

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

Without Congressional action, eligible enrollees in Nebraska will pay on average **\$1,092** 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**.

**117,900** residents had health insurance marketplace coverage in 2024, **33 percent** more than in 2021. This includes:

- ~**28,357** residents ages 55-64
- ~**20,821** residents who are children

Additionally, the new reconciliation law will require **20,710** enrollees to file new paperwork to stay covered.

### Counties Hardest Hit:

Highest average loss of premium tax credits:

- McPherson County: \$2,280 more per year
- Chase County: \$1,608 more per year
- Hayes and Hitchcock Counties: \$1,560 more per year
- Gosper and Perkins Counties: \$1,500 more per year

Highest number of enrollees that could be affected:

- Douglas County: 30,300
- Lancaster County: 15,900
- Sarpy County: 7,000
- Hall County: 3,900
- Buffalo County: 3,700

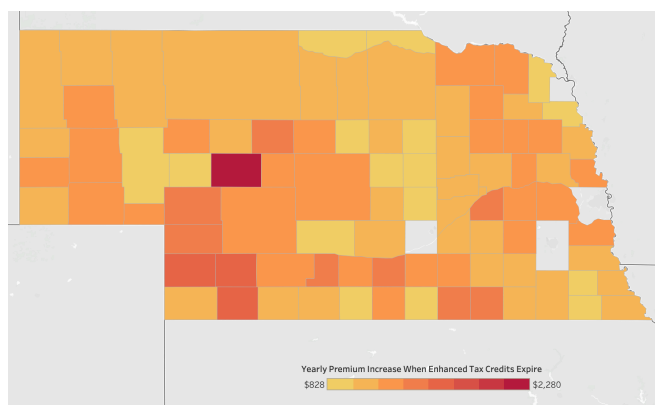
### Rural Counties:

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

**59,829** residents in rural counties had health insurance marketplace coverage in 2024, **22 percent** more than in 2021. This includes:

- ~**15,717** residents ages 55-64
- ~**11,707** residents who are children

Additionally, the new reconciliation law will require **8,900** enrollees in rural counties to file new paperwork to stay covered.



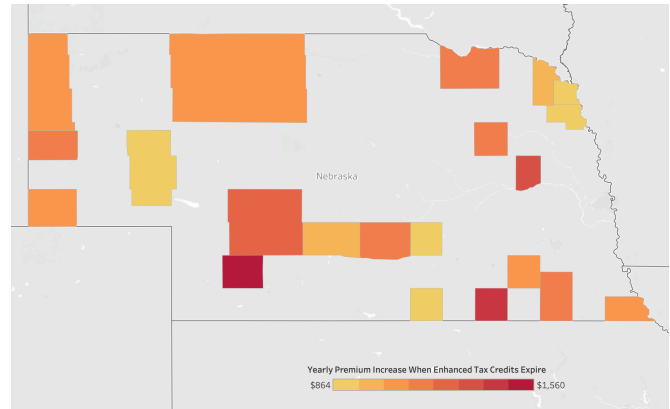
## High Diabetes Rate Counties:

Without Congressional action, eligible enrollees in high diabetes rate counties will pay on average **\$1,116** more per year for marketplace health coverage—and multiple times more per family.

**24,100** residents in high diabetes rate counties had health insurance marketplace coverage in 2024, **29** percent more than in 2021. This includes:

- ~**6,075** residents ages 55-64
- ~**4,379** residents who are children

Additionally, the new reconciliation law will require **3,826** enrollees in high diabetes rate counties to file new paperwork to stay covered.



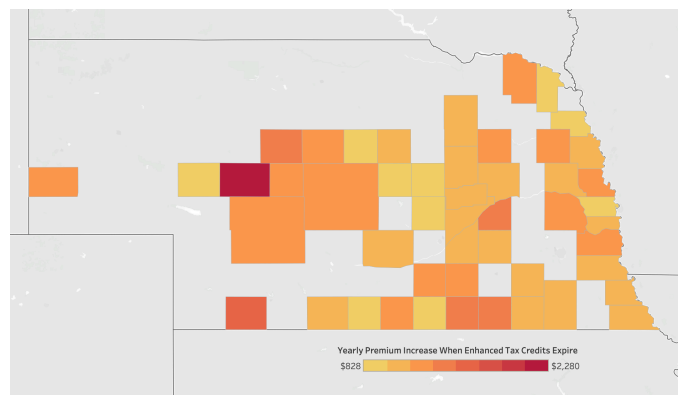
## High Cancer Rate Counties:

Without Congressional action, eligible enrollees in high cancer rate counties will pay on average **\$1,103** more per year for marketplace health coverage—and multiple times more per family.

**75,129** residents in high cancer rate counties had health insurance marketplace coverage in 2024, **39** percent more than in 2021. This includes:

- ~**17,920** residents ages 55-64
- ~**13,315** residents who are children

Additionally, the new reconciliation law will require **13,556** enrollees in high cancer rate counties to file new paperwork to stay covered.



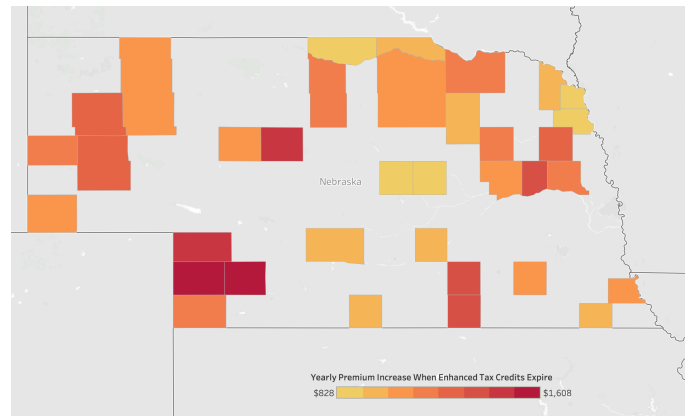
## High Uninsured Rate Counties:

Without Congressional action, eligible enrollees in high uninsured rate counties will pay on average **\$1,114** more per year for marketplace health coverage—and multiple times more per family.

**28,700** residents in high uninsured rate counties had health insurance marketplace coverage in 2024, **24** percent more than in 2021. This includes:

- ~**7,288** residents ages 55-64
- ~**5,720** residents who are children

Additionally, the new reconciliation law will require **4,233** enrollees in high uninsured rate counties to file new paperwork to stay covered.



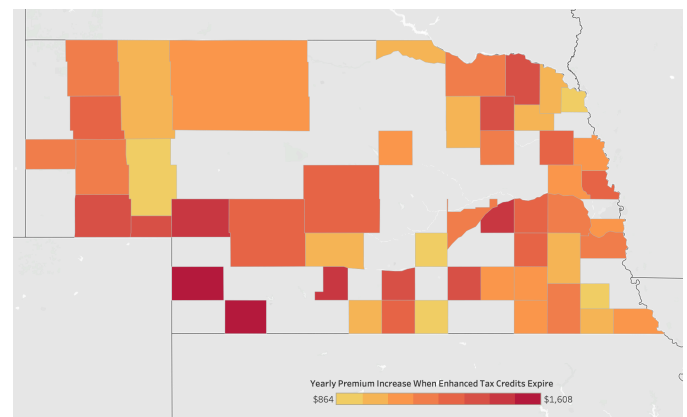
## High Primary Care Ratio Counties:

Without Congressional action, eligible enrollees in high primary care ratio counties will pay on average **\$1,129** more per year for marketplace health coverage—and multiple times more per family.

**64,800** residents in high primary care ratio counties had health insurance marketplace coverage in 2024, **26** percent more than in 2021. This includes:

- ~**16,087** residents ages 55-64
- ~**11,613** residents who are children

Additionally, the new reconciliation law will require **11,271** 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.