

How GOP Megabill Would Hike ACA Marketplace Premiums in West Virginia

If Congress ends marketplace premium tax credit improvements, eligible enrollees in West Virginia would pay on average **\$1,404** more per year for marketplace health coverage—multiple times more per family.

51,000 residents had health insurance marketplace coverage in 2024, **163** percent more than in 2021. This includes:

- ~**15,475** residents ages 55-64

- ~**2,603** residents who are children

If Congress enacts the House-passed reconciliation bill, **13,375** enrollees would have to file new paperwork to stay covered.

Counties Hardest Hit:

Highest average loss of premium tax credits:

- Putnam County: \$2,316 more per year
- Tucker County: \$2,292 more per year
- Tyler County: \$2,256 more per year
- Pleasants County: \$2,016 more per year
- Wetzel County: \$1,896 more per year

Highest number of enrollees that could be affected:

- Kanawha County: 5,700
- Berkeley County: 3,800
- Cabell County: 3,100
- Monongalia County: 2,800
- Wood County: 2,200

Rural Counties:

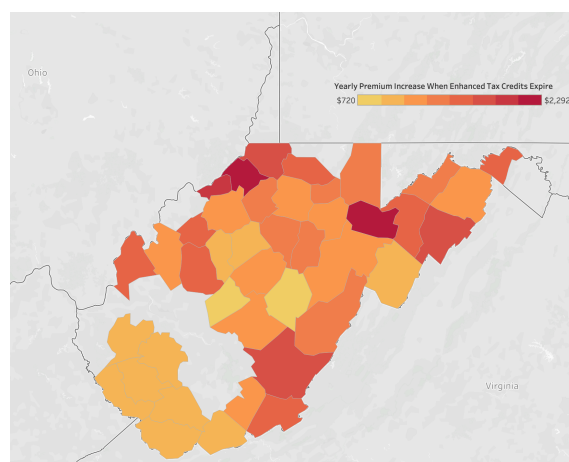
If Congress ends marketplace premium tax credit improvements, eligible enrollees in rural counties would pay on average **\$1,345** more per year for marketplace health coverage—multiple times more per family.

22,700 residents in rural counties had health insurance marketplace coverage in 2024, **152** percent more than in 2021. This includes:

- ~**7,416** residents ages 55-64

- ~**138** residents who are children

If Congress enacts the House-passed reconciliation bill, **5,956** 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 **\$1,366** more per year for marketplace health coverage—multiple times more per family.

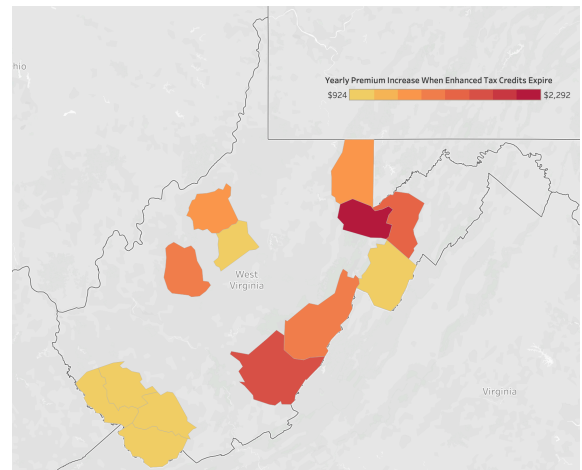
6,400 residents in high uninsured counties had health insurance marketplace coverage in 2024, **127** percent more than in 2021.

This includes:

- ~**2,109** residents ages 55-64

- ~**13** residents who are children

If Congress enacts the House-passed reconciliation bill, **1,853** enrollees in high uninsured counties 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 **\$1,404** more per year for marketplace health coverage—multiple times more per family.

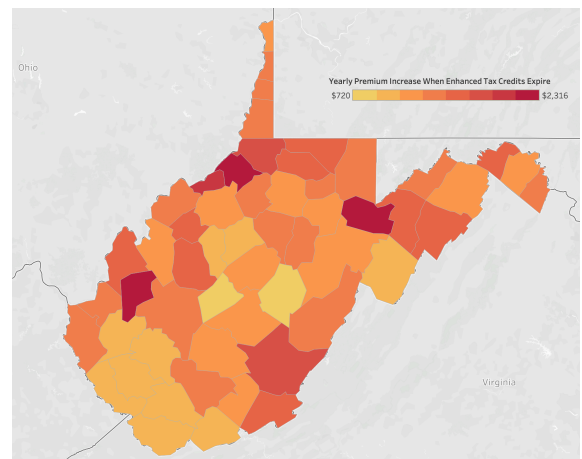
51,100 residents in high diabetes counties had health insurance marketplace coverage in 2024, **165** percent more than in 2021.

This includes:

- ~**15,475** residents ages 55-64

- ~**1,326** residents who are children

If Congress enacts the House-passed reconciliation bill, **13,375** enrollees in high diabetes counties would have to file new paperwork to stay covered.



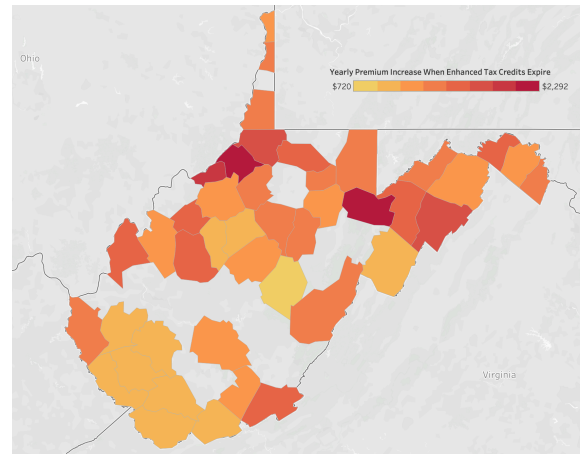
High Primary Care Ratio Counties:

If Congress ends marketplace premium tax credit improvements, eligible enrollees in high primary care ratio counties would pay on average **\$1,329** more per year for marketplace health coverage—multiple times more per family. **27,400** residents in high primary care ratio counties had health insurance marketplace coverage in 2024, **145** percent more than in 2021. This includes:

- ~**8,944** residents ages 55-64

- ~**486** residents who are children

If Congress enacts the House-passed reconciliation bill, **7,453** enrollees in high primary care ratio counties 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.