

Recent Changes Will Increase Health Costs and Decrease Coverage in Alabama

Without Congressional action, eligible enrollees in Alabama will pay on average **\$612** more per year for marketplace health coverage—and multiple times more per family. These costs could even be higher, given [preliminary projected increases](#) in premiums for 2026 of **15 percent**.

386,200 residents had health insurance marketplace coverage in 2024, **128 percent** more than in 2021. This includes:

- ~**87,222** residents ages 55-64
- ~**12,649** residents who are children

Additionally, the new reconciliation law will require **105,451** enrollees to file new paperwork to stay covered.

Counties Hardest Hit

Highest average loss of premium tax credits:

- Autauga County: \$840 more per year
- Shelby County: \$828 more per year
- Baldwin County: \$792 more per year
- Elmore County: \$756 more per year
- Monroe County: \$720 more per year

Highest number of enrollees that could be affected:

- Jefferson County: 52,000
- Mobile County: 44,700
- Madison County: 28,100
- Baldwin County: 22,900
- Montgomery County: 13,200

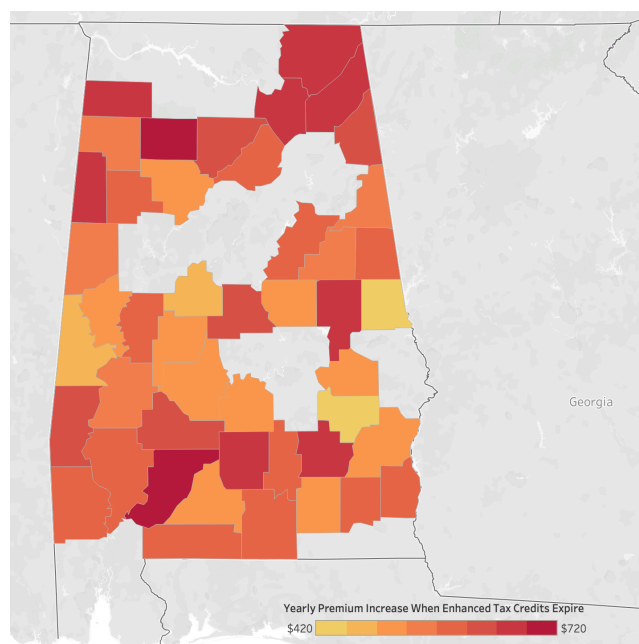
Rural Counties:

Without Congressional action, eligible enrollees in rural counties will pay on average **\$583** more per year for marketplace health coverage—and multiple times more per family.

110,800 residents in rural counties had health insurance marketplace coverage in 2024, **152 percent** more than in 2021. This includes:

- ~**27,093** residents ages 55-64
- ~**1,856** residents who are children

Additionally, the new reconciliation law will require **29,441** enrollees in rural counties to file new paperwork to stay covered.



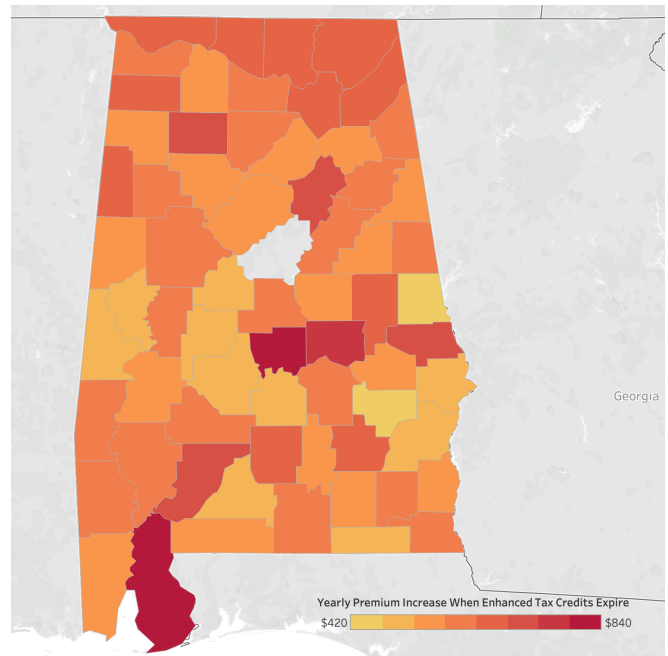
High Diabetes Rate Counties:

Without Congressional action, eligible enrollees in high diabetes rate counties will pay on average **\$605** more per year for marketplace health coverage—and multiple times more per family.

373,400 residents in high diabetes rate counties had health insurance marketplace coverage in 2024, **132** percent more than in 2021. This includes:

- ~**84,231** residents ages 55-64
- ~**10,792** residents who are children

Additionally, the new reconciliation law will require **102,228** enrollees in high diabetes rate counties to file new paperwork to stay covered.



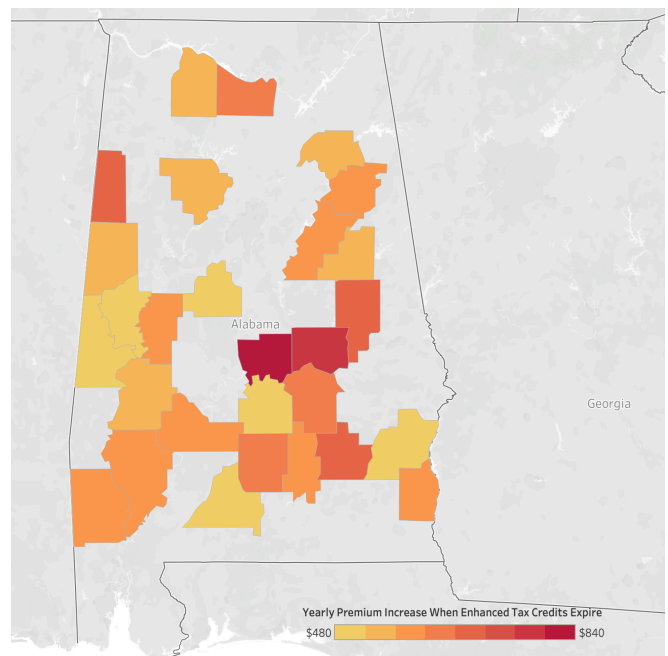
High Cancer Rate Counties:

Without Congressional action, eligible enrollees in high cancer rate counties will pay on average **\$604** more per year for marketplace health coverage—and multiple times more per family.

86,400 residents in high cancer rate counties had health insurance marketplace coverage in 2024, **121** percent more than in 2021. This includes:

- ~**20,046** residents ages 55-64
- ~**1,774** residents who are children

Additionally, the new reconciliation law will require **24,399** enrollees in high cancer rate counties to file new paperwork to stay covered.



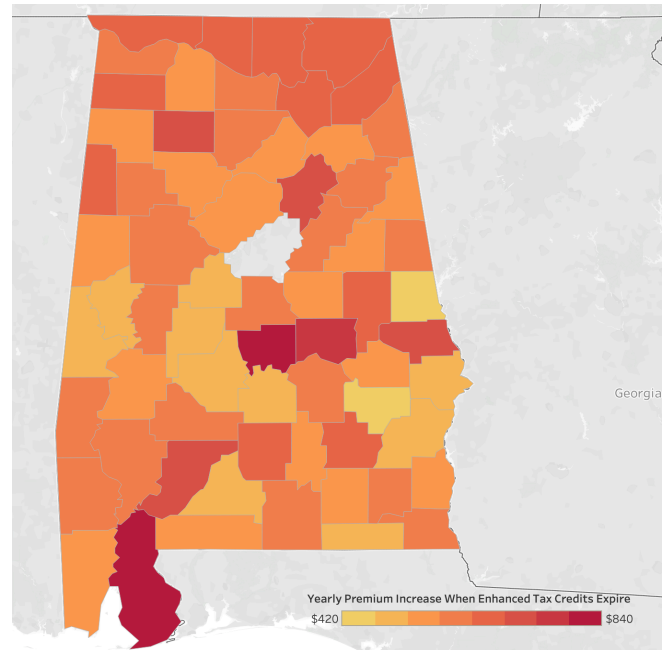
High Uninsured Rate Counties:

Without Congressional action, eligible enrollees in high uninsured rate counties will pay on average **\$605** more per year for marketplace health coverage—and multiple times more per family.

373,400 residents in high uninsured rate counties had health insurance marketplace coverage in 2024, **132** percent more than in 2021. This includes:

- ~**84,231** residents ages 55-64
- ~**10,792** residents who are children

Additionally, the new reconciliation law will require **102,228** enrollees in high uninsured rate counties to file new paperwork to stay covered.



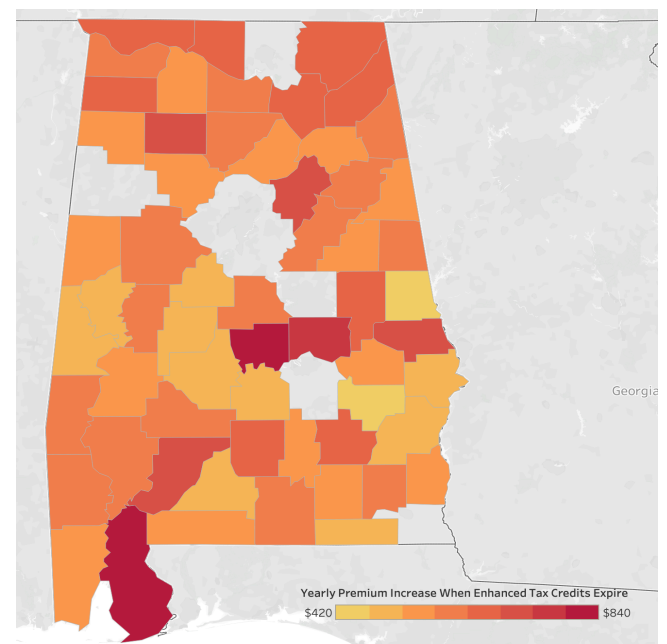
High Primary Care Ratio Counties:

Without Congressional action, eligible enrollees in high primary care ratio counties will pay on average **\$608** more per year for marketplace health coverage—and multiple times more per family.

268,000 residents in high primary care ratio counties had health insurance marketplace coverage in 2024, **134** percent more than in 2021. This includes:

- ~**62,443** residents ages 55-64
- ~**7,106** residents who are children

Additionally, the new reconciliation law will require **71,051** enrollees in high primary care ratio counties 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 Diabetes:** Counties with higher than the national average rates of diabetes.
- **Higher Cancer Prevalence:** Counties with higher than the national average prevalence rate of cancer.
- **High Uninsured:** Counties with a rate of people without health insurance above the national average.
- **High Primary Care Ratio:** Counties whose population to primary care physician ratio is above the national average, meaning fewer primary care providers per capita.