

## Recent Changes Will Increase Health Costs and Decrease Coverage in New Hampshire

Without Congressional action, eligible enrollees in New Hampshire will pay on average **\$876** 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**.

**65,100** residents had health insurance marketplace coverage in 2024, **40 percent** more than in 2021. This includes:

- ~**21,159** residents ages 55-64
- ~**5,994** residents who are children

Additionally, the new reconciliation law will require **21,507** enrollees to file new paperwork to stay covered.

### Counties Hardest Hit:

Highest average loss of premium tax credits:

- Carroll County: \$936 more per year
- Belknap and Rockingham Counties: \$912 more per year
- Coos, Strafford, and Cheshire Counties: \$888 more per year

Highest number of enrollees that could be affected:

- Hillsborough County: 17,900
- Rockingham County: 15,600
- Merrimack County: 6,700
- Strafford County: 5,600
- Grafton County: 4,700

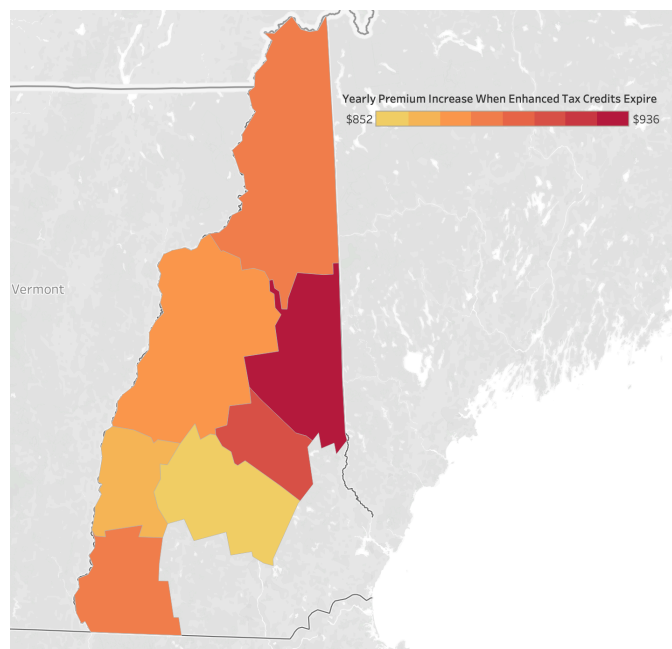
### Rural Counties:

Without Congressional action, eligible enrollees in rural counties will pay on average **\$887** more per year for marketplace health coverage—and multiple times more per family.

**26,200** residents in rural counties had health insurance marketplace coverage in 2024, **40 percent** more than in 2021. This includes:

- ~**9,166** residents ages 55-64
- ~**1,897** residents who are children

Additionally, the new reconciliation law will require **8,380** enrollees in rural counties to file new paperwork to stay covered.



### High Diabetes Rate Counties:

No counties in New Hampshire have higher than average diabetes rates.

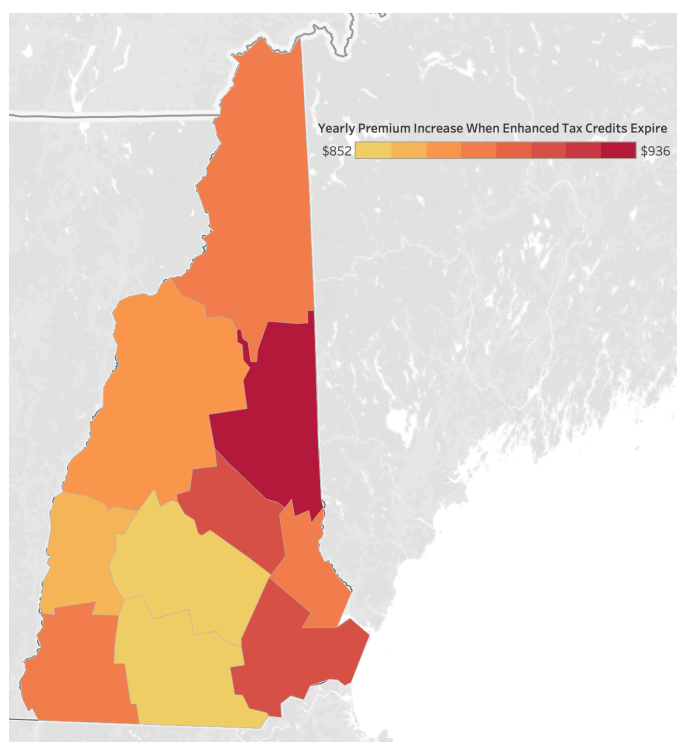
### High Cancer Rate Counties:

Without Congressional action, eligible enrollees in high cancer rate counties will pay on average **\$876** more per year for marketplace health coverage—and multiple times more per family. All of New Hampshire's counties are above average.

**65,100** residents in high cancer rate counties had health insurance marketplace coverage in 2024, **40** percent more than in 2021. This includes:

- ~21,159 residents ages 55-64  
~5,994 residents who are children

Additionally, the new reconciliation law will require **21,507** enrollees in high cancer rate counties to file new paperwork to stay covered.



## High Uninsured Rate Counties:

No counties in New Hampshire have higher than average uninsured rates.

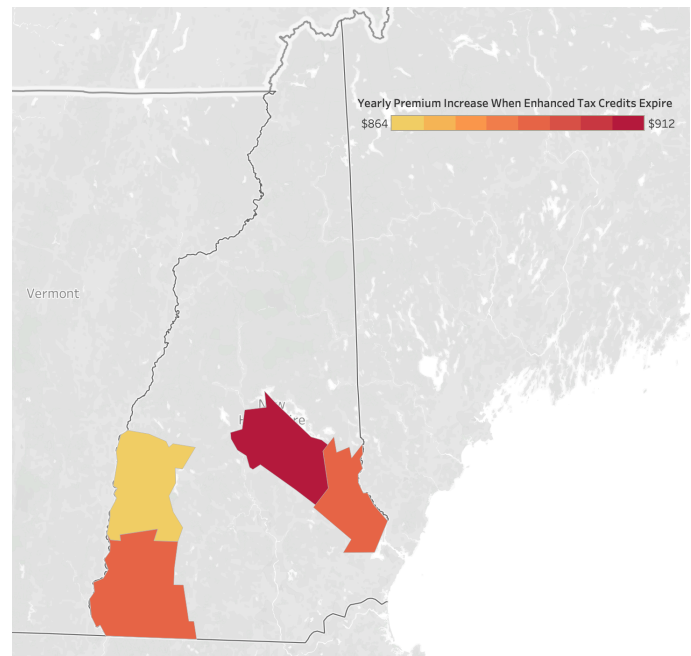
## High Primary Care Ratio Counties:

Without Congressional action, eligible enrollees in high primary care counties will pay on average **\$891** more per year for marketplace health coverage—and multiple times more per family.

**14,700** residents in high primary care counties had health insurance marketplace coverage in 2024, **48** percent more than in 2021. This includes:

- ~**4,837** residents ages 55-64
- ~**1,074** residents who are children

Additionally, the new reconciliation law will require **4,754** enrollees in high primary care 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.