

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

Without Congressional action, eligible enrollees in Missouri will pay on average **\$792** more per year for marketplace health coverage—and multiple times more per family. These costs could be even higher, given [preliminary projected increases](#) in premiums for 2026 of **15 percent**.

**359,400** residents had health insurance marketplace coverage in 2024, **67** percent more than in 2021. This includes:

- ~**96,545** residents ages 55-64
- ~**27,847** residents who are children

Additionally, the new reconciliation law will require **85,764** enrollees to file new paperwork to stay covered.

### Counties Hardest Hit:

Highest average loss of premium tax credits:

- Camden County: \$1,356 more per year
- Putnam County: \$1,320 more per year
- Lewis County: \$1,224 more per year
- Schuyler County: \$1,176 more per year
- Osage County: \$1,092 more per year

Highest number of enrollees that could be affected:

- St. Louis County: 61,900
- Jackson County: 44,900
- St. Louis City: 23,500
- Greene County: 20,800
- St. Charles County: 16,700

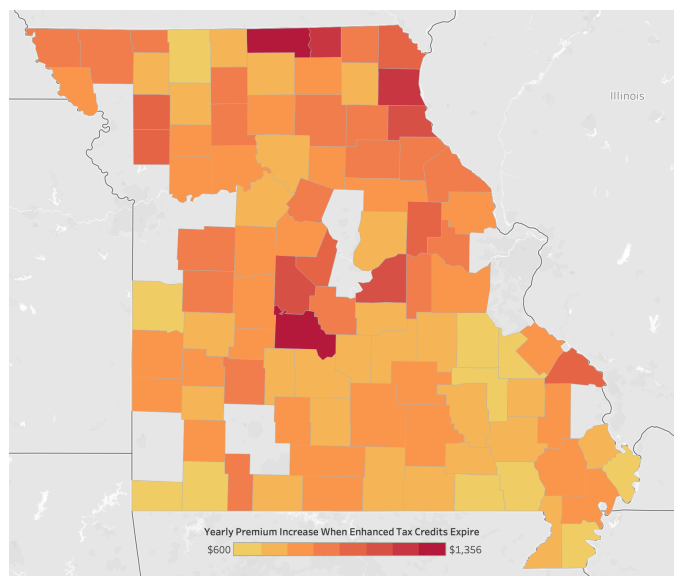
### Rural Counties:

Without Congressional action, eligible enrollees in rural counties will pay on average **\$829** more per year for marketplace health coverage—and multiple times more per family.

**118,500** residents in rural counties had health insurance marketplace coverage in 2024, **71** percent more than in 2021. This includes:

- ~**35,967** residents ages 55-64
- ~**6,880** residents who are children

Additionally, the new reconciliation law will require **28,328** enrollees in rural counties to file new paperwork to stay covered.



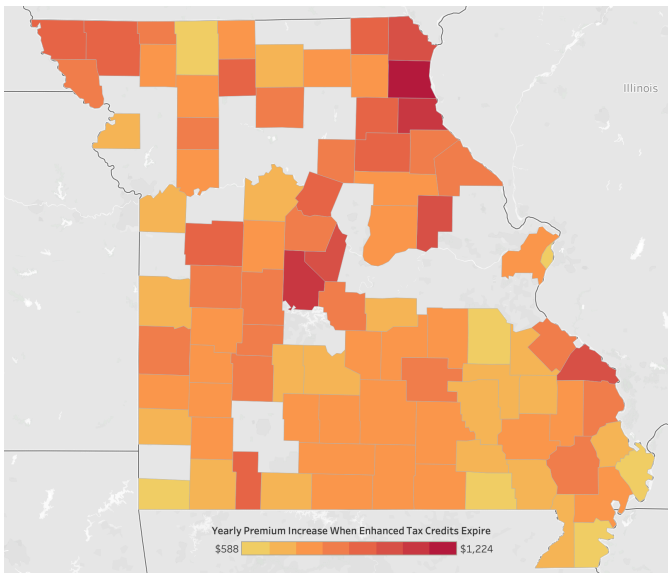
## High Diabetes Rate Counties:

Without Congressional action, eligible enrollees in high diabetes rate counties will pay on average **\$749** more per year for marketplace health coverage—and multiple times more per family.

**244,800** residents in high diabetes rate counties had health insurance marketplace coverage in 2024, **75** percent more than in 2021. This includes:

- ~**65,193** residents ages 55-64
- ~**15,608** residents who are children

Additionally, the new reconciliation law will require **58,177** enrollees in high diabetes rate counties to file new paperwork to stay covered.



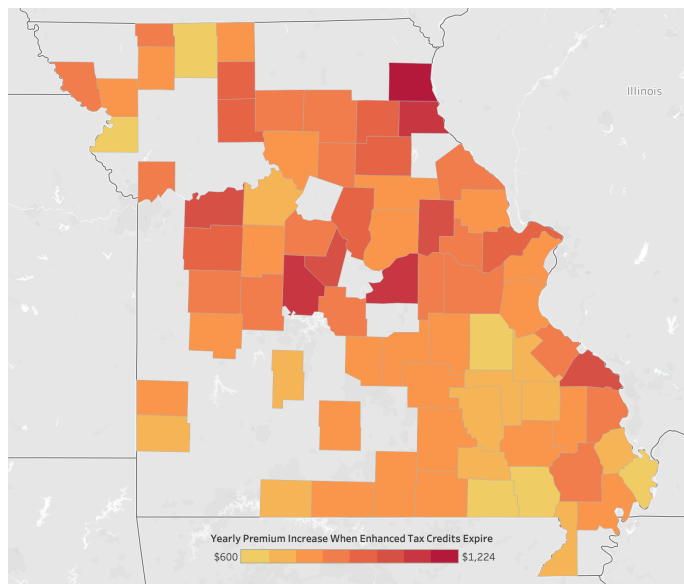
## High Cancer Rate Counties:

Without Congressional action, eligible enrollees in high cancer rate counties will pay on average **\$812** more per year for marketplace health coverage—and multiple times more per family.

**206,800** residents in high cancer rate counties had health insurance marketplace coverage in 2024, **60** percent more than in 2021. This includes:

- ~**57,882** residents ages 55-64
- ~**13,895** residents who are children

Additionally, the new reconciliation law will require **49,702** enrollees in high cancer rate counties to file new paperwork to stay covered.



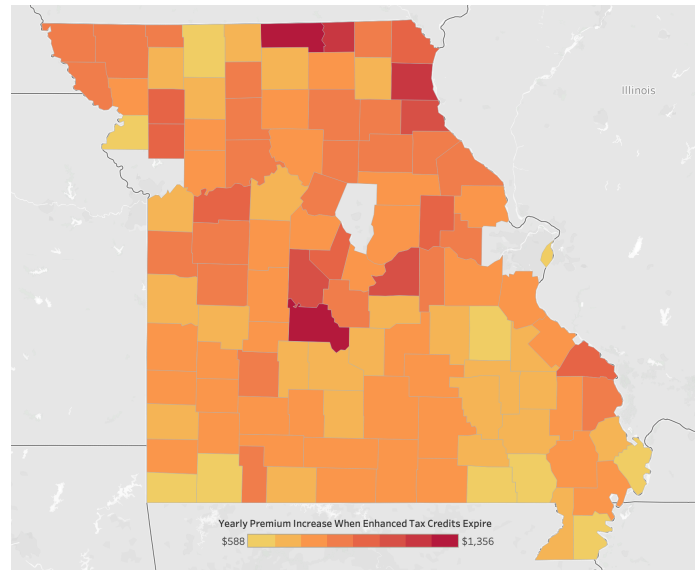
## High Uninsured Rate Counties:

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

**255,700** residents in high uninsured rate counties had health insurance marketplace coverage in 2024, **77** percent more than in 2021. This includes:

- ~**69,126** residents ages 55-64
- ~**17,014** residents who are children

Additionally, the new reconciliation law will require **61,050** enrollees in high uninsured rate counties to file new paperwork to stay covered.



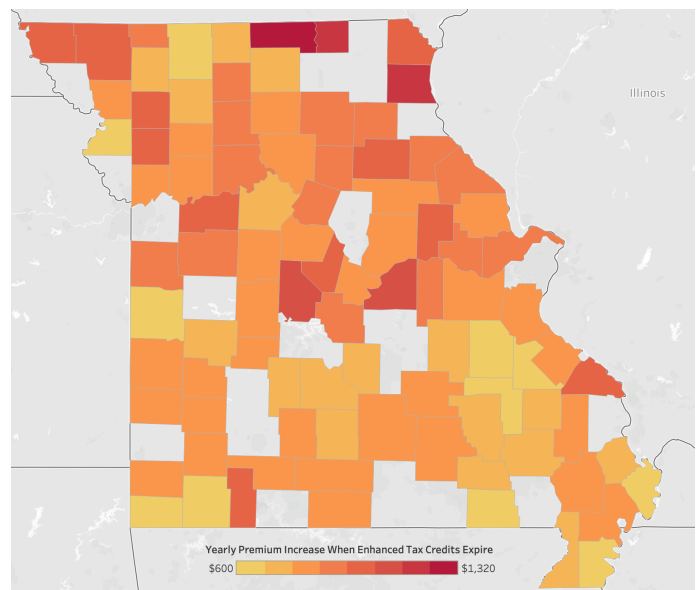
## High Primary Care Ratio Counties:

Without Congressional action, eligible enrollees in high primary care ratio counties will pay on average **\$834** more per year for marketplace health coverage—and multiple times more per family.

**161,000** residents in high primary care ratio counties had health insurance marketplace coverage in 2024, **63** percent more than in 2021. This includes:

- ~**46,949** residents ages 55-64
- ~**11,554** residents who are children

Additionally, the new reconciliation law will require **38,602** 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.