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ISSUE BRIEF

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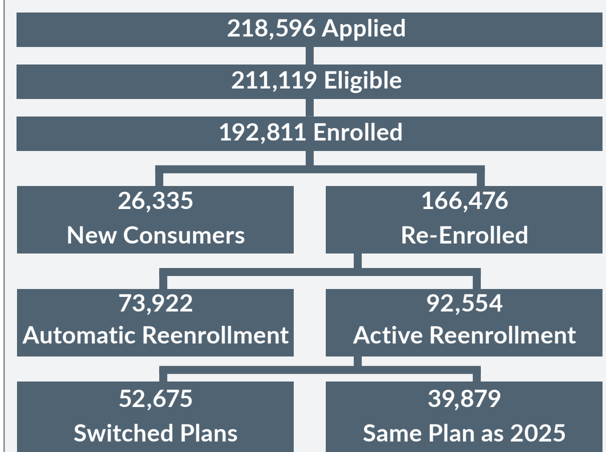
EARLY EFFECTS OF POLICY CHANGE ON MARKETPLACE ENROLLMENT

Introduction

During the 2026 plan year open enrollment period (OEP) that ended Jan. 15, 2026, 192,811 Kansans selected or were automatically re-enrolled in a health insurance plan through the federally facilitated marketplace, a decrease of 7,235 (3.6 percent) enrollees compared to last year's record high enrollment. Recently released CMS data indicate that 165,435 Kansans had effectuated coverage in January after paying their first month's premium. Effectuated enrollment declined to 143,880 in February, a 25.4 percent decrease from open enrollment — more than double the approximately 10 percent decline during the same period in each of the previous four years.

This was the first OEP following the expiration on Dec. 31, 2025, of the enhanced Advance Premium Tax Credits (APTC) authorized under the American Rescue Plan Act of 2021 and extended through 2025 by the Inflation Reduction Act. This marks the first dip after four consecutive years of record high enrollment. In the United States, 23.1 million consumers enrolled during the 2026 OEP, which is a 4.9 percent decrease from 24.3 million the previous year. Without the enhanced tax credits, financial assistance available in the marketplace is at the original Affordable Care Act (ACA) levels.

Figure 1. **Kansas Marketplace Enrollment, 2026 Open Enrollment Period**



Note: Data reported as of March 27, 2026.

Source: Centers for Medicare and Medicaid Services (CMS) 2026 Marketplace Open Enrollment Period (OEP) State-Level Public Use File.

This brief provides summary data from the 2026 OEP on enrollment in ACA marketplace health insurance, including enrollee characteristics, plan selection, financial assistance and premiums, as well as enrollment in stand-alone dental insurance in Kansas. The OEP lasted from Nov. 1, 2025, through Jan. 15, 2026. Coverage began Jan. 1, 2026, for those who enrolled on or before Dec. 15 and Feb. 1 for those who enrolled after Dec. 15.

KEY POINTS

- ✓ During the open enrollment period that ended Jan. 15, 2026, 192,811 Kansans selected or were automatically re-enrolled in a health insurance plan for the 2026 plan year through the federally facilitated marketplace — a 3.6 percent decrease from the 2025 open enrollment period.
- ✓ The decline in enrollment during the first two months of 2026 was double the decline during the same period of the previous four years.
- ✓ Following the expiration of the enhanced premium tax credits available since 2021, the average monthly premium paid by Kansans who selected a marketplace plan during the 2026 open enrollment period was $160, up $54 from 2025. Enrollees who did not receive APTC paid an average of $795 per month in 2026, up from $590 in 2025.
- ✓ After accounting for Advance Premium Tax Credits (APTC), the average monthly premium paid by Kansas enrollees was $160, 16.8 percent higher than the average of $137 paid by enrollees across the 30 states, including Kansas, that use the federally facilitated marketplace.
- ✓ Nearly half (47.1 percent) of Kansas marketplace enrollees selected a bronze or expanded bronze plan in 2026, up from one-third (34.1 percent) in 2025. At the same time, enrollment in silver plans declined from 56.1 percent to 45.4 percent. As enrollment in silver plans declined, the share of enrollees eligible for Cost-Sharing Reduction (CSR) subsidies fell to 43.0 percent.

Figure 2. **Kansas Marketplace Enrollees by Age, 2026 Open Enrollment Period**

Age	Kansans Enrolled	Percent of Total Kansas Enrollees
Age 0-17	19,078	9.9%
Age 18-25	21,582	11.2%
Age 26-34	31,367	16.3%
Age 35-44	40,410	21.0%
Age 45-54	35,825	18.6%
Age 55-64	42,341	22.0%
Age ≥ 65	2,208	1.1%

Note: Kansas Open Enrollment Period (OEP) enrollees = 192,811. Percentages may not sum to 100 percent due to rounding.

Source: Centers for Medicare and Medicaid Services (CMS) 2026 Marketplace Open Enrollment Period (OEP) Public Use File.

Kansas Enrollment

Data from the Centers for Medicare & Medicaid Services (CMS) show that 218,596 Kansans applied for a marketplace plan during the 2026 OEP and 211,119 were determined eligible to enroll. Among those who were eligible, 192,811 completed their enrollment by selecting a plan or by being automatically reenrolled (*Figure 1*, page 1). All areas in Kansas, except the Kansas City area, saw decreases in enrollment. Enrollment decreased the most between 2025 and 2026 in southwest Kansas (9.5 percent) and north central Kansas (9.3 percent). The Kansas City area saw a small increase of 0.3 percent.

One in 7 (13.7 percent or 26,335) Kansas enrollees were new consumers who did not have marketplace coverage on or before Nov. 1, 2025. The other 6 in 7 (86.3 percent or 166,476) were enrolled last year. Among returning enrollees, almost half were automatically re-enrolled (44.4 percent or 73,922), about a third actively re-enrolled and switched plans (31.6 percent or 52,675) and the remaining quarter re-enrolled in the same or a similar plan to the previous year (24.0 percent or 39,879).

Enrollee Characteristics

About one-fifth (21.1 percent) of Kansas enrollees were younger than 26 and over one-third (37.2 percent) were ages 26 to 44 (*Figure 2*). Enrolling healthy younger people generally can keep premium rates lower. Less than one-fourth (22.0 percent) of Kansas enrollees were ages 55 to 64, an age group that is more likely to have preexisting or chronic health conditions. The ACA-required comprehensive health benefits included in marketplace plans are likely very attractive to this age group. Race and ethnicity data are not presented here because about half of enrollees did not report the data (51.7 percent for race and 45.5 percent for ethnicity).

Plan Selection

For the 2026 plan year, six insurers offered a total of 64 plans, including 24 bronze and expanded bronze plans, 19 silver plans, 20 gold plans and one catastrophic plan, (*Figure 3*, page 3). For the tenth consecutive year, there were no platinum plans offered on the marketplace in Kansas. The companies and number of counties in which they offered plans were: Blue Cross and Blue Shield of Kansas, Inc. (103 counties); Ambetter from Sunflower Health Plan insured by Celtic Insurance Company (91 counties); UnitedHealthcare 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). For the first time, not all Kansas counties have two insurers available to choose from. Fourteen counties in southwest Kansas have only one insurer available.

During the 2026 OEP, bronze and expanded bronze plans accounted for the largest share of plan selections in Kansas (47.1 percent or 90,801). These plans typically cover about 60 percent of health care expenses for a typical population. Another 45.4 percent or 87,620 selected a silver plan, which covers about 70 percent of health care expenses. About 7.4 percent (14,260) selected a gold plan, and relatively few (0.1 percent or 130) selected a catastrophic plan (*Figure 3*, page 3).

The number of Kansans selecting bronze or expanded bronze plans increased from 34.1 percent in 2025 to 47.1 percent in 2026, while the share selecting silver plans declined from 56.1 percent to 45.4 percent. Although total marketplace enrollment declined by only 7,235 people, enrollment in silver plans decreased by 24,679.

Bronze plans generally have lower monthly premiums than silver plans but higher deductibles and other out-of-pocket costs. With the expiration of the enhanced premium tax credits for the 2026 plan year, which increased premiums for silver plans, more consumers may have selected bronze plans to reduce their monthly premium costs.

A similar shift occurred nationally, where silver plan selection declined from 56.2 percent in 2025 to 42.6 percent in 2026. Compared to national enrollment, Kansas had a higher share of enrollees selecting bronze plans (47.1 percent compared to 39.6 percent nationally) and a lower share selecting gold plans (7.4 percent compared to 17.2 percent nationally).

Figure 3. **Kansas and U.S. Marketplace Enrollment by Metal Level, 2026 Open Enrollment Period**

	Catastrophic	Bronze (and Expanded Bronze)	Silver	Gold	Platinum
Kansas					
Number of Plans Available in Kansas	1	24	19	20	0
Kansans Enrolled	130	90,801	87,620	14,260	*
Percent of Total Kansas Enrollees	0.1%	47.1%	45.4%	7.4%	*
United States					
Percent of Total U.S. Enrollees	0.3%	39.6%	42.6%	17.2%	0.4%

*Platinum plans were not offered by the six health insurance companies participating in the Kansas marketplace for the 2026 plan year.
Note: Kansas marketplace enrollees = 192,811, and U.S. marketplace enrollees = 23,130,860.
Source: Centers for Medicare and Medicaid Services (CMS) 2026 Marketplace Open Enrollment Period (OEP) Public Use File.

Catastrophic plans have the lowest monthly premiums and much higher deductibles, but are only available for people under age 30, people over 30 who don't qualify for savings on a marketplace plan, or people of any age with a hardship or affordability exemption. Both bronze and catastrophic plans qualify as high-deductible plans and are eligible for Health Savings Accounts.

Financial Assistance

Most (88.8 percent or 171,263) Kansas marketplace enrollees received financial assistance through Advance Premium Tax Credits (APTC) and/or Cost-Sharing Reductions (CSR) for the 2026 plan year (*Figure 4*), which was lower than the 93.8 percent of enrollees who received financial assistance in 2025. For more than a quarter (28.5 percent) of Kansas marketplace enrollees, the premium was $10 or less per month with tax credits, compared with nearly half (47.4 percent) of enrollees in 2025.

Figure 4. **Kansas Marketplace Enrollees by Financial Assistance Received, 2026 Open Enrollment Period**

Enrollment Status	Kansans Enrolled	Percent of Total Kansas Enrollees	Percent of Total U.S. Enrollees
APTC and/or CSR	171,263	88.8%	86.7%
APTC	170,974	88.7%	86.6%
CSR	82,814	43.0%	37.1%

Note: Kansas marketplace enrollees = 192,811. Under the Affordable Care Act, as amended by the American Rescue Plan Act of 2021, enrollees with household income above 100 percent of the federal poverty level (FPL; $32,150 for a family of four in 2025) may be eligible for Advance Premium Tax Credits (APTC) to help them purchase plans on the marketplace during the 2026 plan year. Enrollees with incomes between 100 and 250 percent FPL ($32,150 to $80,375 for a family of four in 2025) also may be eligible for Cost Sharing Reduction (CSR) subsidies, which reduce out-of-pocket costs such as deductibles, co-payments and coinsurance. CSR can only be applied to a silver plan. Percent of U.S. enrollees with CSR is limited to only healthcare.gov states.
Source: Centers for Medicare and Medicaid Services (CMS) 2026 Marketplace Open Enrollment Period (OEP) Public Use File.

Many Kansas enrollees with incomes between 100 and 250 percent of the federal poverty level (FPL) ($32,150 to $80,375 for a family of four in 2025) are eligible for CSR subsidies when they enroll in a silver plan. CSRs reduce out-of-pocket costs such as deductibles, copayments and coinsurance. As enrollment in silver plans declined, the share of Kansas marketplace enrollees receiving CSR subsidies also declined from 54.9 percent in 2025 to 43.0 percent in 2026, a 21.7 percent decrease. As a result, many Kansans who selected lower monthly premium bronze plans are not eligible for CSRs and may face higher out-of-pocket costs when using health care.

Under H.R. 1, lawfully present immigrants with annual incomes below 100 percent FPL no longer qualify for APTC or CSR subsidies. U.S. citizens with family incomes under 100 percent FPL and undocumented immigrants are generally not eligible for financial assistance on the marketplace.

Premiums

Based on initial enrollment, the average monthly premium paid by Kansas enrollees receiving APTC increased from $73 per member per month in 2025 to $80 in 2026 (*Figure 5*, page 4). The average monthly premium paid by enrollees receiving APTC in 2026 was still lower than in 2023 ($97) but higher than in 2024 ($77) and 2025 ($73).

Figure 5. **Average Monthly Premium Per Enrollee in Kansas and the U.S., 2023-2026 Open Enrollment Periods**

Average Monthly Premium	Kansas Enrollees				U.S. HC.gov Enrollees			
	2023	2024	2025	2026	2023	2024	2025	2026
Enrollees With APTC	$97	$77	$73	$80	$71	$56	$58	$73
Enrollees Without APTC	$586	$578	$590	$795	$524	$565	$559	$737
All Enrollees	$139	$111	$106	$160	$102	$81	$85	$137

Note: Kansas marketplace enrollment = 192,811. Only U.S. enrollees residing in the 30 states operating on the federally facilitated marketplace (Healthcare.gov) are included. Under the Affordable Care Act, enrollees with household income at or above 100 percent of the federal poverty level (FPL; $32,150 for a family of four in 2025) may be eligible for Advance Premium Tax Credits (APTC) to help them purchase plans on the marketplace during the 2026 plan year. The average monthly premium is the average of the difference between an individual's premium and the individual's allocated APTC.

Source: Kansas Health Institute analysis of Centers for Medicare and Medicaid Services (CMS) 2023-2026 Marketplace Open Enrollment Period (OEP) Public Use File.

The average monthly premium paid by Kansas enrollees without APTC was $795, which was higher than the monthly premiums paid in 2023, 2024 and 2025 ($586, $578, and $590, respectively). APTC greatly reduces the cost of marketplace plans to consumers. The average premium for Kansas enrollees without APTC was 10 times higher than for those receiving APTC ($795 compared to $80). Overall, all Kansas enrollees paid $160 in monthly premiums on average after applying APTC, a $54 increase compared to 2025, and 16.8 percent more than the $137 paid per month on average by enrollees across all 30 states (including Kansas) operating on the federally facilitated marketplace.

Figure 6 in the accompanying insert provides information on average monthly premiums paid by all enrollees in each of the seven rating areas across Kansas and the change in enrollment between 2025 and 2026. Enrollees living in northwest Kansas paid the highest monthly premium on average, $183, which was 32.6 percent higher than enrollees living in southeast Kansas, who paid the lowest monthly premium on average, $138.

Stand-Alone Dental Insurance

For the 2026 plan year, there were 16 standalone dental plans offered by five insurers on the Kansas marketplace, and 11,138 Kansans selected a standalone dental plan — a 16.4 percent decrease compared to 2025.

Looking Ahead

The decline in enrollment and the rise in premiums during the 2026 OEP reflect the expiration of the enhanced premium tax credits along with federal regulatory changes affecting eligibility, enrollment and plan design. With the rise in premiums for silver plans, more enrollees moved to bronze plans and are no longer eligible for CSRs to lower deductibles, copayments and coinsurance. Although these enrollees will pay lower monthly premiums under a bronze plan, they will face higher out-of-pocket costs when they need care, which may lead some to avoid care due to cost. Higher premiums or higher out-of-pocket costs faced by enrollees who no longer have CSRs may lead some consumers to drop coverage, as seen in the recently released effectuated enrollment numbers, or delay care, particularly those most sensitive to costs.

Looking ahead to the 2027 OEP, federal policy changes will likely continue to shape marketplace enrollment and customer experience. The 2027 Notice of Benefit and Payment Parameters Final Rule issued by CMS on May 15, 2026, and the 2025 Marketplace Integrity and Affordability Final Rule issued by CMS on June 20, 2025, contain provisions that have been stayed in pending litigation. If ultimately implemented, these additional changes to the marketplace rules could result in fewer enrollments in 2027.

ABOUT THE ISSUE BRIEF
This brief is based on work by Cynthia Snyder, M.A., Viktoria Sterkhova, M.P.H., Madison Hoover, M.S., and Linda J. Sheppard, J.D. It is available online at khi.org/articles/early-effects-of-policy-change-on-marketplace-enrollment.

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Figure 6. **Kansas Marketplace Enrollment and Average Premium by Rating Area, 2026 Open Enrollment Period**

4 2 Insurers Offering 25 Plans
Enrollment: 7,846

$183 Average Premium for All Enrollees After APTC Applied	**$931** Average Premium for All Enrollees Before Any APTC is Applied for Anyone

-739 (-8.6%) Enrollees from 2025

3 4 Insurers Offering 46 Plans
Enrollment: 11,807

$161 Average Premium for All Enrollees After APTC Applied	**$815** Average Premium for All Enrollees Before Any APTC is Applied for Anyone

-1,208 (-9.3%) Enrollees from 2025

2 4 Insurers Offering 46 Plans
Enrollment: 29,420

$164 Average Premium for All Enrollees After APTC Applied	**$782** Average Premium for All Enrollees Before Any APTC is Applied for Anyone

-1,700 (-5.5%) Enrollees from 2025

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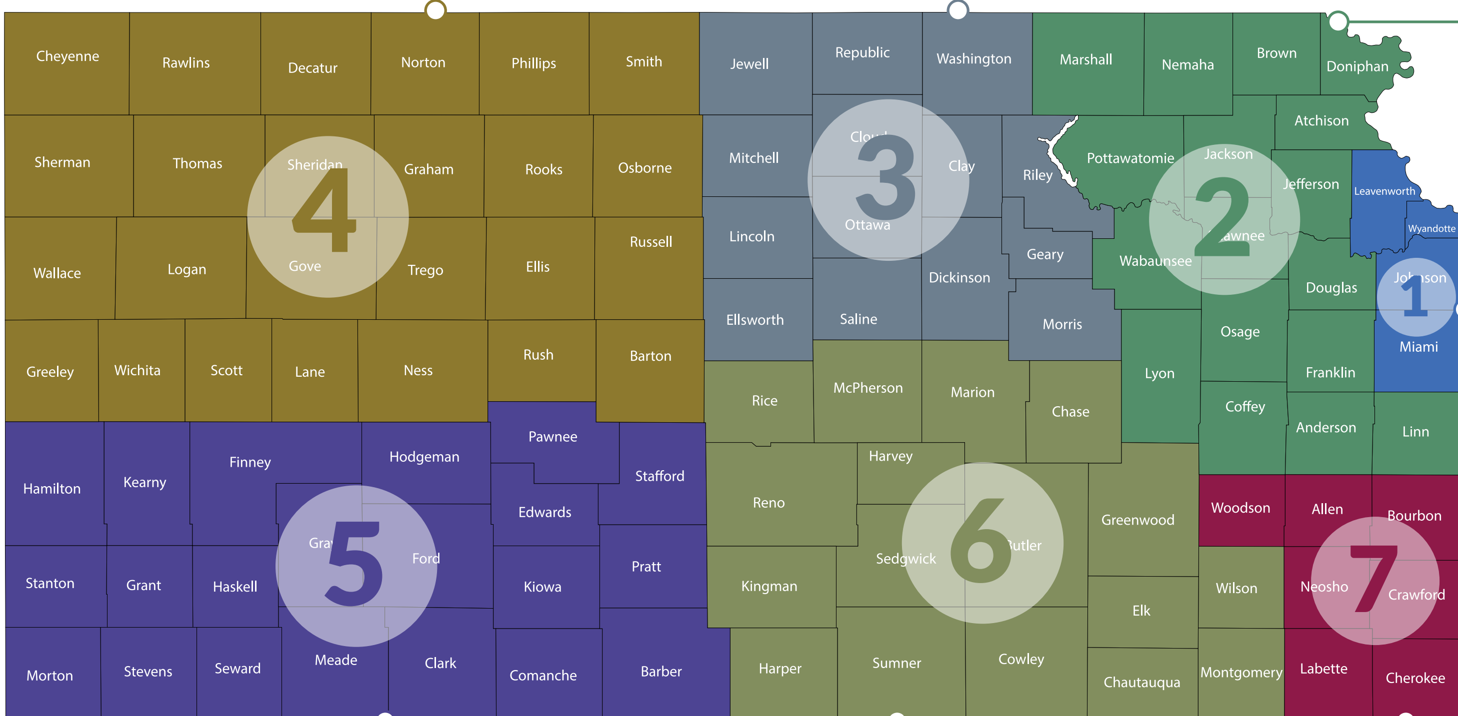
1 6 Insurers Offering 64 Plans
Enrollment: 63,666

$166 Average Premium for All Enrollees After APTC Applied	**$659** Average Premium for All Enrollees Before Any APTC is Applied for Anyone

+186 (+0.3%) Enrollees from 2025



5 2 Insurers Offering 25 Plans
Enrollment: 9,171

$159 Average Premium for All Enrollees After APTC Applied	**$1,026** Average Premium for All Enrollees Before Any APTC is Applied for Anyone

-967 (-9.5%) Enrollees from 2025

6 2 Insurers Offering 25 Plans
Enrollment: 62,136

$153 Average Premium for All Enrollees After APTC Applied	**$827** Average Premium for All Enrollees Before Any APTC is Applied for Anyone

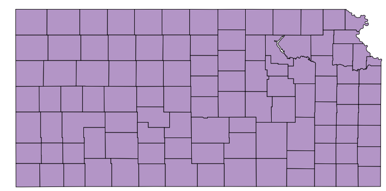
-2,682 (-4.1%) Enrollees from 2025

7 3 Insurers Offering 31 Plans
Enrollment: 8,765

$138 Average Premium for All Enrollees After APTC Applied	**$856** Average Premium for All Enrollees Before Any APTC is Applied for Anyone

-125 (-1.4%) Enrollees from 2025

Kansas



6 Insurers Offering 64 Plans
Enrollment: 192,811

$160 Average Premium for All Enrollees After APTC Applied	**$779** Average Premium for All Enrollees Before Any APTC is Applied for Anyone

-7,235 (-3.6%) Enrollees from 2025

Note: The number enrolled is the number of people selecting a plan during the marketplace open enrollment period. The average premium shown is for all enrollees after Advance Premium Tax Credit (APTC) applied regardless of whether they received APTC (see Figure 5). The APTC is available to enrollees with income at or above 100 percent of the federal poverty level (FPL; $32,150 for a family of four in 2025). All Kansas counties have at least one health plans offering coverage, while at least two health plans are operating in all rating areas.
Source: Kansas Health Institute analysis of U.S. Department of Health and Human Services 2026 Open Enrollment Period (OEP) County-Level Public Use Files.

2025 FPL	*Family Size 1*	*Family Size 2*	*Family Size 4*
100%	$15,650	$21,150	$32,150
250%	$39,125	$52,875	$80,375
400%	$62,600	$84,600	$128,600

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