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New Report

Open Enrollment Ends, GOP Price Hike Pain Begins

February 4th marks the final day of Open Enrollment as the nation's last state Affordable Care Act (ACA) marketplace prepares to [close](#). From Alaska to Florida, Americans are straining under the weight of [doubling, tripling, and quadrupling health insurance premiums](#) because Trump and the GOP put tax cuts for billionaires before Affordable Care Act (ACA) tax credits that [kept health care affordable for millions](#). It is no surprise that health care now [tops](#) Americans' concerns about affordability after Donald Trump and Republicans in Congress ripped away ACA tax credits from nearly [22 million Americans](#) to bankroll [tax breaks](#) for billionaires and big corporations. Each day of open enrollment, millions of families trapped in the [GOP's health care affordability crisis](#) were forced to make [gut-wrenching decisions](#) about their futures. A Louisiana farmer and his wife had to [give up their coverage](#) or face crippling debt. A Texas retiree [cut his budget down to the bare bones](#) to afford his premium until he qualifies for Medicare. A Louisiana woman was forced to finish out her [high-risk pregnancy without coverage](#) at all. More than [one million Americans](#) have dropped ACA coverage entirely — a number that will continue to snowball month after month as the Trump-GOP premium hikes become unbearable for more and more families. This week's final enrollment numbers signal only the beginning of the long, painful road to come for hard-working Americans, [15 million](#) of whom are set to lose coverage by the end of the decade due to Republicans' reckless cuts to Medicaid and the ACA.

By the Numbers

This open enrollment, [GOP premium hikes](#):

- **Doubled and tripled premiums for over [20 million](#) hardworking Americans**, including [small business owners](#), [farmers](#), and [older adults](#).
- **Put health care out of reach for over [one million](#) Americans** who can no longer afford to see a doctor and will face massive debt if they have a heart attack or accident.
- **Will lead to an estimated [5 million](#) Americans losing their health care** after they are unable to pay their premiums and are kicked off their coverage.
- **Forced middle-class families to pay [\\$20 billion](#) in higher health care costs in 2026**, while CEOs and yacht owners pocket [\\$120 billion](#) in tax breaks from the GOP tax scam.
- **Forced an estimated [one in three](#) Americans who buy health care on their own to reduce their coverage** and pay thousands more each year in health care costs.
- **Pressured countless families to [cut back](#) on food, clothing, and other basics** to afford health insurance and greater out-of-pocket costs.

GOP Premium Hikes Cut Enrollment by 1.2 Million Across the Country

	2025 Enrollment	2026 Enrollment	Difference
United States	24,319,713	23,036,917	-1,282,796
North Carolina	975,110	761,457	-213,653
Georgia*	1,510,852	1,301,254	-209,598
Florida	4,735,415	4,538,772	-196,643
Ohio	583,443	469,616	-113,827
Tennessee	642,867	569,310	-73,557
Arizona	423,025	357,144	-65,881
Indiana	359,240	300,049	-59,191
California	1,979,504	1,927,371	-52,133
Missouri	417,000	365,734	-51,266
Oklahoma	307,989	261,887	-46,102
South Carolina	631,948	587,567	-44,381
Utah	421,890	387,336	-34,554
Michigan	531,083	497,064	-34,019
Mississippi	338,159	313,392	-24,767
Illinois*	465,985	441,657	-24,328
Virginia*	388,856	365,787	-23,069
Wisconsin	313,579	291,336	-22,243
Alabama	477,838	455,776	-22,062
Oregon	139,688	118,372	-21,316
New Jersey	513,217	493,816	-19,401
Washington**	308,227	290,000	-18,227
Minnesota*	151,512	134,825	-16,687
Pennsylvania	496,661	482,183	-14,478
Iowa	136,833	123,304	-13,529
New York*	221,534	208,040	-13,494
West Virginia	67,113	55,879	-11,234
Kentucky*	97,374	86,297	-11,077
Delaware	52,931	44,663	-8,268
Nebraska	136,684	128,492	-8,192
Kansas	200,046	192,811	-7,235
Maine	64,678	57,456	-7,222
Nevada	110,687	104,286	-6,401
Arkansas	166,639	160,307	-6,332

Colorado	282,481	277,228	-5,253
Wyoming	46,643	41,545	-5,098
New Hampshire	70,337	66,024	-4,313
Rhode Island*	42,117	38,071	-4,046
Montana	77,221	73,255	-3,966
South Dakota	54,721	50,951	-3,770
Alaska	28,736	26,079	-2,657
Vermont*	32,862	30,399	-2,463
North Dakota	42,901	41,014	-1,887
Hawaii	24,606	23,380	-1,226
DC***	14,930	15,323	393
Massachusetts	389,191	391,744	2,553
Idaho*	117,373	120,426	3,053
Louisiana	292,994	296,648	3,654
Maryland	247,243	255,612	8,369
Connecticut	151,151	159,646	8,495
New Mexico	70,373	84,099	13,726
Texas	3,966,226	4,172,233	206,007

Sources: [KFF](#); State-based marketplace data ([CA](#), [CO](#), [CT](#), [MA](#), [ME](#), [MD](#), [NJ](#), [NM](#), [NV](#), [PA](#), [WA](#))

*State-based marketplace data publicly unavailable; data based on the CMS snapshot updated Jan. 28, 2026

**Washington's preliminary data release does not fully disclose the number of plan selections, giving only a ballpark estimate of over 290,000

***2026 Open Enrollment in Washington, D.C. ends on Feb. 4, 2026

Diving Deeper Into the Impact of GOP Premium Hikes

Since assuming office, Donald Trump and Republicans in Congress have wielded their power to launch a blistering assault on the ACA. They gutted the ACA to fund tax breaks for billionaires and big corporations, slashed navigator funding, and drowned Americans in red tape. Then, they spearheaded the longest shutdown in U.S. history — all to rip away the tax credits 22 million Americans rely on for affordable insurance. Now, millions of Americans caught in the Trump-GOP premium disaster are experiencing what no one ever should: their premiums are doubling, tripling, and quadrupling while billionaires and CEOs get another huge tax break. In the wake of GOP premium hikes:

- **Over One Million Americans Lost Their Coverage So Far, and That's Just the Beginning.**

At the start of 2025, more Americans had health care than at any other point in history, and a record high [24 million](#) Americans gained coverage through the Affordable Care Act. Then, Trump took office and immediately went to work dismantling the ACA, eliminating the tax credits, and making it harder for working Americans to enroll in health coverage. As a result, [one million](#) fewer Americans were able to afford ACA coverage this year. Researchers predict that by the time

the dust settles, as many as [5 million](#) will have lost health care in 2026 due to GOP premium hikes – continuing a decade-long trend of [uninsurance increasing](#) when Trump is in office.

- **Small Business Owners, Older Adults, Farmers, and Young Adults Were Hit the Hardest.** Republicans gutted the tax credits that [43 percent](#) of [small business owners](#) and [27 percent](#) of [farmers](#) rely on to afford health care. [More than half](#) of the adults who lost their premium tax credits entirely were between the ages of 50 and 64. A 60-year-old couple making \$85,000 a year saw their premium [quadruple](#) on average due to GOP premium hikes. Premiums skyrocketed by as much as [\\$47,000](#) a year for older couples in places like West Virginia. Young adults were also hard hit by GOP premium hikes, with [2.8 million](#) younger Americans expected to leave the marketplace this year. According to early data from Pennsylvania, older adults (ages 55-64) and younger adults (ages 26-34) are [terminating coverage](#) at a higher rate than all other age groups.
- **Millions Were Priced Out of the Coverage They Needed and Now Have to Rely on Reduced Coverage That Won't Cover Them When They Get Sick.** GOP premium hikes made high-quality coverage unaffordable for millions, forcing them to reduce their coverage and settle for plans that require them to pay huge deductibles before coverage kicks in and thousands more in out-of-pocket costs. These bronze plans can quickly devastate savings and land people deep in medical debt if they receive a diagnosis such as cancer, but GOP premium hikes are leaving families with no other choice. In California, [73 percent](#) of people who switched plans moved to a bronze plan. In Maine, bronze plan selections now compose [60 percent](#) of plan selections. [Idaho](#), [New Jersey](#), and [Rhode Island](#) also reported an increase in bronze plan selections.
- **8 Million Low-Income Americans Lost the \$0 Premiums They Count On.** [1 in 3](#) Americans who buy insurance on their own lost their \$0 premiums – a loss many cannot afford when they are making as little as [\\$16,000 a year](#). Losing \$0 premium plans made people with low incomes more likely to become uninsured and be covered for fewer days per year. \$0 premiums made a critical difference for the millions of Americans who fall into the Medicaid coverage gap. If their states expanded Medicaid, these Americans would not have been charged a premium. \$0 premiums became even more important after Republicans eliminated the American Rescue Plan incentive and put Medicaid expansion out of reach of millions in states like Mississippi and Georgia.
- **Coverage Losses Result in Higher Costs for Everyone, Everywhere, Regardless of Where They Get Their Coverage.** Due to the massive coverage loss caused by GOP health care cuts, emergency rooms will soon become packed with uninsured patients who are unable to cover the cost of their care, leading to [higher bills and increased premiums](#) for everyone else, including people who get insurance through their employers. Hospitals will struggle to stay open following

the deep federal cuts, often falling victim to consolidation - a practice that drives up costs for patients. Some rural hospitals will be forced to close, also [driving up costs](#) for patients at nearby facilities.

The Worst of the Trump-GOP Health Care Disaster Is Yet to Come, the Full Scale of the Impact Remains to Be Seen

Sadly, the latest reported decline in enrollment does not even begin to tell the full story of the impact of GOP premium hikes. Enrollment numbers are expected to decline month after month as people decide that they can't afford health care and stop paying their premiums. As [stated](#) by the State-Based Marketplace Network, a group that represents 22 state-based ACA marketplaces across the country: "Current data do not tell the full picture of this Open Enrollment, and many state-based marketplaces anticipate more consumers will drop coverage in the months to come." Enrollment numbers also do not capture the millions of Americans who will be forced to switch to cheaper plans and pay more out of pocket. The full scale of the Trump-GOP premium disaster is expected become clearer [this summer](#) as:

- **Families Realize They Can No Longer Afford Health Care if They Want to Keep Food on the Table or Pay Their Rent.** Families dealing with the fallout of the GOP premium disaster are still figuring out if they can make ends meet and manage to make their monthly premium payments. People buying insurance on their own are facing an average \$1000 hike in premiums. Polling shows that faced with a \$1,000 increase in health care costs, [31 percent](#) of people buying insurance through the ACA are likely to cut back on food, clothing, or other basic necessities; [22 percent](#) are likely to try to find an extra job or work more hours, and [15 percent](#) are likely to skip or delay paying other bills. Families are doing all they can to afford their premium but with the GOP putting the interests of corporations over working people, many will be out of luck.
- **Millions of Americans Who Were Auto-Renrolled Are Kicked off Their Coverage** when they get health care bills [two to three times](#) higher and cannot afford to pay them. Many of the consumers who were accounted for in the open enrollment numbers enrolled in a plan last year but did not log back on this open enrollment to view their new premiums and make an active decision to renew their coverage, change their plan, or terminate their coverage. The sticker shock of the bills is likely to catch those who were auto-enrolled off guard, potentially leading to a nonpayment of premiums, meaning their coverage loss will not be accounted for until a later date.
- **The 90-Day Grace Period for Nonpayment of Premiums Concludes.** People who enrolled in coverage and received tax credits this past Open Enrollment period have 90 days to pay all past-due premiums before insurers are permitted to terminate their coverage, if they've paid for at

least one month in the plan year. For example, if a family is able to make ends meet and pay their premium in January but cannot afford their premium after a bigger heating bill in February and cannot make up the balance later, they will not be kicked off their coverage until June, meaning the coverage losses from GOP premium hikes will mount with each passing month.

- **Huge Declines in Effectuated Enrollment Are Reported** after families are unable to stretch their budgets to cover both GOP health care hikes and the cost of [Trump tariffs](#). According to the Georgetown Center on Health Insurance Reform, “We will have to wait until summer, if not later, for a fuller picture of 2026 paid enrollment (released [last year in July](#)). By that point, the federal data should reflect several dynamics that the current snapshot does not capture,” including plan switching, nonpayment of premiums, and final choices by people who were auto-renewed.

The Ripple Effect of GOP Premium Hikes on Hospitals, Jobs, and the Economy

Republicans passed the largest cuts to health care in history to give tax breaks to the ultra-wealthy — an action that carries consequences far beyond the realm of health care. Cuts to Medicaid and the ACA defund hospitals, drive job loss, and destabilize communities. Republicans’ elimination of the enhanced premium tax credits will force small businesses to shutter, make it harder for hospitals to stay open, and worsen the affordability crisis facing working families living paycheck to paycheck. Here are more details on the ripple effect that GOP premium hikes are having on communities and economies across the nation:

- **Over [700](#) Hospitals and Clinics Are Facing Closure and Cutting Services Due to GOP Health Care Cuts.** Hospitals and clinics across the country are already feeling the blow from Donald Trump and Republicans’ largest health care cuts in history. From California to Maine, emergency rooms are shuttering, maternity wards are disappearing, and cancer patients are forced to travel further to get care. In the midst of this crisis, the GOP premium disaster will result in an additional [\\$32 billion](#) cut to hospital funding and a \$7.7 increase in uncompensated care from coverage loss, a cost that will likely be passed on to other consumers through higher bills.
- **Nearly 340,000 Jobs Will Be Lost in 2026 as a Result.** Health care cuts and coverage losses have a widespread impact on the economy. According to the Commonwealth Fund: “Approximately [339,100 jobs](#) are projected to be lost in 2026 [due to the elimination of the tax credits], as loss of income forces health care providers and other businesses to reduce their workforces.” These cuts will also have downstream effects on industries that serve health care providers and will cost state economies an estimated [\\$40 billion](#) in 2026. Many [small business owners](#) who rely on the ACA have been forced to [cut staff](#) or close entirely as a result of the GOP

premium hikes.

- **Premium Hikes Devastate the Middle Class.** By terminating the tax credits, Trump and Republicans in Congress enacted a [\\$23 billion](#) tax hike on the middle class for 2026 and a [\\$32 billion](#) tax hike for 2027. Middle-income consumers are the most likely to lose their tax credits altogether and face the [greatest premium hikes](#) thanks to the GOP. For example, enrollment by middle-income Americans (at 400-600 percent of the federal poverty level) [dropped 63 percent](#) in California after the cuts took effect.

Who Are the Millions of Americans Caught in the GOP Health Crisis?

In **Atlanta, Georgia**, Teresa Acosta's [premium](#) skyrocketed to \$520 a month, a jaw-dropping 620 percent increase from what she had previously paid. As a result, she had to make the heartbreaking decision to shut down the business she spent blood, sweat, and tears building.

“Come January, my premiums will triple, my co-pays will rise, and my son’s diabetes supplies will increase dramatically,” **said Teresa.** ‘I have made the heartbreaking decision to let my business go. Ultimately, I hope to find a new job with an employer-sponsored health care plan to continue affording my son’s health care.’” [[The Atlanta Journal-Constitution](#)]



In **Richmond, Virginia**, Lester Johnson and his family’s premium will more than double, jumping from \$700 to over \$1,400 a month. He and his wife, Yolanda, rely on the ACA tax credits for affordable coverage not only for themselves, but also for their 8-year-old daughter. Now, he’s unsure if they can afford the hike and finds himself preparing to make impossible decisions.

“It’s a lot of money for people,’ **said Johnson.** ‘I think everybody’s feeling the anxiety.’” [[The Washington Post](#)]

In **Aiken, South Carolina**, Nicole Wipp discovered that her family’s monthly ACA premium had increased so astronomically that it would exceed their mortgage payment. The spike was simply unaffordable, forcing Nicole and her husband to forgo insurance to afford coverage for their 15-year-old son.

“We decided that, ultimately, it would be better for us to gamble,’ **said Nicole.**” [[CBS News](#)]

Click here for [hundreds of stories](#) of Americans feeling the pain of the GOP health crisis.

