

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

Without Congressional action, eligible enrollees will pay on average **\$1,032** more per year for marketplace health coverage—and multiple times more per family. These costs could be even higher, given [preliminary projected increases](#) in Illinois premiums for 2026 of **14 percent**.

**398,800** residents had health insurance marketplace coverage in 2024, **37 percent** more than in 2021. This includes:

- ~**115,813** residents ages 55-64
- ~**30,628** residents who are children

Additionally, the new reconciliation law will require **95,949** enrollees to file new paperwork to stay covered.

### Counties Hardest Hit:

Highest average loss of premium tax credits:

- Hamilton County: \$2,772 more per year
- White County: \$2,496 more per year
- Union County: \$2,400 more per year
- Jasper County: \$2,304 more per year
- Carroll County: \$2,292 more per year

Highest number of enrollees that could be affected:

- Cook County: 170,500
- DuPage County: 35,900
- Lake County: 23,200
- Will County: 20,300
- Kane County: 16,300

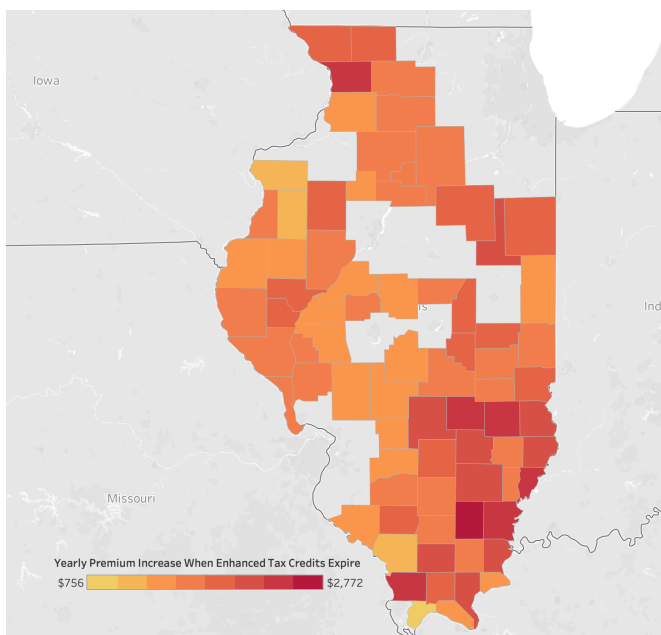
### Rural Counties:

Without Congressional action, eligible enrollees in rural counties will pay on average **\$1,700** more per year for marketplace health coverage—and multiple times more per family.

**57,460** residents in rural counties had health insurance marketplace coverage in 2024, **37 percent** more than in 2021. This includes:

- ~**21,709** residents ages 55-64
- ~**4,222** residents who are children

Additionally, the new reconciliation law will require **13,691** enrollees in rural counties to file new paperwork to stay covered.



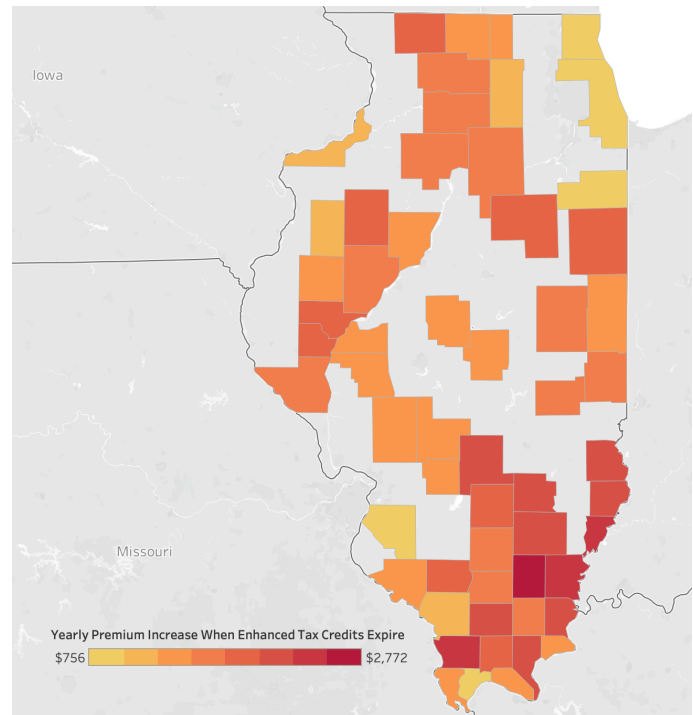
## High Diabetes Rate Counties:

Without Congressional action, eligible enrollees in high diabetes rate counties will pay on average **\$982** more per year for marketplace health coverage—and multiple times more per family.

**266,660** residents in high diabetes rate counties had health insurance marketplace coverage in 2024, **42 percent** more than in 2021. This includes:

- ~**74,889** residents ages 55-64
- ~**17,731** residents who are children

Additionally, the new reconciliation law will require **63,233** enrollees in high diabetes rate counties to file new paperwork to stay covered.



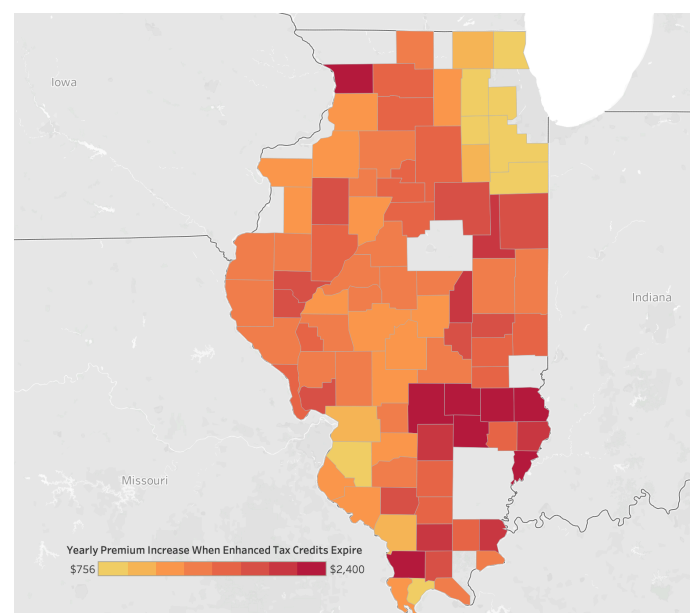
## High Cancer Rate Counties:

Without Congressional action, eligible enrollees in high cancer rate counties will pay on average **\$1,186** more per year for marketplace health coverage—and multiple times more per family.

**214,173** residents in high cancer rate counties had health insurance marketplace coverage in 2024, **28 percent** more than in 2021. This includes:

- ~**69,258** residents ages 55-64
- ~**17,092** residents who are children

Additionally, the new reconciliation law will require **52,641** enrollees in high cancer rate counties to file new paperwork to stay covered.



## High Uninsured Rate Counties:

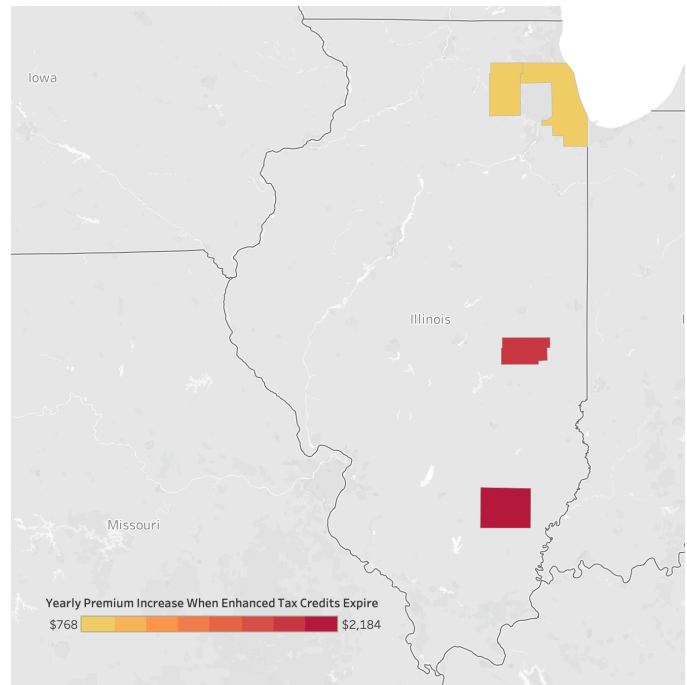
Without Congressional action, eligible enrollees in high uninsured rate counties will pay on average **\$790** more per year for marketplace health coverage—and multiple times more per family.

**188,000** residents in high uninsured rate counties had health insurance marketplace coverage in 2024, **49** percent more than in 2021. This includes:

~**46,499** residents ages 55-64

~**13,058** residents who are children

Additionally, the new reconciliation law will require **44,226** enrollees in high uninsured rate counties to file new paperwork to stay covered.



## High Primary Care Ratio Counties:

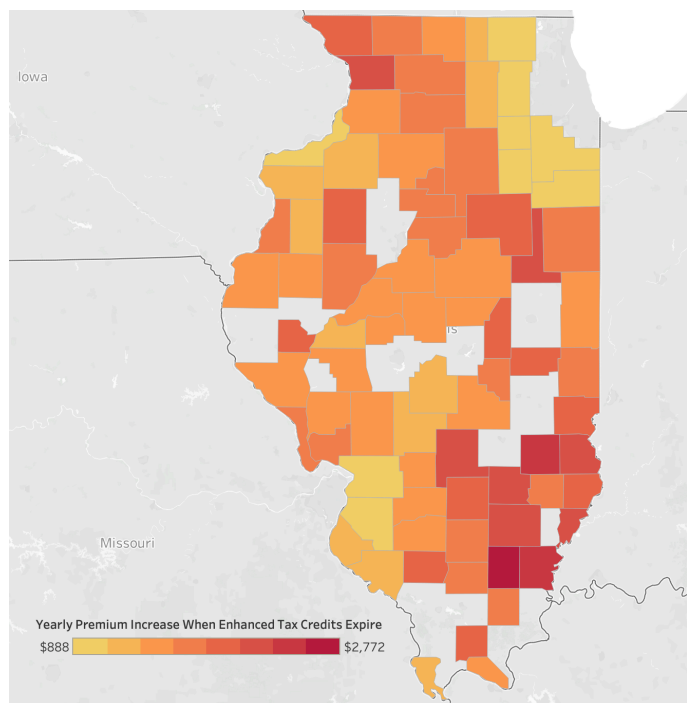
Without Congressional action, eligible enrollees in high primary care ratio counties will pay on average **\$1,274** more per year for marketplace health coverage—and multiple times more per family.

**140,700** residents in high primary care ratio counties had health insurance marketplace coverage in 2024, **30** percent more than in 2021. This includes:

~**48,029** residents ages 55-64

~**10,849** residents who are children

Additionally, the new reconciliation law will require **35,031** 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.