

Health Agency Pulls Obamacare Premium Spike in Fact Sheet Update

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An Affordable Care Act application and enrollment help sign stands outside a Westside Family Healthcare center in Bear, Del.

Photographer: Andrew Harrer/Bloomberg via Getty Images

The Centers for Medicare & Medicaid Services deleted information on average premium spikes on HealthCare.gov from its annual open enrollment fact sheet, in a potential sign of how sensitive the issue is for the Trump administration ahead of next year's midterm elections.

Negotiations to fund the government for fiscal year 2026 stalled over extending Covid-era tax credits on the health insurance exchanges, and the two parties remain at an impasse as the government shutdown reaches a record 29 days.

Republicans argue the additional money enacted under former President Joe Biden was meant to be temporary, but have expressed willingness to negotiate after the government reopens. Democrats point to huge premium spikes as reason to extend the subsidies, saying they shouldn't be contingent on reopening the government.

Polling suggests the majority of Americans support keeping the enhanced subsidies in place, with health-care think tank KFF reporting that 78% of respondents support extending them for low- and moderate-income enrollees.

The CMS posted a fact sheet Tuesday ahead of the start of open enrollment on Nov. 1, saying "most enrollees on Healthcare.gov will have access to plans with premiums at or below \$50 per month." The sheet also said the ACA's core tax credits are expected to cover 91% of premiums for the lowest-cost plan for those who qualify, compared to 85% in 2020 before the enhanced subsidies took effect.

But the fact sheet omitted a paragraph from a version the agency posted but deleted from the site on Monday, saying average 2026 benchmark plan premiums are increasing 30% over 2025. That number tracks with reporting from think tanks like KFF, as well as internal CMS documents previously reported by The Washington Post.

The CMS did not respond to a request for comment.

Benchmark plans are the second lowest-cost silver tier plan, which are used to calculate an enrollee's costs and subsidies. Lowest-cost plans referenced in the fact sheet could refer to bronze or catastrophic level plans, which offer less coverage but lower premiums.

Catastrophic plans are typically only offered to people under the age of 30 or those experiencing financial hardships. In September, the administration expanded hardship exemptions to enrollees making too much or too little to qualify for tax credits.

The CMS fact sheet also highlights a change extending availability of health savings accounts to enrollees of bronze and catastrophic plans under the Working Families Tax Cuts, a provision of Republicans' tax and spending law signed this summer, noting the expansion will affect at least 1.6 million HealthCare.gov enrollees.

The earlier version of the fact sheet shows the CMS changed the reference to the tax law from the "Working Families Tax Cuts Legislation" to "President Trump's Working Families Tax Cuts Legislation."