



2024 AFFORDABLE CARE ACT HEALTH INSURANCE MARKETPLACE

ISSUE BRIEF

MARCH

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. 15, 2024. Like the prior two years, the OEP lasted 75 days. 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. 15 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.

