

## How GOP Megabill Would Hike ACA Marketplace Premiums in North Carolina

If Congress ends marketplace premium tax credit improvements, eligible enrollees in North Carolina would pay on average **\$672** more per year for marketplace health coverage—multiple times more per family.

**1,027,900** residents had health insurance marketplace coverage in 2024, **92** percent more than in 2021. This includes:

- ~**235,754** residents ages 55-64

- ~**96,245** residents who are children

If Congress enacts the House-passed reconciliation bill, **288,807** enrollees would have to file new paperwork to stay covered.

### Counties Hardest Hit:

Highest average loss of premium tax credits:

- Dare County: \$1,260 more per year
- Hyde County: \$1,188 more per year
- Brunswick County: \$1,104 more per year
- Transylvania County: \$1,068 more per year
- Pamlico Counties: \$1,044 more per year

Highest number of enrollees that could be affected:

- Mecklenburg County: 142,900
- Wake County: 100,400
- Guilford County: 50,900
- Buncombe County: 34,700
- Forsyth County: 34,000

### Rural Counties:

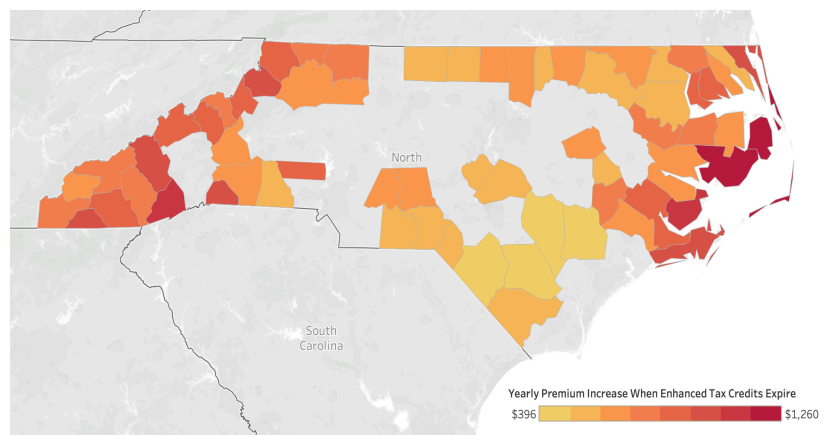
If Congress ends marketplace premium tax credit improvements, eligible enrollees in rural counties would pay on average **\$703** more per year for marketplace health coverage—multiple times more per family.

**251,700** residents in rural counties had health insurance marketplace coverage in 2024, **94** percent more than in 2021. This includes:

- ~**66,250** residents ages 55-64

- ~**17,747** residents who are children

If Congress enacts the House-passed reconciliation bill, **77,155** enrollees in rural counties would have to file new paperwork to stay covered.



## High Uninsured Counties:

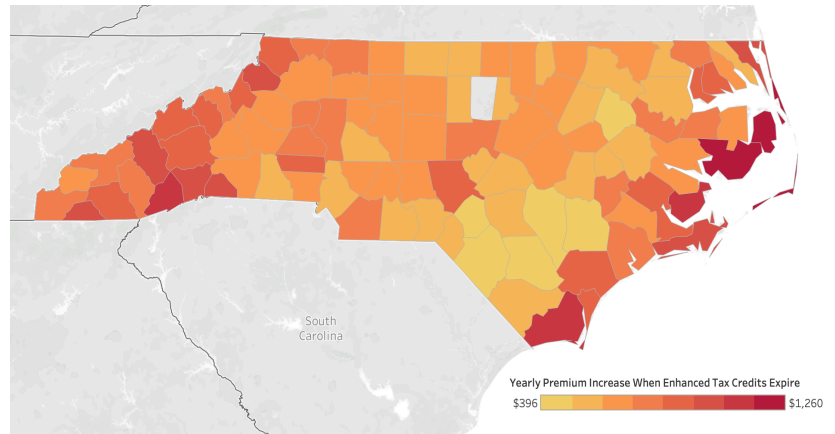
If Congress ends marketplace premium tax credit improvements, eligible enrollees in high uninsured counties would pay on average **\$676** more per year for marketplace health coverage—multiple times more per family.

**1,017,900** residents in high uninsured counties had health insurance marketplace coverage in 2024, **92** percent more than in 2021. This includes:

- ~**233,602** residents ages 55-64

- ~**94,154** residents who are children

If Congress enacts the House-passed reconciliation bill, **286,097** enrollees in counties with high rates of uninsurance would have to file new paperwork to stay covered.



## High Diabetes Counties:

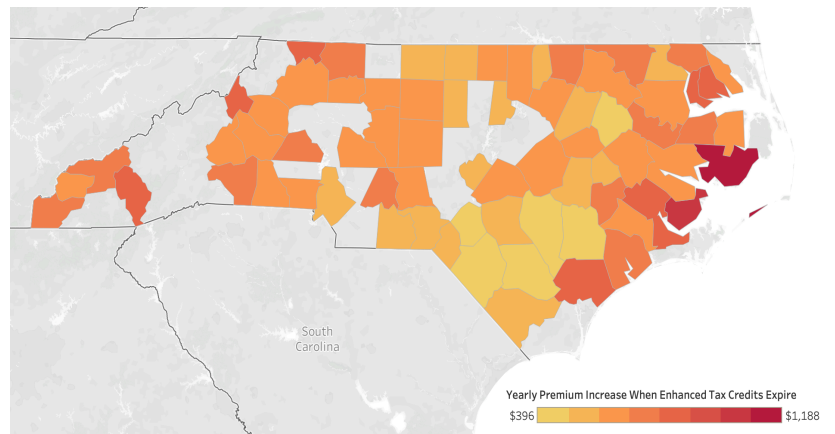
If Congress ends marketplace premium tax credit improvements, eligible enrollees in high diabetes counties would pay on average **\$611** more per year for marketplace health coverage—multiple times more per family.

**678,800** residents in high diabetes counties had health insurance marketplace coverage in 2024, **107** percent more than in 2021. This includes:

- ~**153,725** residents ages 55-64

- ~**57,707** residents who are children

If Congress enacts the House-passed reconciliation bill, **192,578** enrollees in counties with high rates of diabetes would have to file new paperwork to stay covered.



## High Primary Care Ratio Counties:

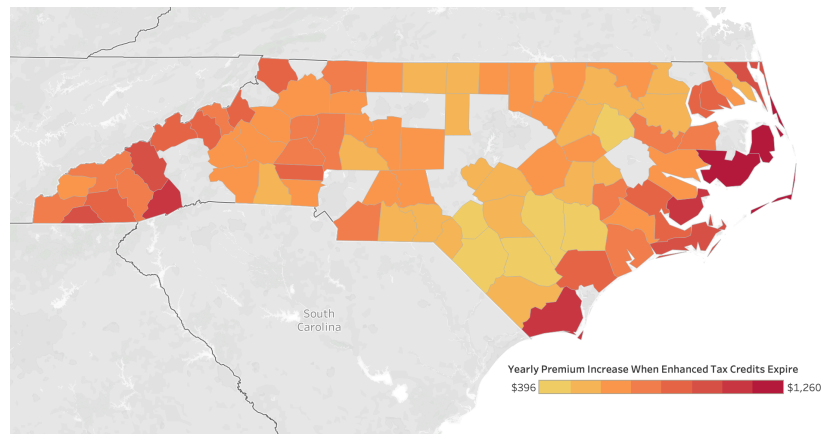
If Congress ends marketplace premium tax credit improvements, eligible enrollees in high primary care ratio counties would pay on average **\$684** more per year for marketplace health coverage—multiple times more per family. **525,500** residents in high primary care ratio counties had health insurance marketplace coverage in 2024, **98** percent more than in 2021.

This includes:

~**132,785** residents ages 55-64

~**42,251** residents who are children

If Congress enacts the House-passed reconciliation bill, **154,667** enrollees in counties with a high primary care ratio would have to file new paperwork to stay covered.



## County Characteristics Definitions:

- **Rural:** Counties are classified as rural if they meet the definition of “Fully FORHP Rural Counties” by the Health Resources and Services Administration (HRSA) [Federal Office of Rural Health Policy](#).
- **High Uninsured:** Counties are classified as a high uninsured county if the number of people without health insurance is above the national average.
- **High Diabetes:** Counties are classified as a high diabetes county if their diabetes rate is above the national average.
- **High Primary Care Physician Ratio:** Counties are classified as a high primary care physician ratio county if the ratio of the county’s population to primary care physicians is above the national average.