

## Recent Changes Will Increase Health Costs and Decrease Coverage in Arizona

Without Congressional action, eligible enrollees in Arizona will pay on average **\$780** 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**.

**348,100** residents had health insurance marketplace coverage in 2024, **125** percent more than in 2021. This includes:

- ~**93,862** residents ages 55-64
- ~**46,518** residents who are children

Additionally, the new reconciliation law will require **97,021** enrollees to file new paperwork to stay covered.

### Counties Hardest Hit

Highest average loss of premium tax credits:

- Yavapai County: \$1,512 more per year
- Mohave County: \$1,116 more per year
- La Paz County: \$1,080 more per year
- Navajo County: \$1,056 more per year
- Coconino, Greenlee, and Yuma Counties: \$900 more per year

Highest number of enrollees that could be affected:

- Maricopa County: 222,800
- Pima County: 48,600
- Pinal County: 18,600
- Yavapai County: 13,900
- Mohave County: 12,500

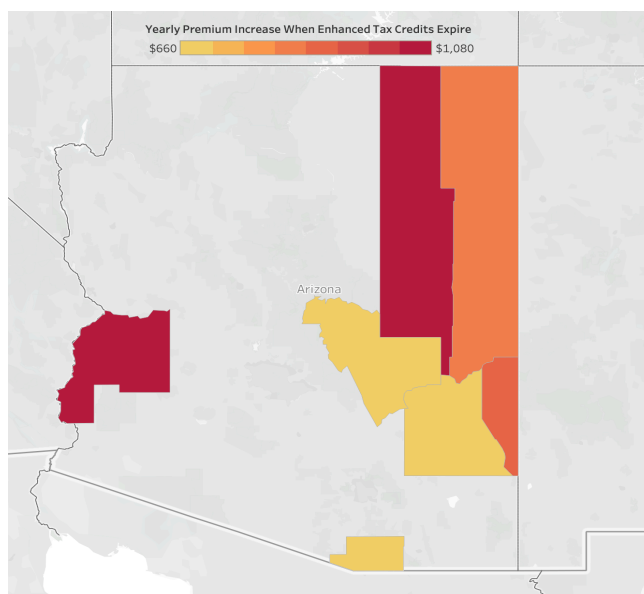
### Rural Counties:

Without Congressional action, eligible enrollees in rural counties will pay on average **\$842** more per year for marketplace health coverage—and multiple times more per family.

**13,000** residents in rural counties had health insurance marketplace coverage in 2024, **153** percent more than in 2021. This includes:

- ~**4,336** residents ages 55-64
- ~**1,598** residents who are children

Additionally, the new reconciliation law will require **3,683** enrollees in rural counties to file new paperwork to stay covered.



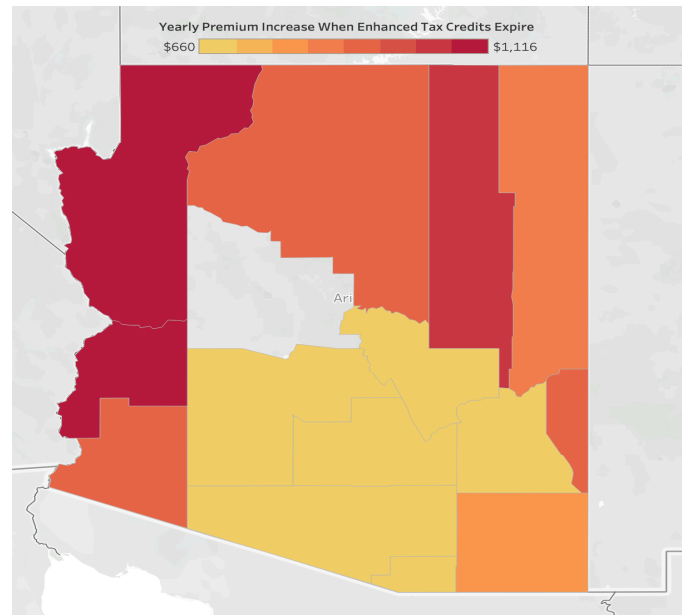
## High Diabetes Rate Counties:

Without Congressional action, eligible enrollees in high diabetes rate counties will pay on average **\$739** more per year for marketplace health coverage—and multiple times more per family.

**334,200** residents in high diabetes rate counties had health insurance marketplace coverage in 2024, **130** percent more than in 2021. This includes:

- ~**88,474** residents ages 55-64
- ~**44,828** residents who are children

Additionally, the new reconciliation law will require **93,082** enrollees in high diabetes rate counties to file new paperwork to stay covered.



## High Cancer Rate Counties:

No counties in Arizona have higher than average cancer rates.

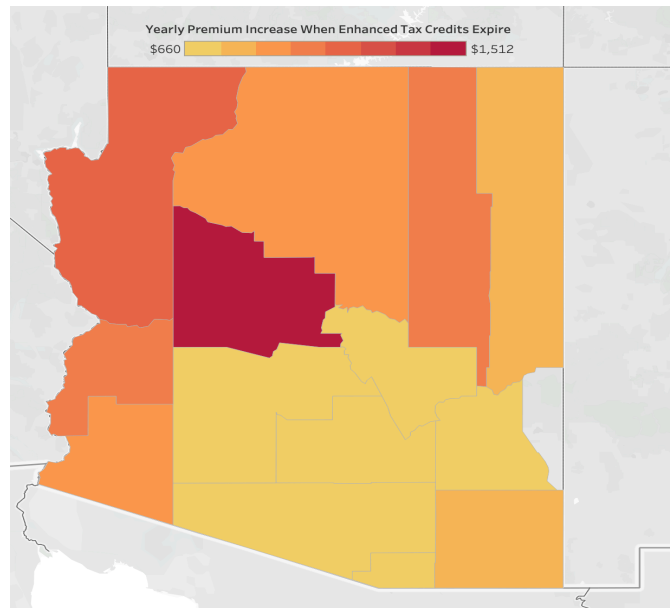
## High Uninsured Rate Counties:

Without Congressional action, eligible enrollees in high uninsured rate counties will pay on average **\$772** more per year for marketplace health coverage—and multiple times more per family.

**347,900** residents in high uninsured rate counties had health insurance marketplace coverage in 2024, **125** percent more than in 2021. This includes:

- ~**93,791** residents ages 55-64
- ~**46,493** residents who are children

Additionally, the new reconciliation law will require **96,963** enrollees in high uninsured rate counties to file new paperwork to stay covered.



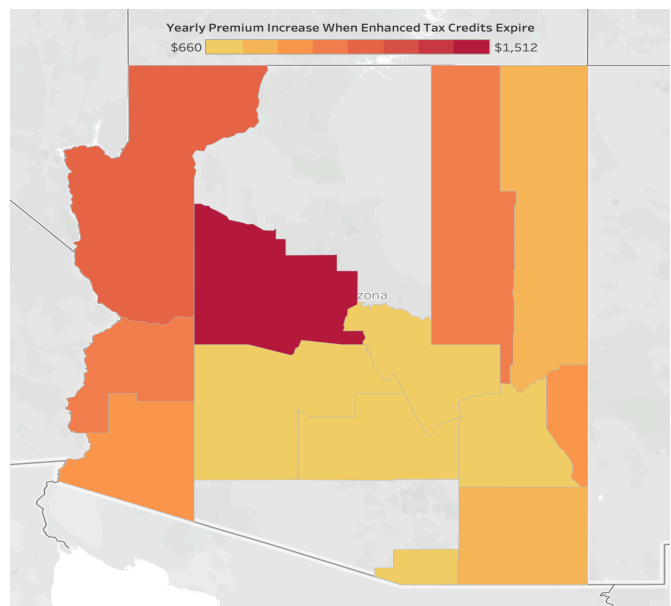
## High Primary Care Ratio Counties:

Without Congressional action, eligible enrollees in high primary care ratio counties will pay on average **\$779** more per year for marketplace health coverage—and multiple times more per family.

**292,700** residents in high primary care ratio counties had health insurance marketplace coverage in 2024, **129** percent more than in 2021. This includes:

- ~**78,297** residents ages 55-64
- ~**40,259** residents who are children

Additionally, the new reconciliation law will require **81,707** 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.