



# 2026 AFFORDABLE CARE ACT HEALTH INSURANCE MARKETPLACE

*Many enrollees will see a sharp increase in what they pay*

## Introduction

The 13th 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, 2025, and will end on Jan. 15, 2026. For plan year 2026, coverage for individuals who enrolled by Dec. 15 became effective Jan. 1, 2026. Coverage for individuals who enrolled after Dec. 15 but by Jan. 15 will become effective on Feb. 1, 2026.

For plan year 2026, the expiration of the enhanced premium tax credits, litigation impacting the new requirements under the 2025 Marketplace Integrity and Affordability Final Rule, and the One Big Beautiful Bill Act (OBBA) have impacted the marketplace. Overall, higher premiums are expected to increase out-of-pocket costs and may influence whether consumers enroll and how they select plans.

This brief provides information about plan options offered for the 2026 plan year, health insurance costs, financial assistance options and factors impacting enrollment.

ISSUE BRIEF

JANUARY

2026

## Plan Options

For the 2026 plan year, six insurers are offering 64 health plans on the Kansas marketplace (Figure 1, page 2) — a decrease from 2025 when 81 plans were available from seven 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 (35 counties); Oscar Insurance Company (16 counties); Medica Insurance Company (four counties); and Blue Cross and Blue Shield of Kansas City (two counties).

Enrollees from some counties may find fewer options for insurers and plans. For the first time on the Kansas marketplace, 14 counties, mostly in the southwest, have only one insurer (Blue Cross and Blue Shield of Kansas, Inc.) offering coverage. The other 91 counties still have at least two insurers offering coverage like in previous years. The reduction in the number of health plans available on the Kansas marketplace for 2026 is due to one insurer leaving the marketplace nationwide (Aetna Life Insurance Company) and another insurer reducing the number of counties

## KEY POINTS

- ✓ The enhanced Advance Premium Tax Credits (APTC) created under the American Rescue Plan Act and extended through the Inflation Reduction Act expired at the end of 2025. As Congress considers legislation that could affect premium assistance, many enrollees are expected to face higher premium costs for plan year 2026.
- ✓ Six insurers are offering 64 health insurance plans on the Kansas marketplace. Most counties have at least two insurers offering plans. For the first time, 14 counties have only one insurer.
- ✓ The average monthly premium for a benchmark silver plan in Kansas for a family of four in 2026 before applying Advance Premium Tax Credits increased from \$1,848 to \$2,381, a 28.9 percent increase.
- ✓ The deductible for the benchmark silver plan is \$4,000 to \$6,000 for an individual and \$8,000 to \$12,000 for a family of four in 2026.
- ✓ Enrollees at 100 percent to 150 percent of the federal poverty level, who previously had a \$0 or nearly \$0 premium with enhanced tax credits, now will pay between 2.1 percent (\$27 per month for an individual) and 4.2 percent (\$82 per month for an individual) of their income for a silver plan.

served in Kansas (UnitedHealth Care Insurance Company).

All six insurers are offering expanded bronze, silver and gold plans. One regular bronze plan is currently offered. One insurer is offering a catastrophic plan. For the ninth consecutive year, there are no platinum plans being offered to individuals on the Kansas marketplace. Like in 2025, 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. Some insurers offer policies with both health and dental coverage

Figure 1. Marketplace Health Insurance Plans and Stand-Alone Dental Plans Available in Kansas, 2026 Plan Year

Health Insurance Plans	Company	Type	Availability by County	Catastrophic	Bronze	Expanded Bronze	Silver	Gold	Platinum
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			6	4	6		
Blue Cross and Blue Shield of Kansas City	EPO	Available in Johnson and Wyandotte counties	1		3	3	2		
Blue Cross and Blue Shield of Kansas, Inc	EPO	Not available in Johnson and Wyandotte counties			3	3	3		
Medica Insurance Company	EPO	Available in Johnson, Leavenworth, Miami and Wyandotte counties			3	3	3		
Oscar Insurance Company	EPO	Available in Allen, Anderson, Atchison, Douglas, Franklin, Jackson, Jefferson, Johnson, Linn, Miami, Morris, Osage, Shawnee, Wabaunsee, Woodson and Wyandotte counties			4	1	1		
UnitedHealth Care Insurance Company	EPO	Plans available in Anderson, Atchison, Brown, Clay, Cloud, Coffey, Dickinson, Doniphan, Douglas, Ellsworth, Franklin, Geary, Jackson, Jefferson, Jewell, Johnson, Leavenworth, Lincoln, Linn, Lyon, Marshall, Miami, Mitchell, Morris, Nemaha, Osage, Ottawa, Pottawatomie, Republic, Riley, Saline, Shawnee, Wabaunsee, Washington and Wyandotte counties		1	4	5	5		
<b>Total Health Plans: 64</b>				1	1	23	19	20	0

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	Plans available statewide	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: 2026 Overview of the Health Insurance Market in Kansas, Kansas Insurance Department and Kansas Health Institute analysis of 2026 Centers for Medicare and Medicaid Services Health Insurance Marketplace data as of Dec. 3, 2025.

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. Sixteen stand-alone dental plans from five insurers are available for 2026.

## 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 2026. The average monthly premium for a benchmark silver plan in Kansas for a family of four before applying APTC is 28.9 percent higher than it was in plan year 2025, which represents the largest increase since 2019. This increase reflects changes in underlying plan premiums and does not capture the additional increase in what consumers would pay for premiums resulting from the expiration of enhanced APTC. Figure 2 shows average monthly premiums across all counties in Kansas for the benchmark silver plan. Insurers cited rising medical and prescription drug costs, anticipated changes to the risk pool, and the impact of expired enhanced tax credits among the reasons that premiums increased.

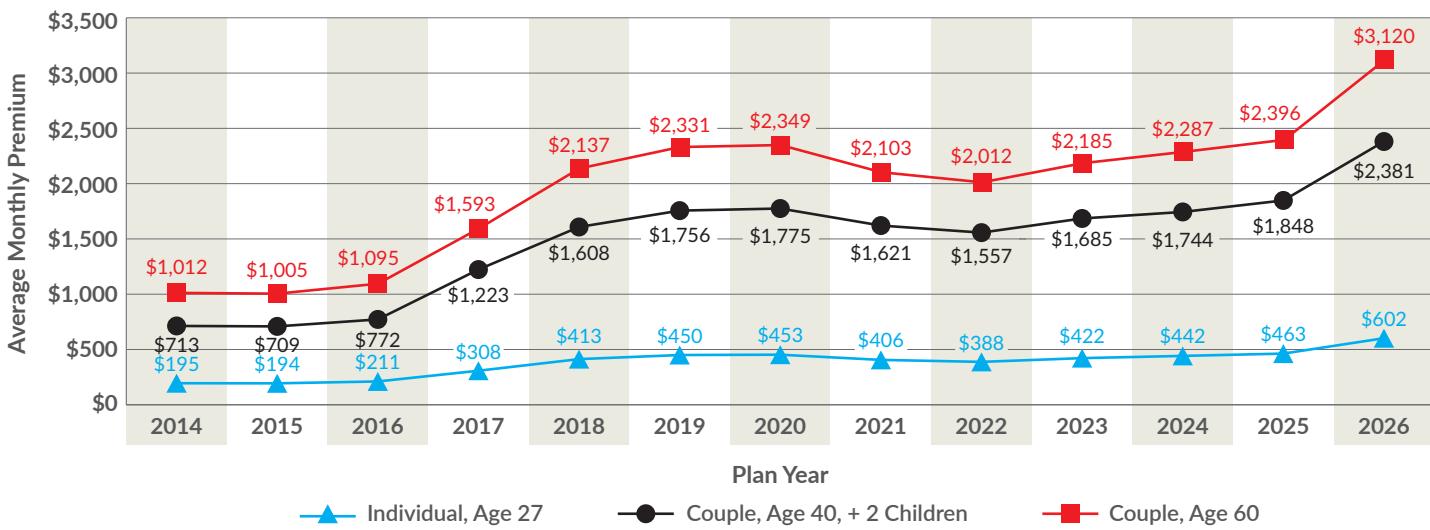
As shown in Figure 3 (see insert), there is considerable variation in monthly premiums across rating areas, which are geographic areas set by the state. For example, the premium for the benchmark silver plan for a couple age 60 ranges from \$2,461 in rating area 1 to as much as \$4,068 in rating area 4, a difference of \$1,607. 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 \$4,000 to \$6,000 for an individual, and \$8,000 to \$12,000 for a family of four in 2026.

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

Figure 2. Average Monthly Premium, Before APTC, for the Benchmark Silver Plan on the Kansas Marketplace, 2014-2026 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 2026 Qualified Health Plan Choice and Premiums in HealthCare.gov States report. Costs are rounded to the nearest dollar amount.

Source: Kansas Health Institute analysis of data from the Centers for Medicare and Medicaid Services Health Insurance Marketplace, 2014-2026.

consumer could be expected to pay for covered services is up to \$10,600 for an individual or up to \$21,000 for a family of four, which is higher 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 American Rescue Plan Act (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. People under 100 percent FPL are generally not eligible for financial assistance on the marketplace.

Under the ARPA and extended through 2025 by the IRA, consumers with household income between 100 and 400 percent FPL (\$32,150 to \$128,600 for a family of four in 2025) spent 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 were eligible for APTC that capped their premiums for a benchmark silver plan at 8.5 percent of their income. Consumers with household income between 100 and 150 percent FPL (\$32,150 to \$48,225 for a family of four in 2025) may have qualified for a free or nearly free marketplace plan. These enhanced subsidies expired at the end of 2025.

APTC is based on the cost of the benchmark silver plan but may be used to purchase almost any plan available on the marketplace, regardless of the metal level. With APTC, consumers could select a gold plan with a lower deductible and more benefits, or a bronze plan with a lower premium but fewer benefits. However, APTC cannot be used to purchase a catastrophic plan. Examples of monthly premium costs for each of the metal levels, including the percentage increase in the benchmark silver plan from 2025, are shown in *Figure 4* (see insert) for each of the rating areas.

### ABOUT THE ISSUE BRIEF

This brief is based on work by Cynthia Snyder, M.A., Viktoria Sterkhova, M.P.H., and Linda J. Sheppard, J.D. It is available online at [khi.org/articles/2026-Affordable-Care-Act-Health-Insurance-Marketplace](http://khi.org/articles/2026-Affordable-Care-Act-Health-Insurance-Marketplace).

*Figure 5* (see insert) shows how an individual, a family of four, and a couple in their 60's from Sedgwick County would be impacted by the expiration of enhanced APTC. For a 27-year-old individual making either \$1,304 or \$3,260 per month, the amount the consumer would pay for coverage without enhanced APTC would be \$27 compared to \$0 and \$275 compared to \$130, respectively. Individuals and households at 250 percent FPL will pay double (110 percent) what they would have paid with enhanced APTC. For a couple in their 60's making just above the APTC threshold (\$7,068 a month, 401 percent FPL), the premium payment without enhanced APTC is \$2,958, or 41.9 percent of their income.

Under the ACA, the rules for cost-sharing reduction (CSR) subsidies remain the same. Consumers with annual household income between 100 and 250 percent FPL (\$32,150 to \$80,375 for a family of four in 2025) 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.

## Factors Impacting Enrollment on the ACA Marketplace

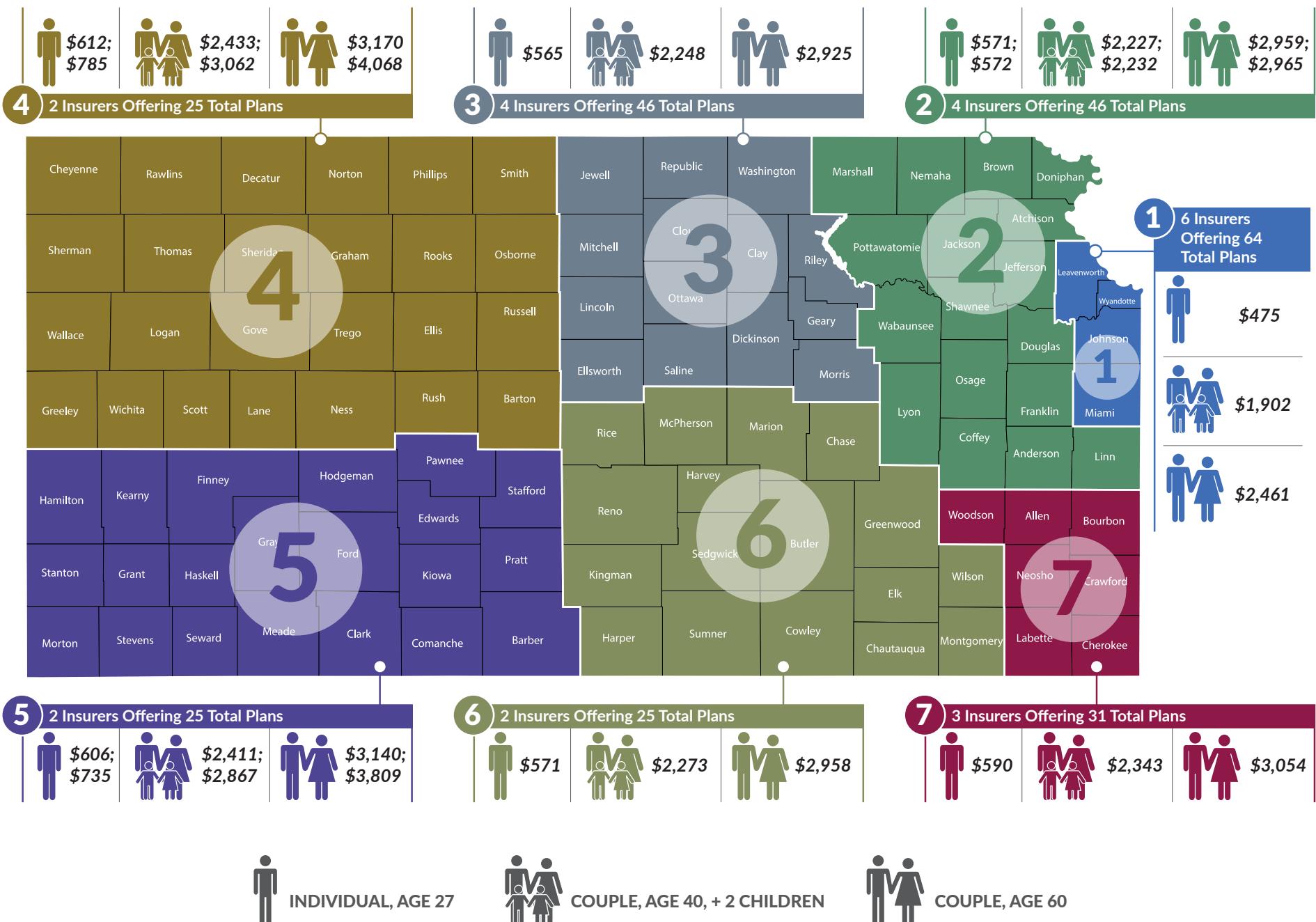
There have been a number of regulatory and policy changes in 2025 that could affect enrollment in the marketplace during the current open enrollment period and in future years, including provisions of the 2025 Final Rule, some of which remain stayed by litigation, and the OBBBA, which was signed into law. In addition, although the enhanced Advance Premium Tax Credits (APTC) expired at the end of 2025, Congress continues to debate extending premium assistance. The U.S. House passed legislation to extend enhanced APTC for three years on Jan. 8, 2026. However, the Senate has not acted as of Jan. 14, 2026. Together, these developments create uncertainty for consumers as enrollment decisions are being made for plan year 2026.

### KANSAS HEALTH INSTITUTE

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Figure 3. Monthly Premium by Rating Area for Benchmark Silver Plan on the Kansas Marketplace, 2026 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 2026 health insurance marketplace data provided by the Centers for Medicare and Medicaid Services.

Figure 4. Monthly Premium Before Advance Premium Tax Credit (APTC) on the Kansas Marketplace, 2026 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 (Including Expanded)	Lowest Gold Plan	Highest Gold Plan	Lowest Catastrophic Plan	Percent Change in Silver Benchmark Plan, 2025 to 2026
1	\$475	\$362	\$500	\$739	\$364	22.1%
2	\$571, \$572	\$367	\$498	\$745	N/A	39.5%
3	\$565	\$391	\$538	\$682	N/A	34.1%
4	\$612, \$785	\$491	\$644	\$758	N/A	35.4%
5	\$606, \$735	\$486	\$638	\$721	N/A	16.1%
6	\$571	\$458	\$601	\$682	N/A	37.3%
7	\$590	\$382	\$518	\$701	N/A	37.2%

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 (Including Expanded)	Lowest Gold Plan	Highest Gold Plan	Lowest Catastrophic Plan	Percent Change in Silver Benchmark Plan, 2025 to 2026
1	\$1,902	\$1,413	\$1,949	\$2,880	\$1,418	21.7%
2	\$2,227, \$2,232	\$1,431	\$1,943	\$2,905	N/A	35.8%
3	\$2,248	\$1,523	\$2,097	\$2,661	N/A	33.5%
4	\$2,433, \$3,062	\$1,913	\$2,511	\$2,956	N/A	34.8%
5	\$2,411, \$2,867	\$1,895	\$2,488	\$2,809	N/A	16.0%
6	\$2,273	\$1,785	\$2,343	\$2,658	N/A	36.4%
7	\$2,343	\$1,488	\$2,021	\$2,732	N/A	36.3%

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 (Including Expanded)	Lowest Gold Plan	Highest Gold Plan	Lowest Catastrophic Plan	Percent Change in Silver Benchmark Plan, 2025 to 2026
1	\$2,461	\$1,877	\$2,590	\$3,826	\$1,884	22.1%
2	\$2,959, \$2,965	\$1,901	\$2,581	\$3,859	N/A	39.5%
3	\$2,925	\$2,023	\$2,786	\$3,535	N/A	34.1%
4	\$3,170, \$4,068	\$2,542	\$3,336	\$3,926	N/A	35.4%
5	\$3,140, \$3,809	\$2,518	\$3,305	\$3,732	N/A	16.1%
6	\$2,958	\$2,372	\$3,113	\$3,531	N/A	37.3%
7	\$3,054	\$1,976	\$2,684	\$3,629	N/A	37.2%

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.

Source: Kansas Health Institute analysis of 2026 health insurance marketplace data provided by the Centers for Medicare and Medicaid Services.

Figure 5. Advance Premium Tax Credit (APTC) With ACA-Based APTC and With Enhanced APTC on the Kansas Marketplace, 2026 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 in other rating areas.

Premium - Individual, Age 27, Premium \$571 per month

FPL	Annual Income	With ACA-Based APTC			With Enhanced APTC			Monthly Dollar Difference
		Monthly Premium Tax Credit Estimate	Max Premium Cost Per Month	Percent of Income Paid	Monthly Premium Tax Credit Estimate	Max Premium Cost Per Month	Percent of Income Paid	
100%	\$15,650	\$544	\$27	2.1%	\$571	\$0	0.0%	\$27
150%	\$23,475	\$489	\$82	4.2%	\$571	\$0	0.0%	\$82
250%	\$39,125	\$296	\$275	8.4%	\$441	\$130	4.0%	\$145
400%	\$62,600	\$52	\$520	10.0%	\$128	\$443	8.5%	\$77
401%	\$62,757	\$0	\$571	10.9%	\$127	\$445	8.5%	\$126

Premium - Couple, Age 40, +2 Children, Premium \$1,393 to \$2,227 per month

FPL	Annual Income	With ACA-Based APTC			With Enhanced APTC			Monthly Dollar Difference
		Monthly Premium Tax Credit Estimate	Max Premium Cost Per Month	Percent of Income Paid	Monthly Premium Tax Credit Estimate	Max Premium Cost Per Month	Percent of Income Paid	
100%	\$32,150	\$1,337	\$56	2.1%	\$1,393	\$0	0.0%	\$56
150%	\$48,225	\$1,224	\$168	4.2%	\$1,393	\$0	0.0%	\$168
250%	\$80,375	\$828	\$565	8.4%	\$1,125	\$268	4.0%	\$297
400%	\$128,600	\$1,159	\$1,067	10.0%	\$1,316	\$911	8.5%	\$156
401%	\$128,922	\$0	\$2,227	20.7%	\$1,313	\$913	8.5%	\$1,314

Note: Monthly premiums for households with income at 100 percent, 150 percent and 250 percent FPL in this table are shown for a couple at age 40 because Kansas children in households with income below 255 percent of FPL (\$81,983 for a family of four in 2025) are assumed to be eligible for Medicaid or CHIP and not enrolled in the marketplace.

Premium - Couple, Age 60, Premium \$2,958 per month

FPL	Annual Income	With ACA-Based APTC			With Enhanced APTC			Monthly Dollar Difference
		Monthly Premium Tax Credit Estimate	Max Premium Cost Per Month	Percent of Income Paid	Monthly Premium Tax Credit Estimate	Max Premium Cost Per Month	Percent of Income Paid	
100%	\$21,150	\$2,921	\$37	2.1%	\$2,958	\$0	0.0%	\$37
150%	\$31,725	\$2,847	\$111	4.2%	\$2,958	\$0	0.0%	\$111
250%	\$52,875	\$2,586	\$372	8.4%	\$2,782	\$176	4.0%	\$196
400%	\$84,600	\$2,256	\$702	10.0%	\$2,359	\$599	8.5%	\$103
401%	\$84,812	\$0	\$2,958	41.9%	\$2,357	\$601	8.5%	\$2,357

Source: Kansas Health Institute analysis of 2026 health insurance marketplace data at the KFF Calculator: ACA Enhanced Premium Tax Credit.