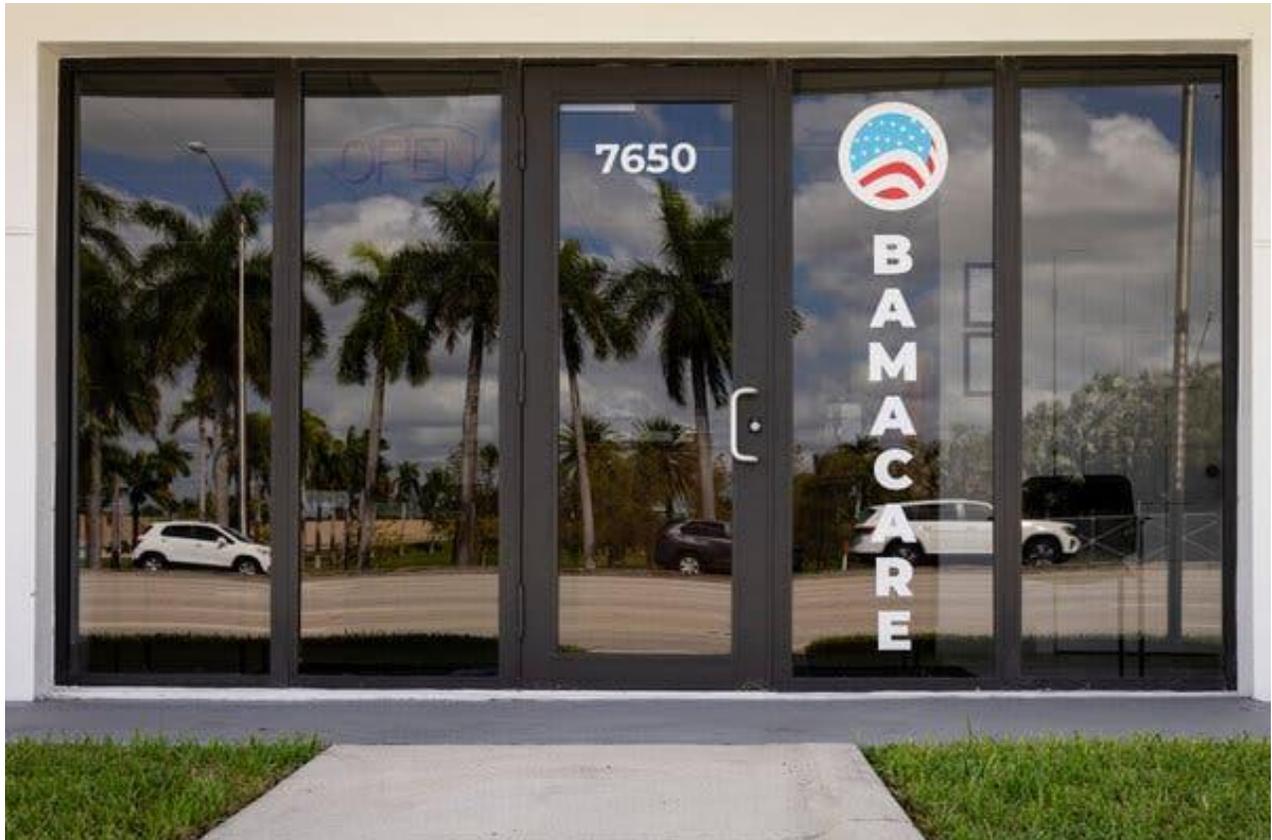


# *Initial Obamacare Enrollment Drops by 1.4 Million*

That number could increase significantly as more consumers are faced with higher bills brought on by expiring premium subsidies.

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An insurance sales office in Miami-Dade County in October. Credit...Eva Marie Uzcategui for The New York Times

**By Reed Abelson and Margot Sanger-Katz**

The authors have been covering the Affordable Care Act marketplaces since their launch.

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About 1.4 million fewer people have enrolled in Obamacare coverage this year in the face of [soaring premiums](#), according to an early report, following the expiration of the enhanced subsidies that helped lower the cost of health insurance for millions of Americans.

[Numbers published](#) by the federal government on Monday indicated that 22.8 million Americans had enrolled in Affordable Care Act plans starting Jan. 1, down from [24.2 million](#) enrolled through the end of the sign-up period last year. They are the first official figures showing the effects of the change in policy.

The new data covered sign-ups through Jan. 3. People can still enroll through Thursday. Comparing the new data to a [similar period](#) last year, enrollment declined by 800,000 people, versus 1.4 million when compared to last year's entire enrollment period.

Many health policy experts expect enrollment to fall further in the coming months as people whose policies were automatically renewed may decide to drop coverage once they receive their first bill reflecting a much higher price.

"It's really too soon to tell," said Cynthia Cox, a senior vice president at KFF, a nonprofit research group that tracks the Affordable Care Act. She said the initial enrollment numbers being reported were higher than she expected, but she said the final tally will not be known for months.

Andrew Nixon, a spokesman for the Department of Health and Human Services, attributed most of the enrollment decline to anti-fraud measures, not the higher cost of coverage. The Trump administration has tightened income and document checks for some enrollees, in an effort to reduce the number [who earn too little](#) to qualify for subsidies.

The reduction, he said in a statement, "is largely due to C.M.S. cracking down on fake and improper marketplace enrollments."

Congress is nevertheless continuing to debate options to soften the financial blow for consumers, but lawmakers have failed to coalesce around any solution. The House [passed legislation](#) to extend the additional insurance subsidies first enacted during the Covid pandemic, but the Senate has already considered (and rejected) an identical measure.

A bipartisan group of senators has been meeting to discuss a compromise plan, which would extend some funding to consumers with more limitations. But the details of that plan have not been finalized, and its prospects for passage remain unclear.

President Trump has expressed ambivalence about the insurance subsidies. As recently as November, the White House floated a proposal to extend funding. And just last week, the president told Republicans they should be flexible about related abortion restrictions when considering options, a comment that suggested his interest in reaching a compromise.

But asked about the bill on Sunday while traveling on Air Force One, Mr. Trump said he might veto the legislation.

The expiration of the extra subsidies has [doubled the amount](#) people will have to pay for insurance, on average. The Congressional Budget Office estimates that the result will result

in [two million](#) more Americans becoming uninsured this year. But other analysts have estimated larger losses of coverage.

Adrianna McIntyre, an assistant professor of health policy at Harvard, said she thinks the final enrollment number could drop by several million in the next few months. “I don’t think this is the final number,” she said.

Consumers can continue to enroll in plans through Thursday, for coverage that becomes effective on Feb. 1. After that, in the absence of any congressional action, the annual open enrollment period will be over for people signing up through the federal marketplace, and most people may have to wait until next year to enroll.

**Reed Abelson** covers the business of health care, focusing on how financial incentives are affecting the delivery of care, from the costs to consumers to the profits to providers.

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