



# 2025 AFFORDABLE CARE ACT HEALTH INSURANCE MARKETPLACE

ISSUE BRIEF

DECEMBER

2024

## Introduction

The 12th 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, 2024, and will end on Jan. 15, 2025. For plan year 2025, coverage for individuals who enrolled by Dec. 18 will become effective Jan. 1, 2025. Coverage for individuals who enrolled after Dec. 18 but by Jan. 15 will become effective on Feb. 1, 2025.

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

This brief provides information about plan options offered for the 2025 plan year, health insurance costs, financial assistance options and factors impacting enrollment.

## Plan Options

For the 2025 plan year, seven insurers are offering 81 health plans on the Kansas marketplace (*Figure 1, page 2*) — a decrease from 2024 when 98 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 (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).

The reduction in the number of health plans available on the Kansas marketplace for 2025 is due, in part, to the Centers for Medicare and Medicaid Services (CMS) further limiting the number of non-standardized plans an insurer can offer for each standardized plan design (SPD) option. In plan year 2023, HealthCare.gov added a requirement on insurers to offer SPD options, applying standardized cost-sharing rules to covered benefits. For plan year 2024, the number of non-standardized plans per SPD was four and for plan year 2025, the number is limited to two, reducing the number of plans offered by some insurers.

All seven insurers are offering expanded bronze, silver and gold plans. No regular bronze plans are currently offered. Two insurers are offering catastrophic plans. For the eighth consecutive year, there are no platinum plans being offered to individuals on the Kansas marketplace. Like in 2024, 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.

## KEY POINTS

- ✓ For plan year 2025, seven insurers are offering 81 health insurance plans on the Kansas marketplace.
- ✓ The deductible for the benchmark silver plan is \$5,000 for an individual and \$7,000 to \$14,990 for a family of four in 2025.
- ✓ The average monthly premium for a benchmark silver plan in Kansas for a family of four in 2025 before applying Advance Premium Tax Credits increased by 6.0 percent, which was more than the 3 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 and 150 percent of the federal poverty level may qualify for a free or nearly free plan if they enroll in a benchmark silver plan.

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. 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 16 stand-alone dental plans available from five insurers for 2025.

Figure 1. Marketplace Health Insurance Plans and Stand-Alone Dental Plans Available in Kansas, 2025 Plan Year

| Health Insurance Plans        | Company                                    | Type | Availability by County  | Catastrophic | Bronze   | Expanded Bronze | Silver    | Gold      | Platinum |
|-------------------------------|--|------|---|--------------|----------|-----------------|-----------|-----------|----------|
|                               | Aetna Life Insurance Company               | EPO  | NOT available in Butler, Chase, Chautauqua, Cowley, Elk, Greenwood, Harper, Harvey, Kingman, Leavenworth, Marion, McPherson, Montgomery, Reno, Rice, Sedgwick, Sumner and Wilson counties | 0            | 0        | 4               | 5         | 5         | 0        |
|                               | Ambetter from Sunflower Health Plan        | EPO  | NOT available in Clark, Finney, Ford, Grant, Gray, Hamilton, Haskell, Kearney, Meade, Morton, Seward, Stanton, Stevens or Wallace counties  | 0            | 0        | 6               | 5         | 6         | 0        |
|                               | Blue Cross and Blue Shield of Kansas City  | EPO  | Available in Johnson and Wyandotte counties   | 1            | 0        | 3               | 3         | 1         | 0        |
|                               | Blue Cross and Blue Shield of Kansas, Inc. | EPO  | NOT available in Johnson and Wyandotte counties   | 0            | 0        | 3               | 3         | 3         | 0        |
|                               | Medica Insurance Company                   | EPO  | Available in Johnson, Leavenworth, Miami and Wyandotte counties   | 0            | 0        | 3               | 3         | 3         | 0        |
|                               | Oscar Insurance Company                    | EPO  | Available in Allen, Anderson, Atchison, Douglas, Franklin, Jackson, Jefferson, Johnson, Linn, Miami, Morris, Osage, Shawnee, Wabaunsee, Woodson and Wyandotte counties                    | 1            | 0        | 3               | 4         | 1         | 0        |
|                               | UnitedHealth Care Insurance Company        | EPO  | NOT available in Clark, Edwards, Finney, Ford, Grant, Gray, Hamilton, Haskell, Kearny, Meade, Morton, Seward, Stanton or Stevens counties   | 0            | 0        | 5               | 5         | 5         | 0        |
| <b>Total Health Plans: 81</b> |  |      |   | <b>2</b>     | <b>0</b> | <b>27</b>       | <b>28</b> | <b>24</b> | <b>0</b> |

| Dental Plans                           | Company  | Availability by County  | Individual or Family Plans |
|--|--|---|----------------------------|
|  | 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 | NOT available in Cheyenne, Clark, Clay, Cloud, Decatur, Ellis, Finney, Ford, Geary, Gove, Graham, Grant, Gray, Greenley, Hamilton, Haskell, Hodgeman, Kearny, Lane, Logan, Meade, Morton, Ness, Norton, Rawlins, Riley, Saline, Scott, Seward, Sheridan, Sherman, Stanton, Stevens, Thomas, Trego, Wallace and Wichita counties | 4                          |
|  | Renaissance Life & Health Insurance of America | Plans available statewide   | 3                          |
|  | TruAssure Insurance Company                    | Plans available statewide   | 3                          |
| <b>Total Stand-Alone Dental Plans:</b> |  |   | <b>16</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 reductions (CSR) are available only when enrolling in coverage through the marketplace.

Source: 2025 Overview of the Health Insurance Market in Kansas, Kansas Insurance Department and Kansas Health Institute analysis of 2024 Centers for Medicare and Medicaid Services Health Insurance Marketplace data as of Oct. 30, 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 2025. The average monthly premium for a benchmark silver plan in Kansas for a family of four before applying APTC is 6.0 percent higher than it was in plan year 2024, which was more than the 3 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 rating areas, geographic areas set by the state. For example, the premium for the benchmark silver plan for a couple age 60 ranges from \$2,015 in rating area 1 to as much as \$3,194 in rating area 5, a difference of \$1,179. 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

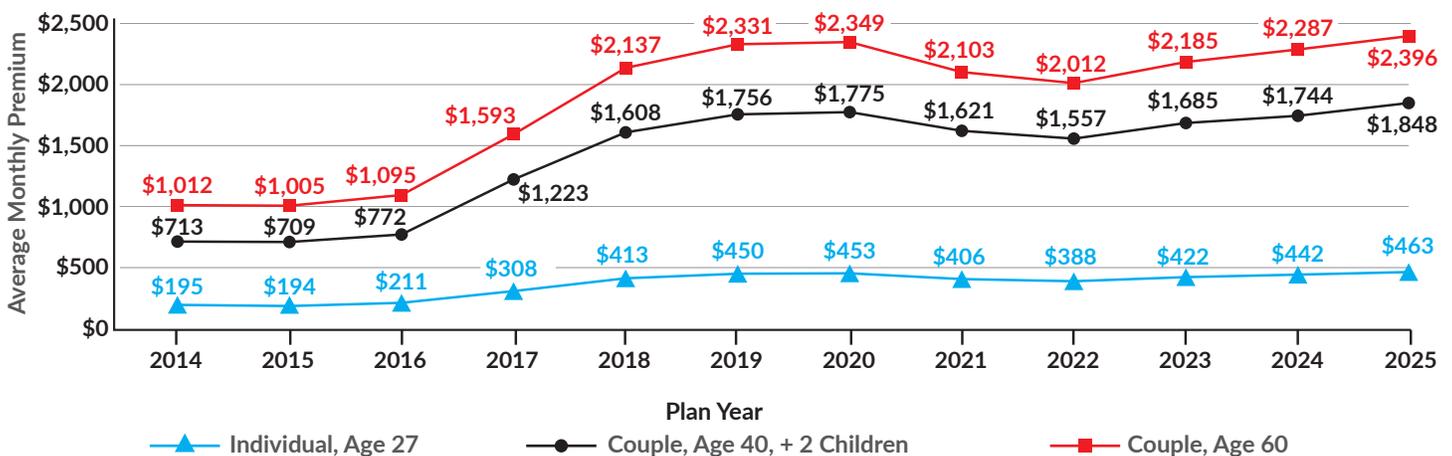
and other services specified by plans, consumers must pay the deductible amount for covered services first before the insurance plan starts to pay. Co-payments or coinsurance are usually required after the deductible is met. The deductible for the benchmark silver plan is \$5,000 for an individual, and \$7,000 to \$14,990 for a family of four in 2025. All counties (105 counties) have a \$5,000 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 \$9,200 for an individual or up to \$18,400 for a family of four, which is slightly lower than last year.

## Financial Assistance

The ACA made financial assistance available to marketplace enrollees at certain income levels to help pay monthly premiums and out-of-pocket expenses. Prior to enactment of the ARPA and the Inflation Reduction Act (IRA), 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.

Figure 2. Average Monthly Premium, Before APTC, for the Benchmark Silver Plan on the Kansas Marketplace, 2014–2025 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, 2014–2025*.

Under the ARPA, and now the IRA, in 2025 consumers with household income between 100 and 400 percent FPL (\$31,200 to \$124,800 for a family of four in 2024) 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 (\$31,200 to \$46,800 for a family of four in 2024) 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. Under the ARPA, these enhanced marketplace subsidies were originally set to expire at the end of 2022 but were extended by the IRA through 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. However, 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 \$417 before APTC (or \$127 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 \$411 before APTC (or \$121 after APTC) but would have a higher deductible of \$6,500. Examples of reduced premiums from APTC in 2025 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 (\$31,200 to \$78,000 for a family of four in 2024) 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 \$500 and a maximum out-of-pocket cost of \$3,000 for a benchmark silver plan. The deductible would be lowered to \$0 and a maximum

out-of-pocket cost of \$2,000 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 2025, several factors may impact enrollment, including those listed below.

Continuation of the enhanced APTC provided in the ARPA and the IRA through 2025 could lead to a fourth record year of enrollment.

The Special Enrollment Period continues throughout plan year 2025 for consumers with household income up to 150 percent FPL (\$22,590 for an individual and \$46,800 for a family of four) that are eligible for APTC. In Kansas, most individuals below 100 percent FPL do not qualify for APTC on the marketplace.

The percentage for determining affordability of employer-sponsored health coverage under the ACA is 9.02 percent, which is higher than the 8.39 percent in 2024, but lower than the 9.12 percent in plan year 2023. The increased threshold for affordable employer coverage reduces the number of families that are able to seek marketplace plans with subsidies.

A Final Rule issued by the U.S. Department of Health and Human Services (HHS) in May 2024 made Deferred Action for Childhood Arrivals (DACA) recipients eligible to sign up for coverage through the marketplace as of Nov. 1, 2024, with coverage beginning as early as Dec. 1, 2024. Under the rule, DACA enrollees also were given access to APTC and CSR, even if their income is below 100 percent FPL. CMS estimated that the new rule could provide coverage to approximately 100,000 DACA recipients nationwide who are currently uninsured. However, in August 2024, 19 states, led by Kansas Attorney General Kris Kobach, filed a lawsuit in North Dakota federal court challenging the HHS rule and seeking to invalidate it. On Dec. 9, the court granted the states' motion for a preliminary injunction and a stay to the Final Rule, which preliminarily prohibits enforcement of the rule in those states.

### 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/2025-Affordable-Care-Act-Health-Insurance-Marketplace](https://khi.org/articles/2025-Affordable-Care-Act-Health-Insurance-Marketplace).

### KANSAS HEALTH INSTITUTE

*The Kansas Health Institute supports effective policymaking through nonpartisan research, education and engagement. KHI believes 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.*

Copyright© Kansas Health Institute 2024. Materials may be reprinted with written permission. Reference publication number KHI/24-90.



212 SW 8th Avenue | Suite 300  
Topeka, Kansas | 66603-3936



785.233.5443



[khi.org](https://khi.org)



[/KHIorg](https://www.facebook.com/KHIorg)

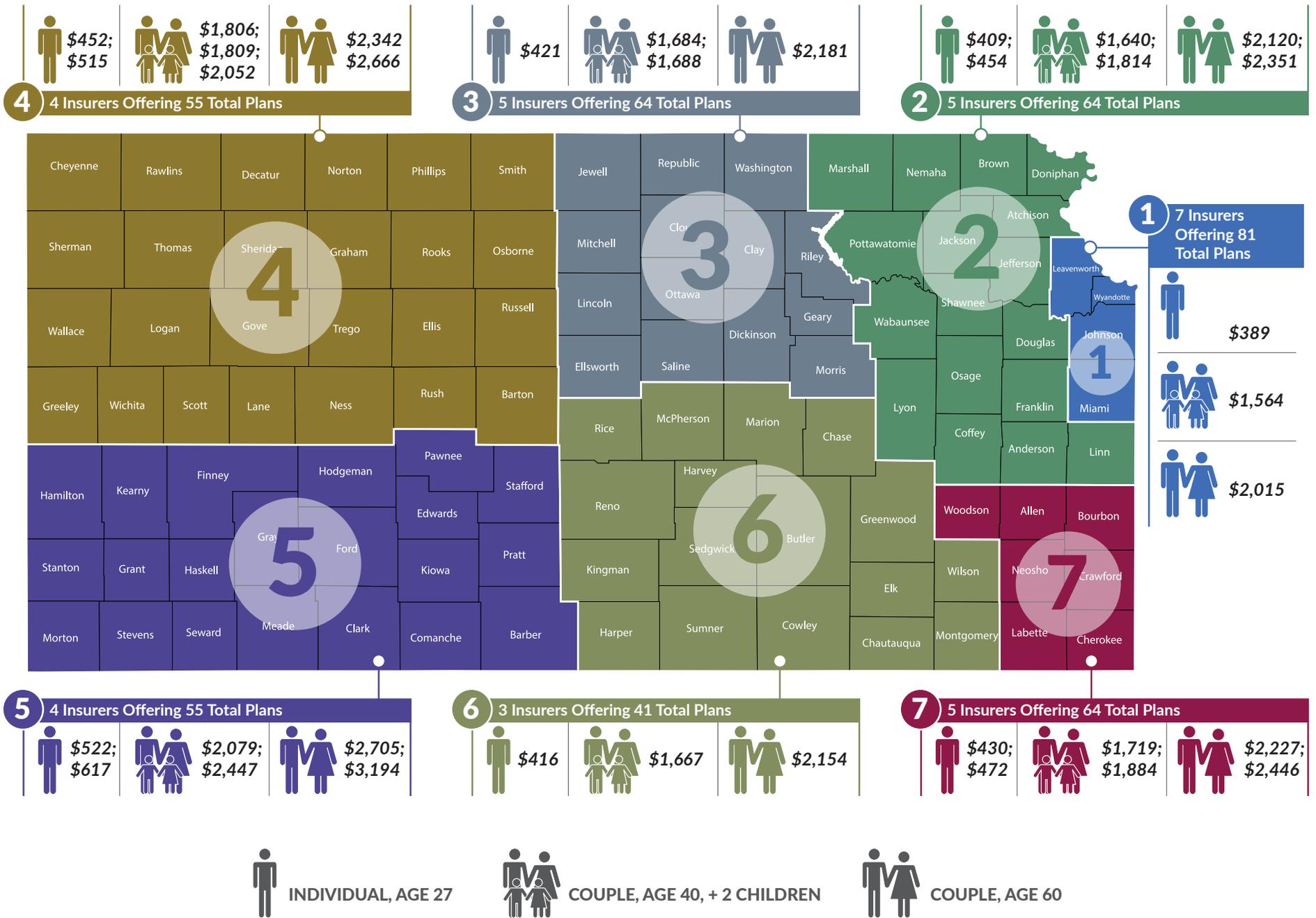


[@KHIorg](https://twitter.com/KHIorg)



[KHIorg](https://www.linkedin.com/company/khiorg)

Figure 3: Monthly Premium by Rating Area for Benchmark Silver Plan on the Kansas Marketplace, 2025 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.

**Figure 4. Monthly Premium Before Advance Premium Tax Credits (A) on the Kansas Marketplace, 2025 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 | Lowest Bronze Plan | Lowest Gold Plan | Highest Gold Plan | Lowest Catastrophic Plan |
|-------------|-----------------------|--------------------|------------------|-------------------|--------------------------|
| 1           | \$389                 | \$298              | \$390            | \$790             | \$260                    |
| 2           | \$409, \$454          | \$330              | \$442            | \$625             | \$271                    |
| 3           | \$421                 | \$322              | \$422            | \$668             | \$290                    |
| 4           | \$452, \$515          | \$346              | \$453            | \$662             | N/A                      |
| 5           | \$522, \$617          | \$373              | \$523            | \$785             | N/A                      |
| 6           | \$416                 | \$318              | \$417            | \$595             | N/A                      |
| 7           | \$430, \$472          | \$341              | \$464            | \$622             | \$285                    |

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     | Lowest Bronze Plan | Lowest Gold Plan | Highest Gold Plan | Lowest Catastrophic Plan |
|-------------|---------------------------|--------------------|------------------|-------------------|--------------------------|
| 1           | \$1,564                   | \$1,161            | \$1,520          | \$3,081           | \$1,013                  |
| 2           | \$1,640, \$1814           | \$1,288            | \$1,722          | \$2,437           | \$1,058                  |
| 3           | \$1,684, \$1,688          | \$1,257            | \$1,645          | \$2,605           | \$1,131                  |
| 4           | \$1,806, \$1,809, \$2,052 | \$1,349            | \$1,766          | \$2,580           | N/A                      |
| 5           | \$2,079, \$2,447          | \$1,455            | \$2,040          | \$3,062           | N/A                      |
| 6           | \$1,667                   | \$1,241            | \$1,625          | \$2,320           | N/A                      |
| 7           | \$1,719, \$1,884          | \$1,329            | \$1,808          | \$2,425           | \$1,111                  |

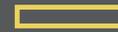
Note: Table assumes that both children are included in the family premium and not enrolled in Medicaid or the Children’s Health Insurance Program (CHIP). Premiums will be lower if children are covered by Medicaid or CHIP.

**Premium – Couple, Age 60**

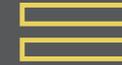
| Rating Area | Silver Benchmark Plan | Lowest Bronze Plan | Lowest Gold Plan | Highest Gold Plan | Lowest Catastrophic Plan |
|-------------|-----------------------|--------------------|------------------|-------------------|--------------------------|
| 1           | \$2,015               | \$1,542            | \$2,019          | \$4,093           | \$1,346                  |
| 2           | \$2,120, \$2,351      | \$1,710            | \$2,287          | \$3,238           | \$1,405                  |
| 3           | \$2,181               | \$1,669            | \$2,185          | \$3,460           | \$1,502                  |
| 4           | \$2,342, \$2,666      | \$1,793            | \$2,346          | \$3,427           | N/A                      |
| 5           | \$2,705, \$3,194      | \$1,932            | \$2,710          | \$4,068           | N/A                      |
| 6           | \$2,154               | \$1,649            | \$2,158          | \$3,082           | N/A                      |
| 7           | \$2,227, \$2,446      | \$1,766            | \$2,402          | \$3,222           | \$1,476                  |

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, 2025 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% | \$15,060      | \$416                               | \$0                | 0.0%                   |
| 138% | \$20,783      | \$416                               | \$0                | 0.0%                   |
| 250% | \$37,650      | \$290                               | \$126              | 4.0%                   |
| 325% | \$48,945      | \$145                               | \$270              | 6.6%                   |
| 390% | \$58,734      | \$12                                | \$404              | 8.3%                   |
| 400% | \$60,240      | \$0                                 | \$416              | 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% | \$31,200      | \$1,014                             | \$0                | 0.0%                   |
| 138% | \$43,056      | \$1,014                             | \$0                | 0.0%                   |
| 250% | \$78,000      | \$754                               | \$260              | 4.0%                   |
| 325% | \$101,400     | \$1,061                             | \$560              | 6.6%                   |
| 400% | \$124,800     | \$738                               | \$884              | 8.5%                   |
| 734% | \$229,008     | \$0                                 | \$1,622            | 8.5%                   |

**Premium – Couple, Age 60**

| FPL   | Annual Income | Monthly Premium Tax Credit Estimate | Max Cost Per Month | Percent of Income Paid |
|-------|---------------|-------------------------------------|--------------------|------------------------|
| 100%  | \$20,440      | \$2,154                             | \$0                | 0.0%                   |
| 138%  | \$28,207      | \$2,154                             | \$0                | 0.0%                   |
| 250%  | \$51,100      | \$1,984                             | \$170              | 4.0%                   |
| 325%  | \$66,430      | \$1,787                             | \$367              | 6.6%                   |
| 400%  | \$81,760      | \$1,575                             | \$579              | 8.5%                   |
| 1488% | \$304,147     | \$0                                 | \$2,154            | 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). The 2025 FPL information will be available in January 2025.