

States at risk of major premium hikes are based on high enrollment growth, subsidy loss impact and policy disruptions

State	Gross Increase	Projected Net Increase (Subsidized Enrollees)	Most Affected Groups	Driving Factor
Florida	18%	75%-93%	Self-employed over \$65K, low-income	High ACA enrollment, subsidy expiration
New York	18%	75%-93%	Single professionals and families just above eligibility	High base premiums, loss of enhanced subsidies creates steep jump
Texas	21%	75%-93%	Freelancers, gig workers in metros	Large uninsured population, subsidy loss
Arizona	18%	75%-93%	Low-income, rural residents, self-employed early retirees	High enrollment growth, potential insurer exits
Colorado	28.40%	75%-93%	Rural/mountain individuals	State laws, subsidy cliff, high-cost areas
New Jersey	18%	75%-93%	Dual-income households above subsidy threshold	State reinsurance program may soften hike slightly
South Carolina	15%-18%	75%-93%	Low-income families, non-Medicaid	Enrollment growth, subsidy expiration
North Carolina	18%	75%-93%	Low-income, non-expansion state	High growth (185%), subsidy loss, rule impacts
Georgia	20%-22%	75%-93%	Middle-income, high-cost areas	Aetna exit, large uninsured, subsidy cliff
Pennsylvania	19%	82%	Middle-income households	Strong ACA participation, but unsubsidized plans skew expensive
Illinois	27%	75%-93%	Entrepreneurs over 400% FPL	Urban-rural gap, subsidy loss
Michigan	18%	75%-93%	Middle-income families, self-employed	Marketplace Integrity rule, subsidy expiration
Washington	21.20%	75%-93%	Self-employed, low-income	Subsidy expiration (6.4%), rising costs
California	66% (unsubsidized)	75%-93%	1099 tech workers, dual-income	State subsidies offset some, major subsidy cliff
Wyoming	18%	75%-93%	Low-income, non-expansion	Steepest increase (195% per KFF), subsidy loss
Mississippi	18%	75%-93%	Low-income, non-expansion	High growth (190%), subsidy dependence
Ohio	18%	75%-93%	Low-income, non-expansion	Enrollment growth, subsidy expiration

