

FEB. 17, 2026

Whether it's your lunch, your questions or your opinion, be sure to



KANSAS HEALTH INSTITUTE
Informing Policy. Improving Health.

Bring It!

Health Insurance Marketplace Changes in 2026

Who We Are



- Nonprofit, nonpartisan educational institution based in Topeka.
- Established in 1995 with a multi-year grant from the Kansas Health Foundation.
- Committed to convening meaningful conversations around tough topics related to health.



Hello!



Cynthia Snyder, M.A.
Senior Analyst
Kansas Health Institute

✉ csnyder@khi.org



Agenda

- **Welcome**
- **ACA Marketplace in Kansas**
Presentation
- **Health Care Perspectives**
Panel Discussion
- **Closing**



Resource Guide



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Health Insurance Marketplace Changes in 2026

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- Learning more about health insurance coverage trends for Kansans
- Exploring potential impacts on Kansas marketplace, including effectuated enrollment
- Providing data, analysis or context to support policy discussions



Cynthia Snyder, Senior Analyst, csnyder@khi.org

Access your Resource Guide in the chat!



We Want to Hear from You!

You can be anywhere today. *What brings you to today's session?*



Acknowledgments

We recognize the following individuals for their contributions:



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Analyst



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Strategy Team Leader*



Kaci Cink, M.P.H.
Analyst



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Director of Research



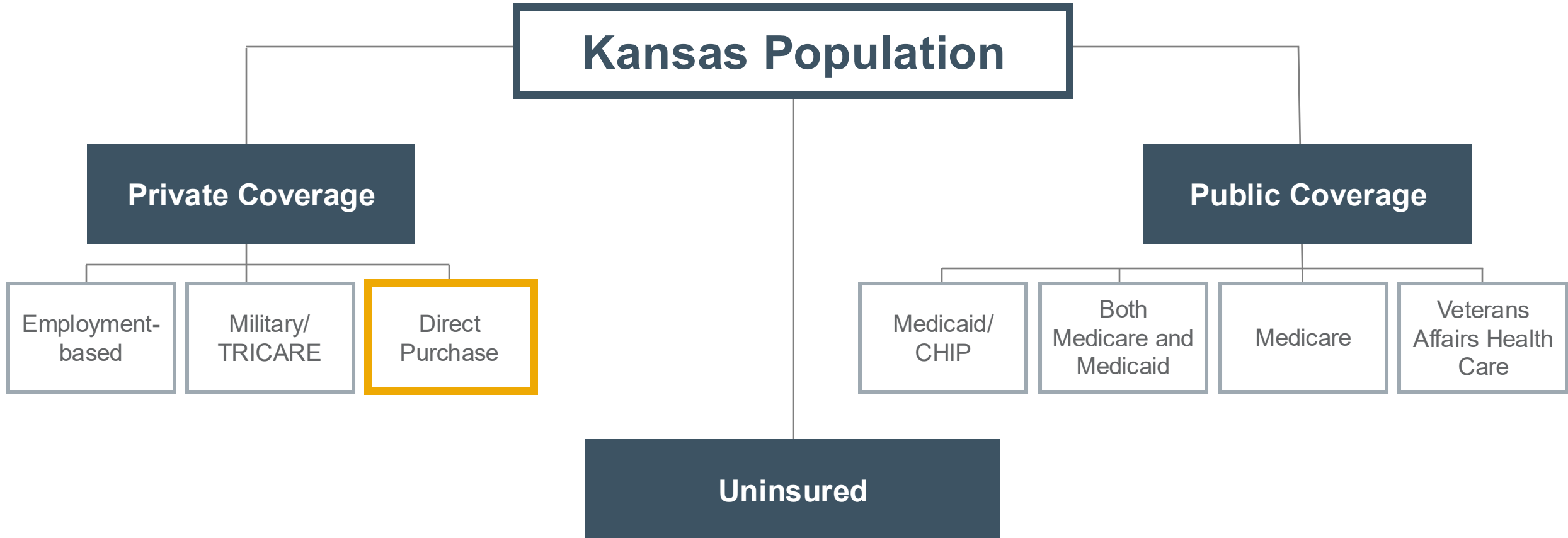
ACA Marketplace in Kansas



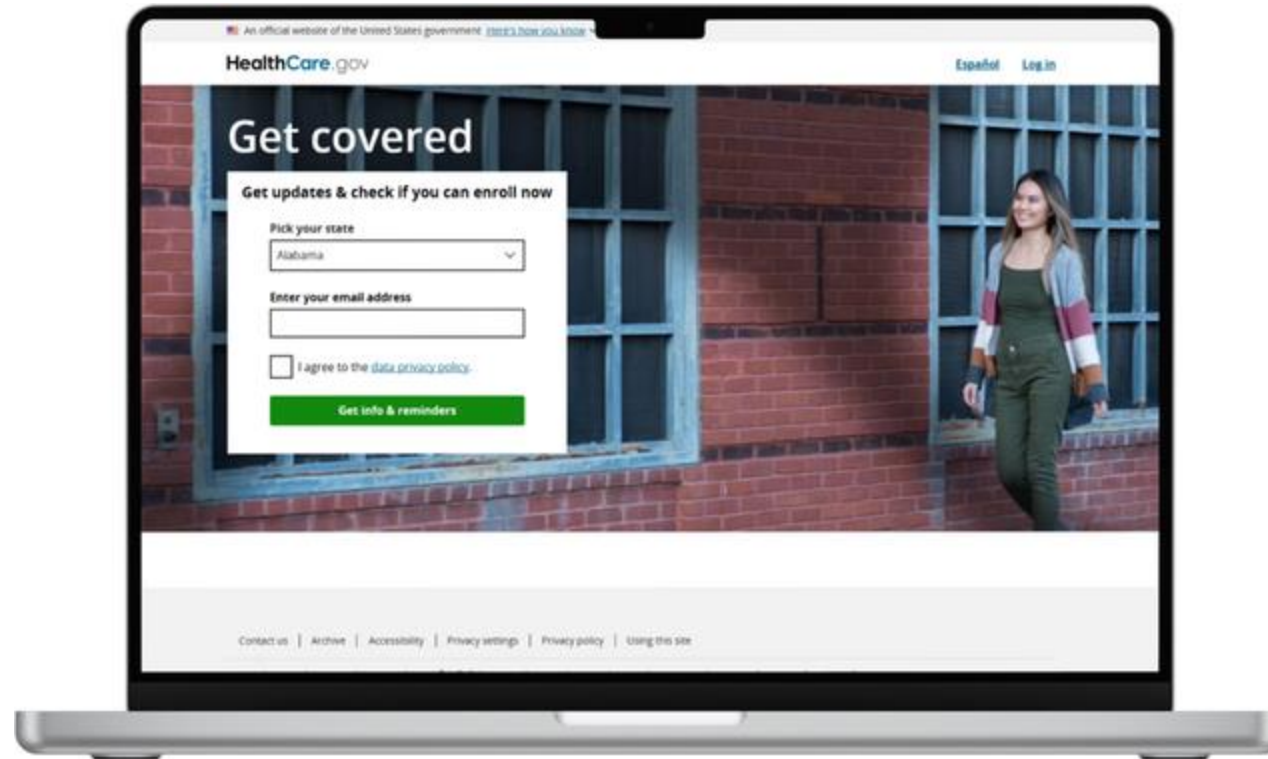
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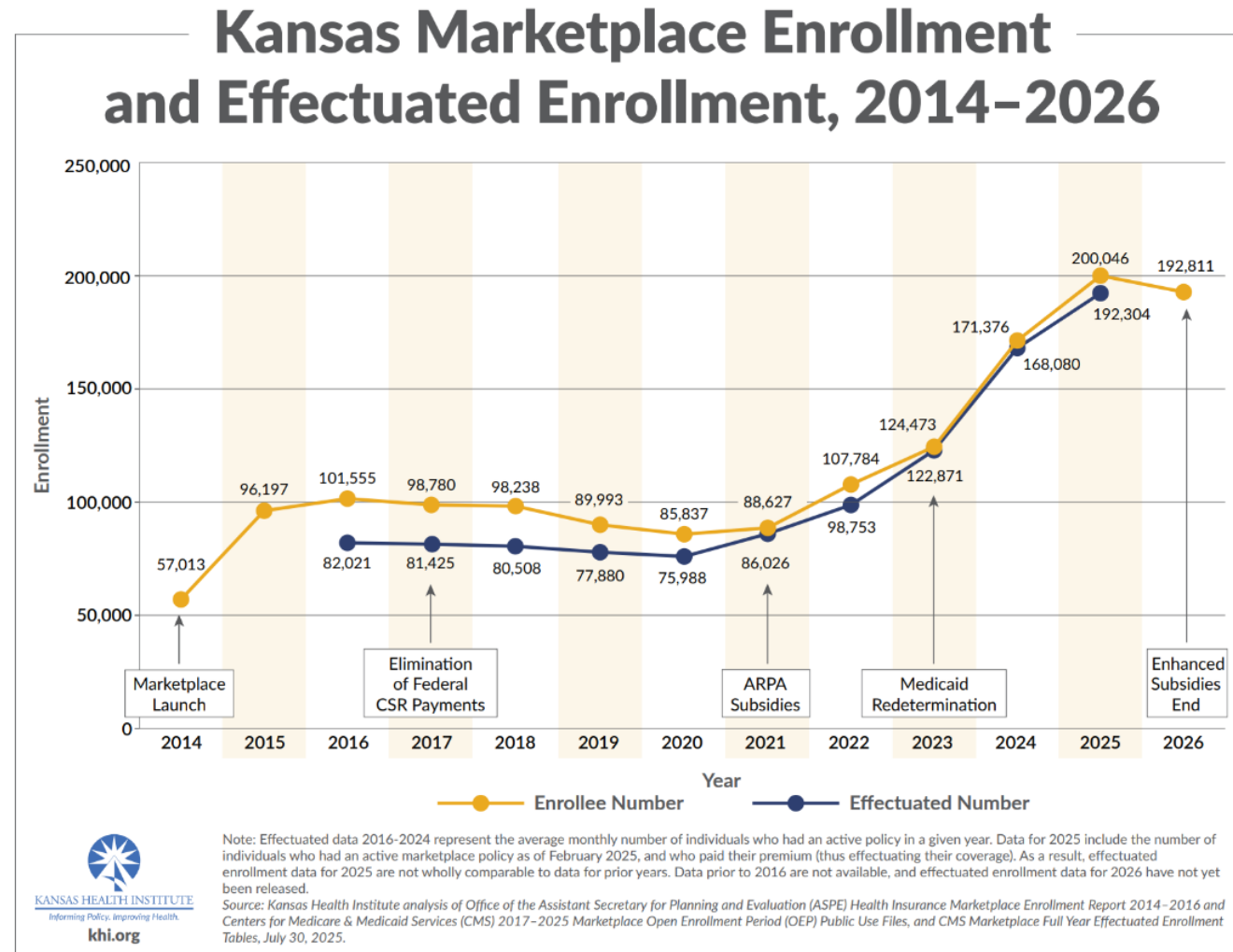
Health Insurance in Kansas



What is the Health Insurance Marketplace?



Enrollment and Effectuated Enrollment



What is Effectuated Enrollment?

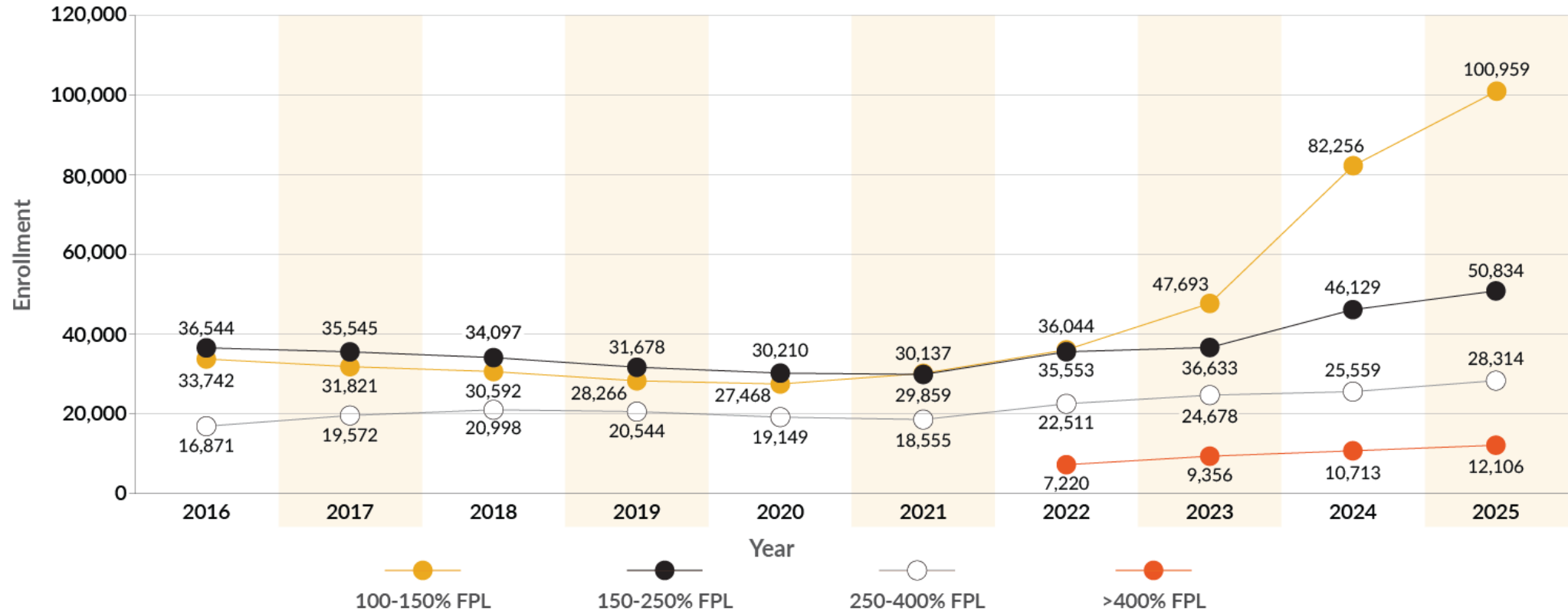


Effectuated enrollments describes the **number of people that enrolled in coverage and also paid their first premium as of February 2026.**



Marketplace Enrollment

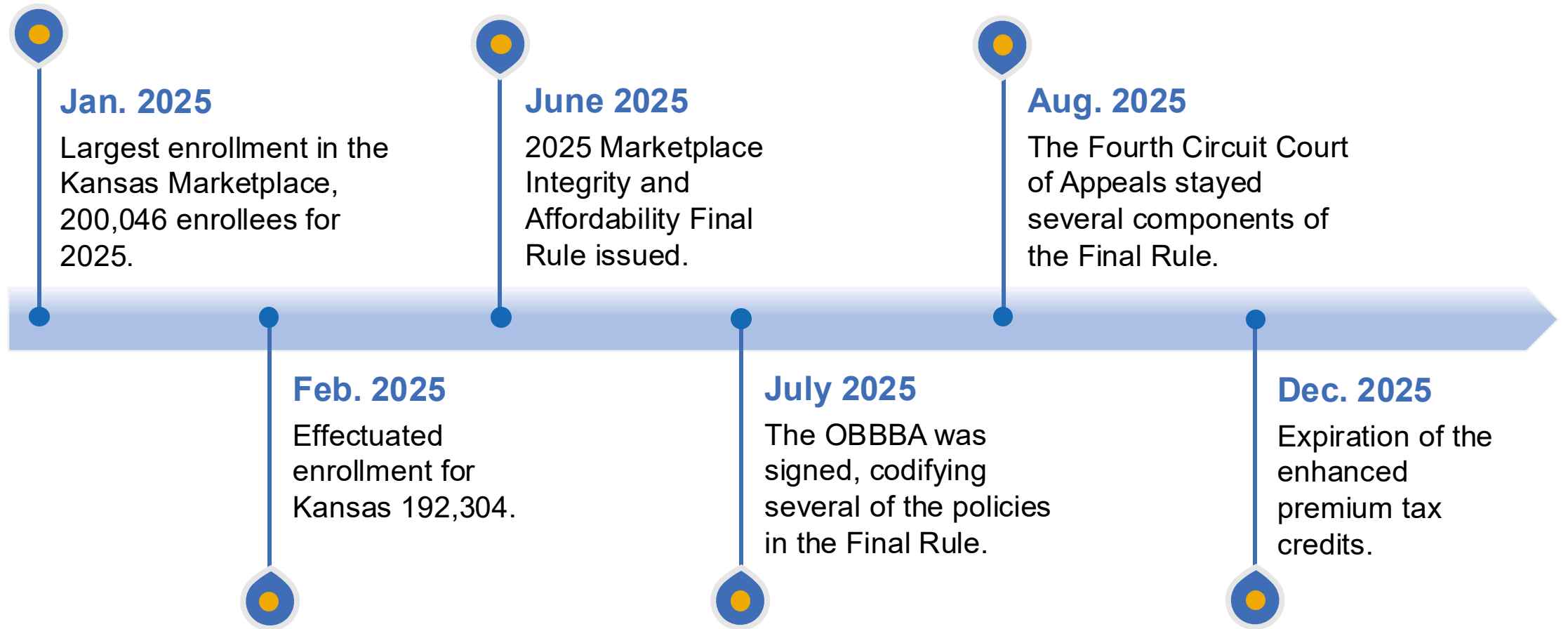
Kansas Marketplace Enrollment by Federal Poverty Level, 2016–2025



Note: Due to data limitations, enrollees with unknown household income and those making below 100 percent of the federal poverty level (FPL) were excluded from this analysis. Income data are not publicly available for 2014–2015. Data for the income level above 400 percent FPL are not available between 2017–2021. Data for 2016 are based on an estimate from the Health Insurance Marketplace 2016 Open Enrollment Period: Final Enrollment Report from the Office of the Assistant Secretary for Planning and Evaluation, U.S. Department of Health and Human Services. Source: Kansas Health Institute analysis of the Centers for Medicare and Medicaid Services (CMS) 2017–2025 Marketplace Open Enrollment Period (OEP) Public Use File and the Health Insurance Marketplace 2016 Open Enrollment Period: Final Enrollment Report from the Office of the Assistant Secretary for Planning and Evaluation, U.S. Department of Health and Human Services.



Events Impacting the Marketplace in 2025



2025 Final Rule Not in Litigation

End of Low-Income Special Enrollment Period

Low-income households can no longer enroll all year, beginning Aug. 25, 2025.

Updated Definition of “Lawfully Present”

Excludes Deferred Action for Childhood Arrivals (DACA) recipients and narrows eligibility for some immigrants



2025 Final Rule Stayed in Litigation

Premium Responsibility Payments

Applies a temporary \$5 monthly charge to enrollees with \$0 premiums who do not update eligibility before the end of plan year 2026 open enrollment.

Tax Credits Reconciled

Households must file taxes and reconcile tax credits received during the tax year for plan year 2026.



Impact on Future Open Enrollments

**Shorter Open
Enrollment Period**

**End of Automatic
Re-Enrollment**

**Increased Pre-
Enrollment Verification**

**Removal of APTC
Repayment Caps**



Average Impact on Premiums

The **average monthly premium** for a benchmark silver plan in Kansas for a family of four in 2026 increased

28.9%

before applying Advance Premium Tax Credits.



Average Impact on a Family of Four

The **average monthly premium cost** for a benchmark silver plan in Kansas for a family of four at 250 percent of FPL is

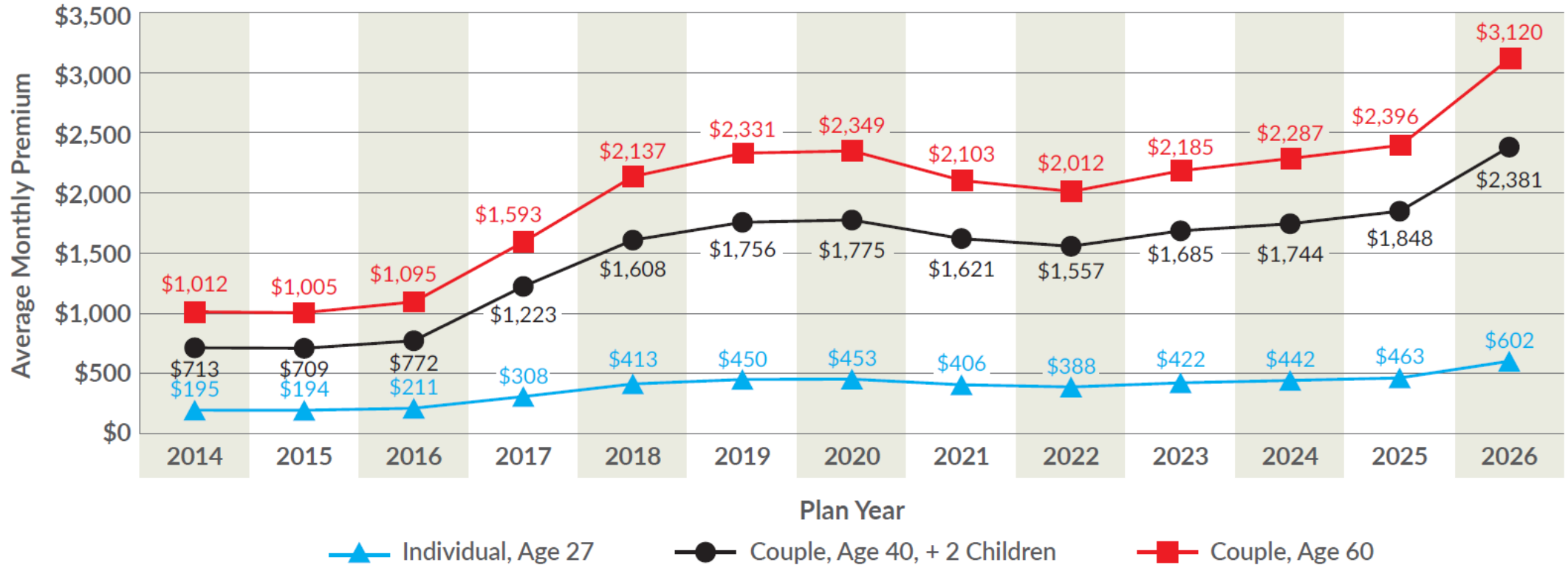
110.8%

higher without enhanced APTC than it would have been with enhanced APTC.



Average Monthly Premium Before APTC

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.



Impact with Advanced Premium Tax Credits

At 100-150% of federal poverty level:

Under enhanced credits, most people paid **\$0** for a benchmark silver plan with cost-sharing reductions.

In 2026, premiums for a family of 4 would be **\$56 per month at 100% FPL** and **\$168 per month at 150% FPL** for a benchmark silver plan.

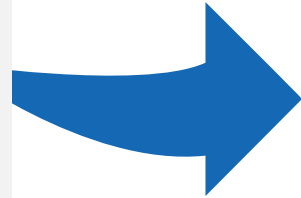
Applying APTC to a bronze plan would still result in **\$0 out of pocket premiums**, but consumers would **lose access to cost-sharing reductions and would have higher deductibles**.



Impact with Advanced Premium Tax Credits

At 250% of federal poverty level

Out-of-pocket premium costs are **about double** (2.1 times higher or 110 percent higher) or double than they would have been with enhanced APTC.



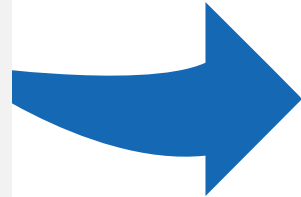
- **27-year-old:** about \$275 per month
- **Family of four** (*children enrolled in CHIP*): about \$565 per month
- **60-year-old couple:** about \$372 per month



Impact with Advanced Premium Tax Credits

At 400% of federal poverty level:

Out-of-pocket premium costs are about **20 percent higher** than with enhanced APTC.



- **27-year-old:** about \$520 per month
- **Family of four:** about \$1,067 per month
- **60-year-old couple:** about \$702 per month



What we will be watching



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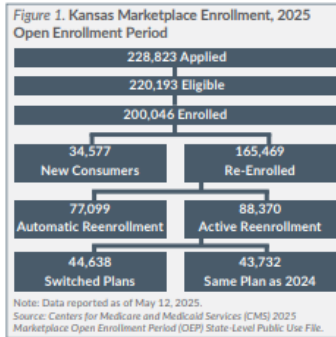
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MARKETPLACE ENROLLMENT PEAKS BEFORE EXPECTED DECLINE

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



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

Kansas Enrollment

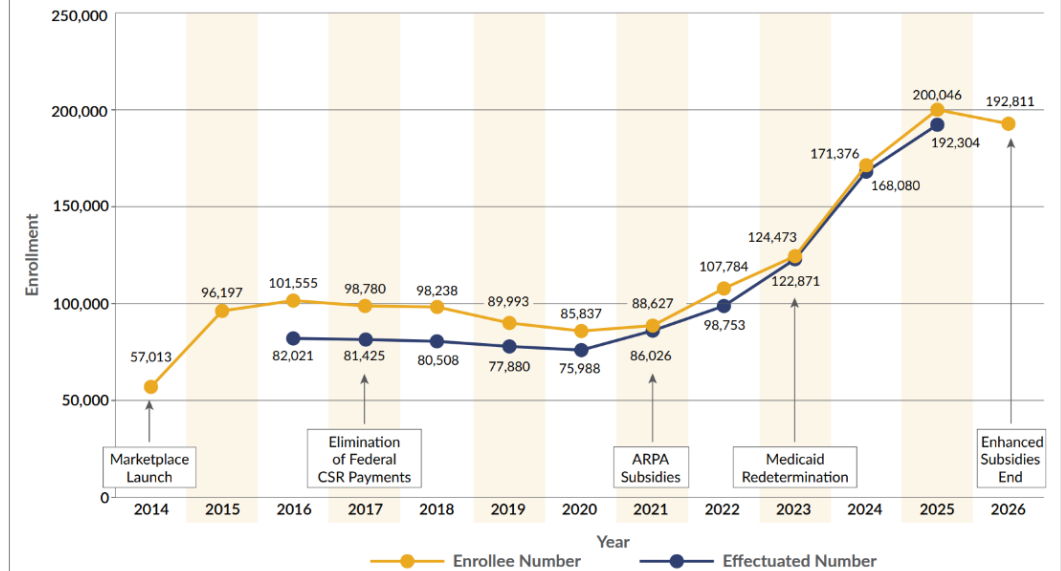
Data from the Centers for Medicare and Medicaid Services (CMS) show that 228,823 Kansans applied for a marketplace plan during the 2025 OEP and 220,193 were determined eligible to enroll. Among those who were eligible, 200,046 completed their enrollment by selecting a plan or by being automatically re-enrolled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

KEY POINTS

ISSUE BRIEF

AUGUST

Kansas Marketplace Enrollment and Effectuated Enrollment, 2014–2026



Note: Effectuated data 2016–2024 represent the average monthly number of individuals who had an active policy in a given year. Data for 2025 include the number of individuals who had an active marketplace policy as of February 2025, and who paid their premium (thus effectuating their coverage). As a result, effectuated enrollment data for 2025 are not wholly comparable to data for prior years. Data prior to 2016 are not available, and effectuated enrollment data for 2026 have not yet been released.
Source: Kansas Health Institute analysis of Office of the Assistant Secretary for Planning and Evaluation (ASPE) Health Insurance Marketplace Enrollment Report 2014–2016 and Centers for Medicare & Medicaid Services (CMS) 2017–2025 Marketplace Open Enrollment Period (OEP) Public Use Files, and CMS Marketplace Full Year Effectuated Enrollment Tables, July 30, 2025.



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What's the Impact on Kansas?



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Health Care Panel



Alice Weingartner
Chief Strategy Officer,
Community Care Network of
Kansas



Dr. Julie Elder
Chief Executive Officer,
GraceMed Health Clinic



Juven Nava
Director of Community Outreach
and Communications,
GraceMed Health Clinic



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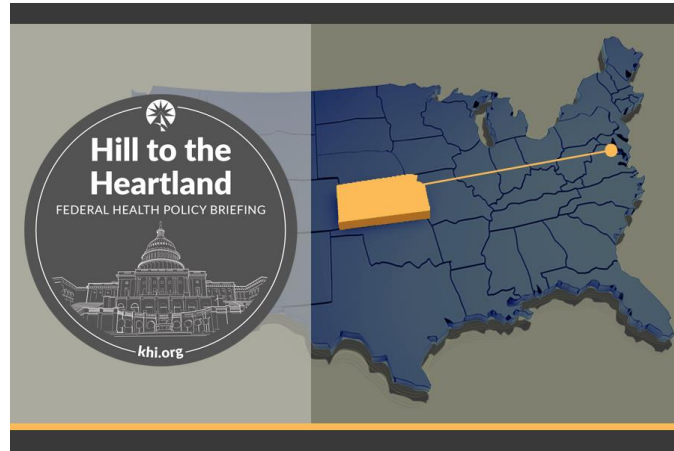
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