

## More Obamacare Users Pay \$500 a Month

**The share of Affordable Care Act plans costing more than \$500 a month — or \$6,000 a year — has doubled over the last four years, *John Tozzi* reports.**

The latest data posted by the Centers for Medicare & Medicaid Services showed that for 2026, total enrollment dipped about 5%, to 23.1 million. The figures mark a sign of the squeeze on household budgets **after Congress let Covid-era assistance expire.**

Far fewer people are getting free or low-cost plans, while the proportion paying the highest prices is rising, according to data from the federal HealthCare.gov site, which covers 30 states.

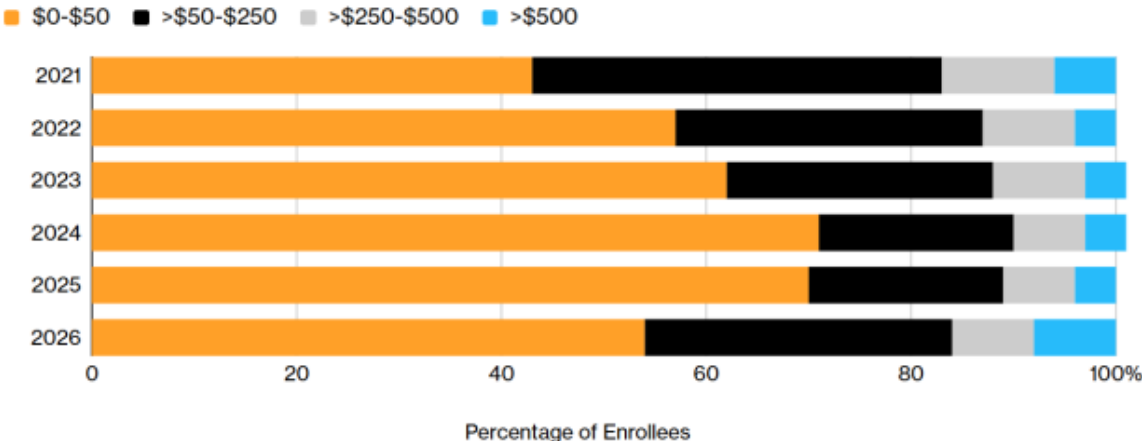
A growing percentage of Obamacare customers willing to pay the highest premiums **may signal that the pool of recipients is skewing** toward those with significant health care needs, as healthier members drop off due to rising costs. This would be problematic, given the program depends on payments from healthy individuals to help offset the higher costs associated with customers that need more expensive treatment.payments from healthy individuals.

President Donald Trump renewed calls for the ACA to be replaced with direct payments to individuals, a proposal his administration hasn't fleshed out with details.

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### ACA Premiums Getting More Expensive

The share of enrollees paying more than \$500 a month has doubled



Note: Percentages in CMS data for 2023 and 2024 do not sum to 100.

Source: Bloomberg analysis of CMS data

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