, silver, gold and catastrophic health insurance plans offered in each rating area. The same plan may be offered in more than one rating area.

Source: Kansas Health Institute analysis of 2024 health insurance marketplace data provided by the Centers for Medicare and Medicaid Services.



Figure 4. Monthly Premium Before Advance Premium Tax Credits (APTC) on the Kansas Marketplace, 2024 Plan Year

Below are the monthly premiums, before APTC, in the seven Kansas rating areas for the following plans: benchmark silver, lowest-cost bronze, lowest-cost gold, highest-cost gold and the lowest-cost catastrophic. Some rating areas have more than one benchmark silver plan because some insurers offer plans in only some counties within a rating area. The lowest-cost metal plan may not be available in every county within a rating area.

Premium — Individual, Age 27

Rating Area	Silver Benchmark Plan	Silver Benchmark Plan, cont.	Silver Benchmark Plan, cont.	Lowest Bronze Plan (Including Expanded)	Lowest Gold Plan	Highest Gold Plan	Lowest Catastrophic Plan
1	\$376			\$282	\$410	\$633	\$248
2	\$389	\$401	\$417	\$301	\$437	\$545	\$256
3	\$418	\$420		\$305	\$438	\$588	\$275
4	\$451			\$327	\$470	\$606	N/A
5	\$510	\$564		\$417	\$536	\$769	N/A
6	\$379			\$296	\$400	\$652	\$338
7	\$396	\$465		\$330	\$447	\$560	\$261

Note: Expanded bronze plans are included in the lowest-cost bronze plan column. Catastrophic plans are only available to individuals under age 30 and those with a hardship waiver.

Premium — Couple, Age 40, + 2 Children

Rating Area	Silver Benchmark Plan	Silver Benchmark Plan, cont.	Silver Benchmark Plan, cont.	Lowest Bronze Plan (Including Expanded)	Lowest Gold Plan	Highest Gold Plan	Lowest Catastrophic Plan
1	\$1,511	\$1,574		\$1,100	\$1,598	\$2,466	\$967
2	\$1,562	\$1,606	\$1,670	\$1,172	\$1,703	\$2,125	\$998
3	\$1,639			\$1,188	\$1,708	\$2,292	\$1,074
4	\$1,758			\$1,275	\$1,832	\$2,362	N/A
5	\$2,031	\$2,034	\$2,199	\$1,625	\$2,092	\$2,997	N/A
6	\$1,523			\$1,153	\$1,560	\$2,541	\$1,320
7	\$1,587	\$1,856		\$1,288	\$1,744	\$2,182	\$1,016

Note: Table assumes that both children are included in the family premium and not enrolled in Medicaid or the Children's Health Insurance Program (CHIP). Premiums will be lower if children are covered by Medicaid or CHIP.

Premium — Couple, Age 60

Rating Area	Silver Benchmark Plan	Silver Benchmark Plan, cont.	Silver Benchmark Plan, cont.	Lowest Bronze Plan (Including Expanded)	Lowest Gold Plan	Highest Gold Plan	Lowest Catastrophic Plan
1	\$1,946	\$2,030		\$1,461	\$2,123	\$3,276	\$1,285
2	\$2,017	\$2,075	\$2,161	\$1,557	\$2,263	\$2,824	\$1,326
3	\$2,167	\$2,177		\$1,578	\$2,269	\$3,044	\$1,426
4	\$2,336			\$1,693	\$2,434	\$3,137	N/A
5	\$2,641	\$2,921		\$2,159	\$2,779	\$3,981	N/A
6	\$1,963			\$1,532	\$2,072	\$3,375	\$1,753
7	\$2,053	\$2,410		\$1,710	\$2,316	\$2,899	\$1,350

Note: Expanded bronze plans are included in the lowest-cost bronze plan column. Catastrophic plans are only available to individuals under age 30 and those with a hardship waiver.

MONTHLY PREMIUM

PREMIUM TAX CREDIT

ACTUAL MONTHLY COST TO CONSUMER

Advance Premium Tax Credits (APTC) on the Kansas Marketplace, 2024 Plan Year

Advance Premium Tax Credits (APTC) are based on the premium for the benchmark silver plan in each county. APTC can then be applied to any plan on the marketplace, excluding catastrophic plans. APTC shown in this figure is based on the cost of the benchmark silver plan in Sedgwick County, which is in Rating Area 6, and may vary slightly in other rating areas. Depending on household annual income and benchmark premium, consumers may not receive APTC to reduce premium cost and will pay the maximum of 8.5 percent of income toward a marketplace health insurance plan. The effective maximum income to receive APTC is shown below for each household.

Premium — Individual, Age 27

FPL	Annual Income	Monthly Premium Tax Credit Estimate	Max Cost Per Month	Percent of Income Paid
100%	\$14,580	\$379	\$0	0.0%
138%	\$20,120	\$379	\$0	0.0%
250%	\$36,450	\$258	\$122	4.0%
325%	\$47,385	\$117	\$262	6.6%
380%	\$55,404	\$10	\$369	8.0%
400%	\$58,320	\$0	\$379	8.5%

Premium — Couple, Age 40, + 2 Children

FPL	Annual Income	Monthly Premium Tax Credit Estimate	Max Cost Per Month	Percent of Income Paid
100%	\$30,000	\$924	\$0	0.0%
138%	\$41,400	\$924	\$0	0.0%
250%	\$75,000	\$674	\$250	4.0%
325%	\$97,500	\$939	\$539	6.6%
400%	\$120,000	\$628	\$850	8.5%
696%	\$208,800	\$0	\$1,478	8.5%

Premium — Couple, Age 60

FPL	Annual Income	Monthly Premium Tax Credit Estimate	Max Cost Per Month	Percent of Income Paid
100%	\$19,720	\$1,963	\$0	0.0%
138%	\$27,214	\$1,963	\$0	0.0%
250%	\$49,300	\$1,799	\$164	4.0%
325%	\$64,090	\$1,609	\$354	6.6%
400%	\$78,880	\$1,405	\$559	8.5%
1406%	\$277,263	\$0	\$1,963	8.5%

Note: Amount of APTC shown in the table assumes that eligible children will enroll in Medicaid or CHIP. In Kansas, children may be eligible if family income is less than 255 percent of the federal poverty level (FPL) (\$79,560 for a family of four in 2024).

Source: Kansas Health Institute analysis of 2024 health insurance marketplace data provided by the Centers for Medicare and Medicaid Services.