

Recent Changes Will Increase Health Costs and Decrease Coverage in North Carolina

Without Congressional action, eligible enrollees in North Carolina will pay on average **\$672** more per year for marketplace health coverage—and multiple times more per family. These costs could even be higher, given [preliminary projected increases](#) in most North Carolina premiums for 2026 of **12 percent**.

1,027,900 residents had health insurance marketplace coverage in 2024, **92 percent** more than in 2021. This includes:

- ~**235,754** residents ages 55-64
- ~**96,245** residents who are children

Additionally, the new reconciliation law will require **288,807** enrollees to file new paperwork to stay covered.

Counties Hardest Hit:

Highest average loss of premium tax credits:

- Dare County: \$1,260 more per year
- Hyde County: \$1,188 more per year
- Brunswick County: \$1,104 more per year
- Transylvania County: \$1,068 more per year
- Pamlico Counties: \$1,044 more per year

Highest number of enrollees that could be affected:

- Mecklenburg County: 142,900
- Wake County: 100,400
- Guilford County: 50,900
- Buncombe County: 34,700
- Forsyth County: 34,000

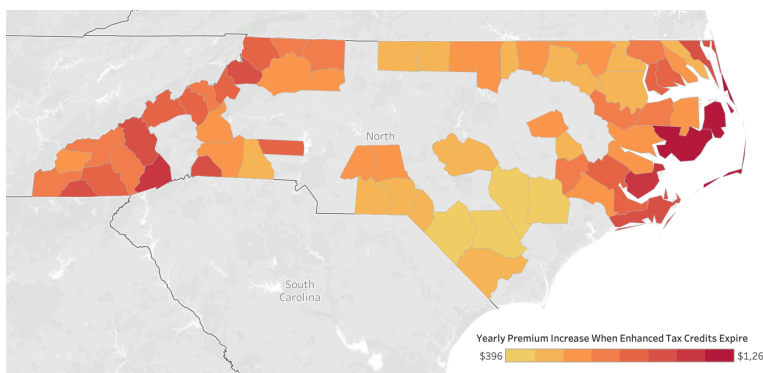
Rural Counties:

Without Congressional action, eligible enrollees in rural counties will pay on average **\$703** more per year for marketplace health coverage—and multiple times more per family.

251,700 residents in rural counties had health insurance marketplace coverage in 2024, **94 percent** more than in 2021. This includes:

- ~**66,250** residents ages 55-64
- ~**17,747** residents who are children

Additionally, the new reconciliation law will require **77,155** enrollees in rural counties to file new paperwork to stay covered.



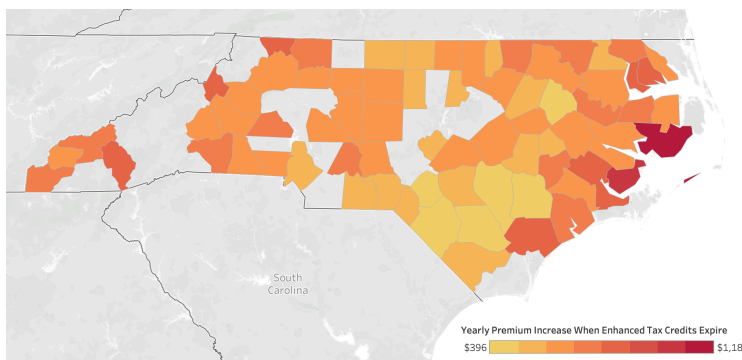
High Diabetes Rate Counties:

Without Congressional action, eligible enrollees in high diabetes rate counties will pay on average **\$611** more per year for marketplace health coverage—and multiple times more per family.

678,800 residents in high diabetes rate counties had health insurance marketplace coverage in 2024, **107** percent more than in 2021. This includes:

- ~**153,725** residents ages 55-64
- ~**57,707** residents who are children

Additionally, the new reconciliation law will require **192,578** enrollees in high diabetes rate counties to file new paperwork to stay covered.



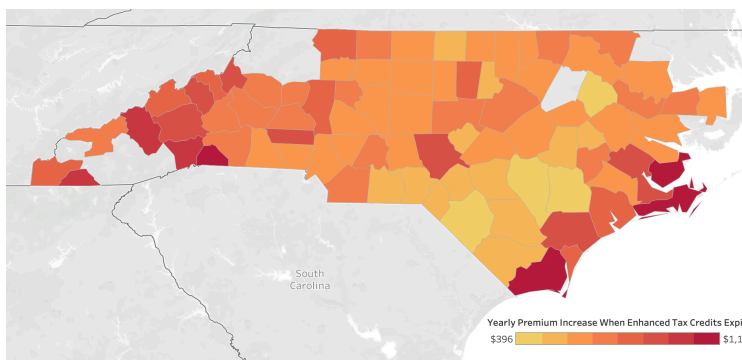
High Cancer Rate Counties:

Without Congressional action, eligible enrollees in high cancer rate counties will pay on average **\$668** more per year for marketplace health coverage—multiple times more per family.

976,900 residents in high cancer rate counties had health insurance marketplace coverage in 2024, **94** percent more than in 2021. This includes:

- ~**221,483** residents ages 55-64
- ~**91,473** residents who are children

Additionally, the new reconciliation law will require **272,889** enrollees in high cancer rate counties to file new paperwork to stay covered.



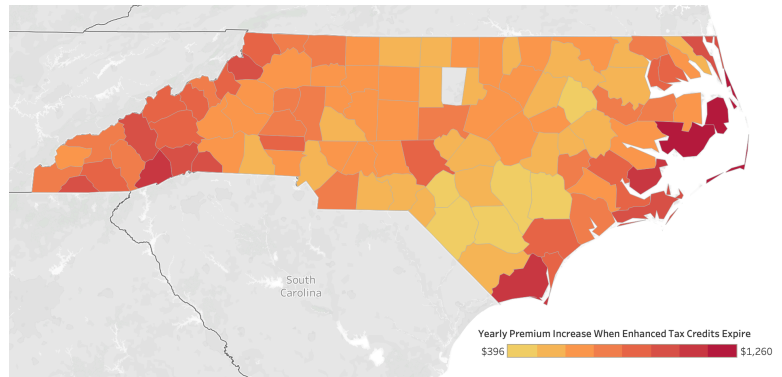
High Uninsured Rate Counties:

Without Congressional action, eligible enrollees in high uninsured rate counties will pay on average **\$676** more per year for marketplace health coverage—multiple times more per family.

1,017,900 residents in high uninsured rate counties had health insurance marketplace coverage in 2024, **92** percent more than in 2021. This includes:

- ~**233,602** residents ages 55-64
- ~**94,154** residents who are children

Additionally, the new reconciliation law will require **286,097** enrollees in high uninsured rate counties to file new paperwork to stay covered.



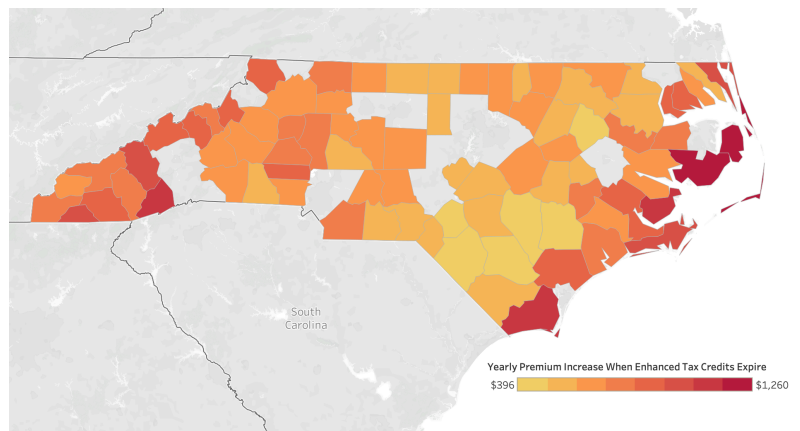
High Primary Care Ratio Counties:

Without Congressional action, eligible enrollees in high primary care ratio counties will pay on average **\$684** more per year for marketplace health coverage—multiple times more per family.

525,500 residents in high primary care ratio counties had health insurance marketplace coverage in 2024, **98** percent more than in 2021. This includes:

- ~**132,785** residents ages 55-64
- ~**42,251** residents who are children

Additionally, the new reconciliation law will require **154,667** 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.