

Recent Changes Will Increase Health Costs and Decrease Coverage in Indiana

Without Congressional action, eligible enrollees in Indiana will pay on average **\$804** more per year for marketplace health coverage—and multiple times more per family. These costs could be even higher, given [preliminary projected increases](#) in Indiana premiums for 2026 of **27 percent**.

295,800 residents had health insurance marketplace coverage in 2024, **117 percent** more than in 2021. This includes:

- ~**77,539** residents ages 55-64
- ~**27,943** residents who are children

Additionally, the new reconciliation law will require **71,094** enrollees to file new paperwork to stay covered.

Counties Hardest Hit:

Highest average loss of premium tax credits:

- Ohio County: \$1,092 more per year
- Ripley County: \$1,056 more per year
- Dearborn and Whitley Counties: \$1,032 more per year
- Montgomery County: \$1,020 more per year

Highest number of enrollees that could be affected:

- Marion County: 55,200
- Hamilton County: 20,600
- Lake County: 18,400
- Allen County: 17,600
- St. Joseph County: 12,200

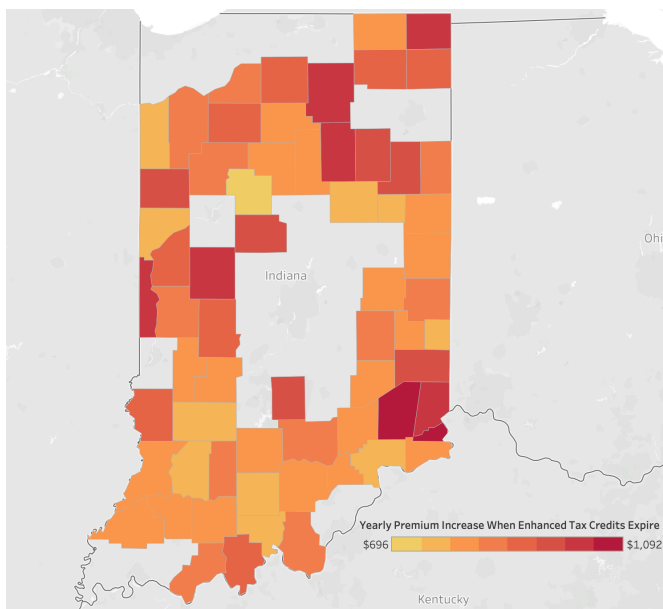
Rural Counties:

Without Congressional action, eligible enrollees in rural counties will pay on average **\$875** more per year for marketplace health coverage—and multiple times more per family.

71,700 residents in rural counties had health insurance marketplace coverage in 2024, **104 percent** more than in 2021. This includes:

- ~**23,238** residents ages 55-64
- ~**4,048** residents who are children

Additionally, the new reconciliation law will require **18,696** enrollees in rural counties to file new paperwork to stay covered.



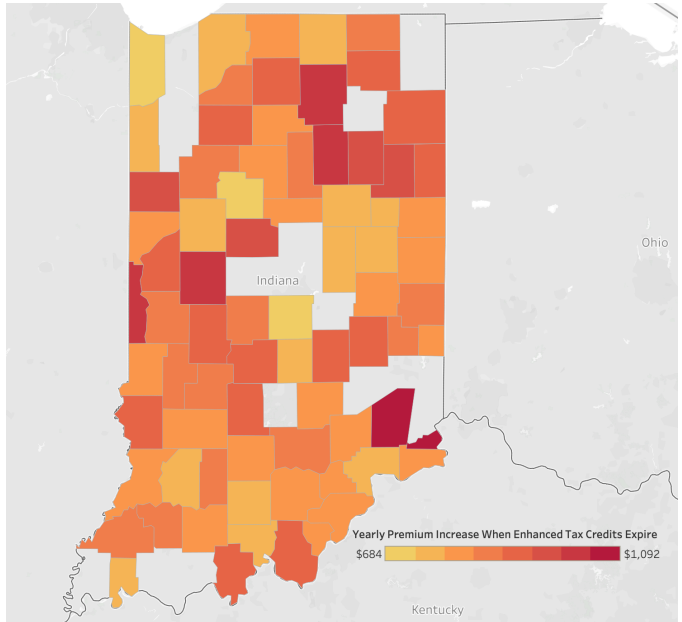
High Diabetes Rate Counties:

Without Congressional action, eligible enrollees in high diabetes rate counties will pay on average **\$791** more per year for marketplace health coverage—and multiple times more per family.

246,100 residents in high diabetes rate counties had health insurance marketplace coverage in 2024, **127** percent more than in 2021. This includes:

- ~**64,096** residents ages 55-64
- ~**20,027** residents who are children

Additionally, the new reconciliation law will require **59,538** enrollees in high diabetes rate counties to file new paperwork to stay covered.



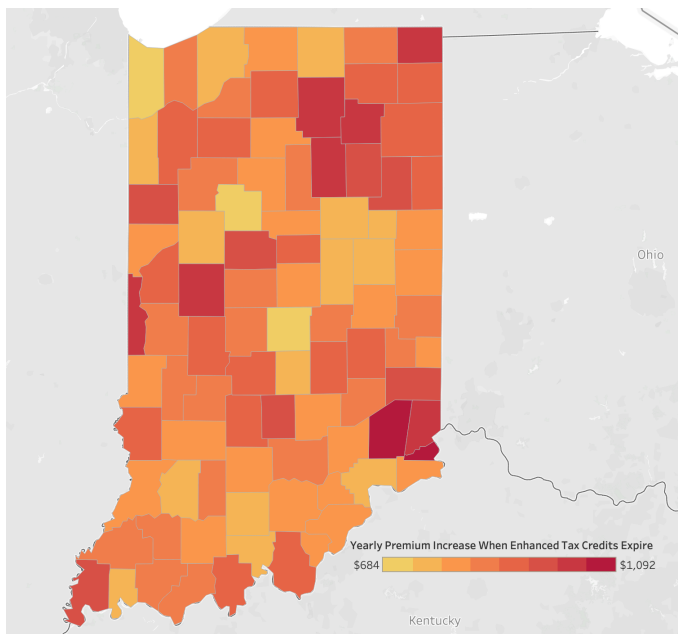
High Cancer Rate Counties:

Without Congressional action, eligible enrollees in high cancer rate counties will pay on average **\$804** more per year for marketplace health coverage—and multiple times more per family. All counties in Indiana have above average rates.

295,800 residents in high cancer rate counties had health insurance marketplace coverage in 2024, **117** percent more than in 2021. This includes:

- ~**77,539** residents ages 55-64
- ~**27,943** residents who are children

Additionally, the new reconciliation law will require **71,094** enrollees in high cancer rate counties to file new paperwork to stay covered.



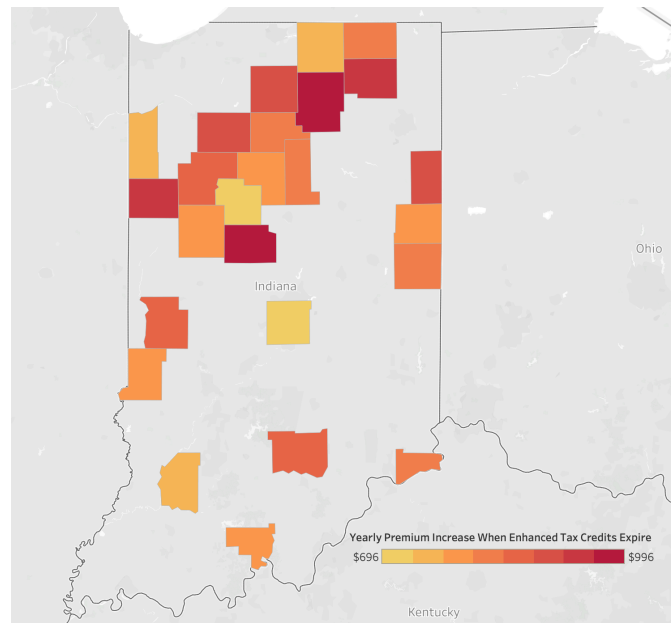
High Uninsured Rate Counties:

Without Congressional action, eligible enrollees in high uninsured rate counties will pay on average **\$753** more per year for marketplace health coverage—and multiple times more per family.

98,000 residents in high uninsured rate counties had health insurance marketplace coverage in 2024, **153** percent more than in 2021. This includes:

- ~**23,241** residents ages 55-64
- ~**8,051** residents who are children

Additionally, the new reconciliation law will require **22,664** enrollees in high uninsured rate counties to file new paperwork to stay covered.



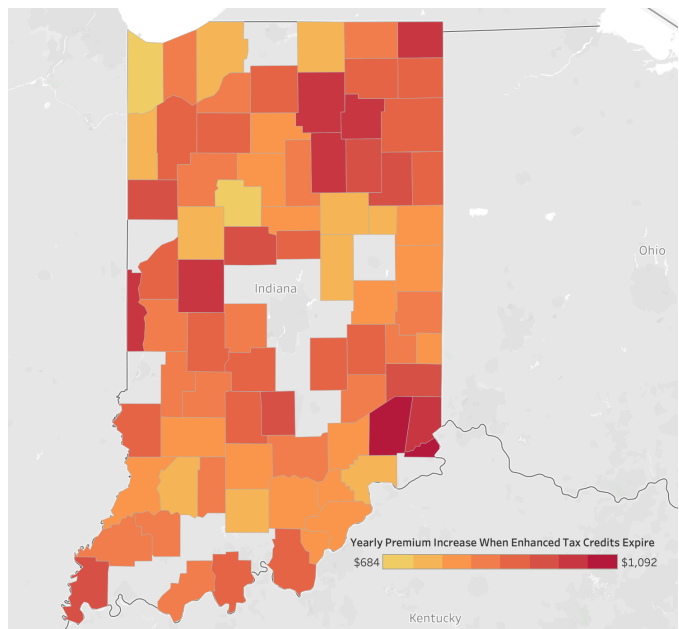
High Primary Care Ratio Counties:

Without Congressional action, eligible enrollees in high primary care ratio counties will pay on average **\$839** more per year for marketplace health coverage—and multiple times more per family.

165,800 residents in high primary care ratio counties had health insurance marketplace coverage in 2024, **107** percent more than in 2021. This includes:

- ~**47,691** residents ages 55-64
- ~**12,752** residents who are children

Additionally, the new reconciliation law will require **41,942** 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.