

# Rural Americans Face Unprecedented Price Hikes for Health Care

AUGUST 20, 2025 — JEANNE LAMBREW AND EMMA FORD

The implications of actions by the Trump administration and congressional leadership are becoming increasingly clear: overall private health insurance marketplace premiums will climb at the same time as health care tax credits fall. This “double whammy” will disproportionately affect rural Americans.

Specifically, new rules, tariffs, legislation, and inaction have contributed to the highest median proposed premium hikes for the individual market in the past five years: 18 percent as of August 6, 2025.

At the same time, the scheduled drop in tax credits for health insurance marketplace premiums in January 2026 will increase out-of-pocket premiums by an average of 93 percent in HealthCare.gov states.

According to this new analysis by The Century Foundation of thirty-two states, rural Americans will be disproportionately affected by imminent changes to marketplace coverage.

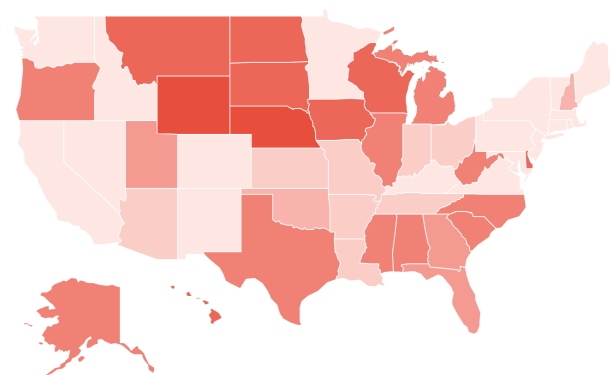
- Out-of-pocket **premiums will increase on average by 107 percent** for rural county residents compared to 89 percent for urban county residents—on top of national median increases of 18 percent.
- While all people with premium tax credits will pay more for health care, rural residents’ average cost increase will be **28 percent higher** than that of urban residents.
- Rural residents in fourteen of the thirty-two states using HealthCare.gov will **lose on average over \$1,000 annually** in premium tax credits.
- **2.8 million enrollees** in HealthCare.gov marketplace

plans live in rural counties and are at greater risk than urban enrollees of higher prices and loss of coverage; this includes **776,000 adults** ages 55 to 64 and **223,262 children**.

- While two of the states using HealthCare.gov have more rural than urban residents, **sixteen have a higher percentage of rural than urban** non-elderly residents enrolled in HealthCare.gov plans. Of those sixteen states, seven have more than one in ten of their non-elderly rural residents enrolled in HealthCare.gov plans.
- Looking at both premium increases and reliance on marketplace coverage, rural residents in states in the **Upper Midwest** and **Southeast** are at greatest risk of high prices and loss of health coverage due to recent changes in health policy.

## STATES WITH HIGHEST RURAL HEALTH PREMIUM INCREASES AND ENROLLMENT

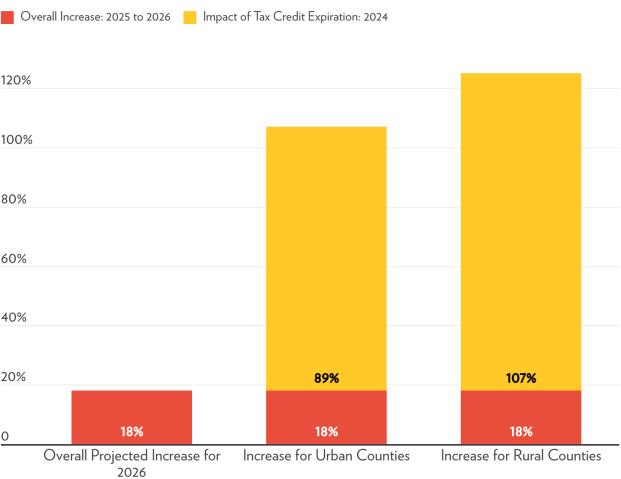
*Upper Midwest and Southeast States Hardest Hit*



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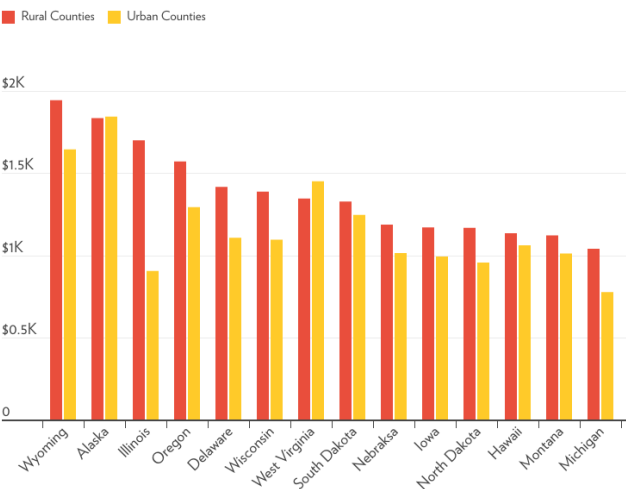
## PRICE HIKES LARGER FOR RURAL ACA MARKETPLACE PLANS



THE CENTURY FOUNDATION

Note: For 32 states using HealthCare.gov in 2024

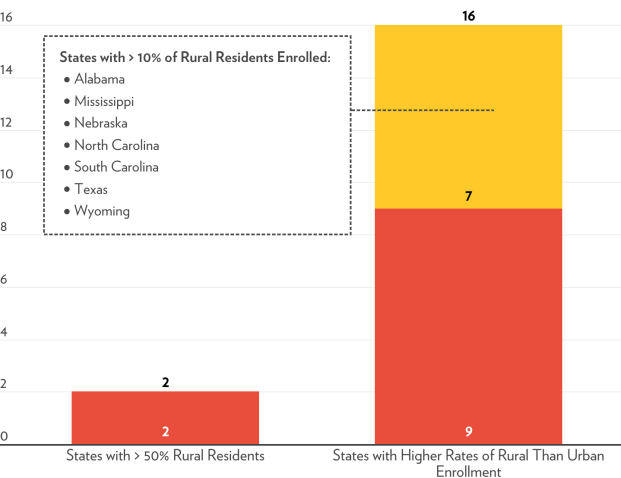
## AVERAGE COST INCREASE 28% HIGHER FOR RURAL THAN URBAN MARKETPLACE ENROLLEES



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Note: States where rural enrollees' average increase from loss of tax credits exceeds \$1,000 among 32 states using HealthCare.gov in 2024

## RURAL RESIDENTS RELY ON AFFORDABLE MARKETPLACE PLANS

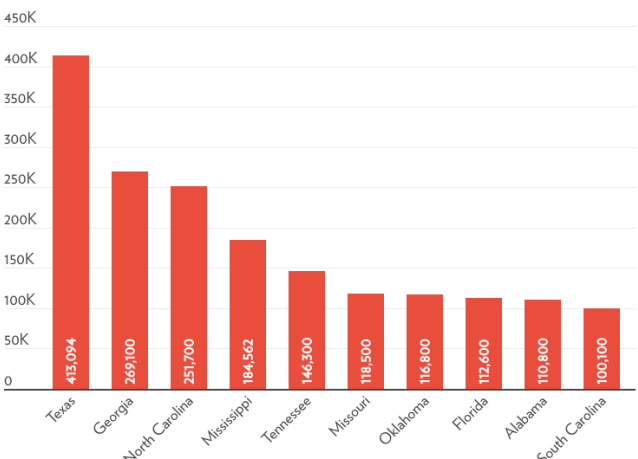


THE CENTURY FOUNDATION

Note: For 32 states using HealthCare.gov in 2024. Rate of enrollment calculated using non-elderly residents in rural counties, 2023. Source of states with > 50% rural enrollment: America's Health Rankings

## 2.8 MILLION RURAL MARKETPLACE ENROLLEES FACE PRICE SPIKES

Includes 776,000 People Ages 55-64 and 223,262 Children



THE CENTURY FOUNDATION

Note: States with more than 100,000 rural enrollees among 32 states using HealthCare.gov in 2024