

Recent Changes Will Increase Health Costs and Decrease Coverage in Hawaii

Without Congressional action, eligible enrollees will pay on average **\$1,080** more per year for marketplace health coverage—and multiple times more per family. These costs could be even higher, given [preliminary projected increases](#) in Hawaii premiums for 2026 of **12 percent**.

22,200 residents had health insurance marketplace coverage in 2024, **-3** percent more than in 2021. This includes:

- ~**7,051** residents ages 55-64
- ~**1,600** residents who are children

Additionally, the new reconciliation law will require **6,823** enrollees to file new paperwork to stay covered.

Counties Hardest Hit:

Highest average loss of premium tax credits:

- Maui and Kauai County: \$1,152 more per year
- Hawaii County: \$1,128 more per year
- Honolulu County: \$1,032 more per year

Highest number of enrollees that could be affected:

- Honolulu County: 12,500
- Hawaii County: 4,200
- Maui County: 4,100
- Kauai County: 1,400

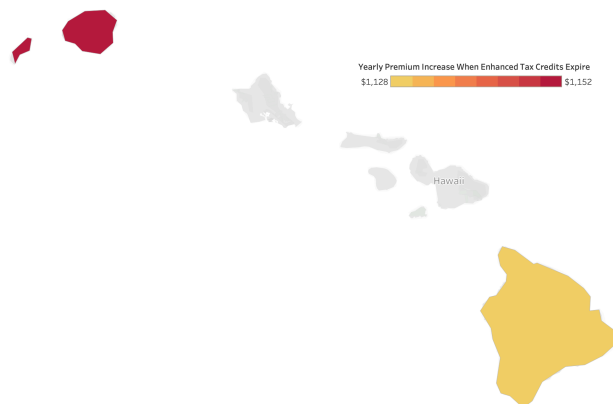
Rural Counties:

Without Congressional action, eligible enrollees in rural counties will pay on average **\$1,134** more per year for marketplace health coverage—and multiple times more per family.

5,600 residents in rural counties had health insurance marketplace coverage in 2024, **-2** percent more than in 2021. This includes:

- ~**2,064** residents ages 55-64
- ~**423** residents who are children

Additionally, the new reconciliation law will require **1,610** enrollees in rural counties to file new paperwork to stay covered.



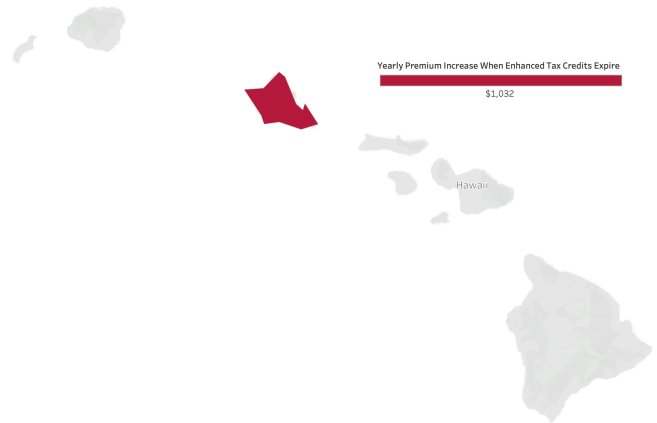
High Diabetes Rate Counties:

Without Congressional action, eligible enrollees in high diabetes rate counties will pay on average **\$1,032** more per year for marketplace health coverage—and multiple times more per family.

12,500 residents in high diabetes rate counties had health insurance marketplace coverage in 2024, -7 percent more than in 2021. This includes:

- ~**3,634** residents ages 55-64
- ~**845** residents who are children

Additionally, the new reconciliation law will require **3,871** enrollees in high diabetes rate counties to file new paperwork to stay covered.



High Cancer Rate Counties:

No counties in Hawaii have higher than average cancer rates.

High Uninsured Rate Counties:

No counties in Hawaii have higher than average uninsured rates.

High Primary Care Ratio Counties:

No counties in Hawaii have higher than average primary care ratios.

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.