

AI Overview

Healthcare and insurance costs in 2026 are significantly higher than before the Affordable Care Act (ACA) was enacted in 2010, with major premium spikes projected for 2026 due to the potential expiration of enhanced subsidies. While overall national health expenditure growth slowed compared to the pre-2010 trajectory, individual premiums for those not qualifying for subsidies have often doubled or tripled, particularly with 2026 premium increases ranging from 12% to 27% for many insurers. [Peterson-KFF Health System Tracker](#) +4

Key 2026 Cost Trends vs. Pre-ACA (2010)

- Individual Market Premiums:** ACA Marketplace insurers proposed a median premium increase of 18% for 2026. Without a renewal of enhanced tax credits, out-of-pocket premium payments could rise by over 75% on average. [Peterson-KFF Health System Tracker](#) +2
- Total Premiums & Contributions:** Since 1999, mean worker contributions toward family premiums have increased by 308%, while total premiums grew by 342%, significantly outpacing worker earnings (119%). [National Institutes of Health \(.gov\)](#)
- Deductibles:** For ACA-compliant plans, deductibles increased by an average of 35% over the first decade, representing an added cost of over \$1,700 for individuals and \$3,600 for families. [Ways and Means \(.gov\)](#)
- Medicaid Expansion:** In states that expanded Medicaid, out-of-pocket costs decreased for low-income individuals. [National Institutes of Health \(.gov\)](#)
- Slowed Growth Rate:** Despite higher nominal costs, national health spending grew 4.3% annually in 2010–2018, compared to 6.9% in 2000–2009. [Health Affairs](#)

Factors Driving 2026 Cost Increases

- Expiring Subsidies:** The enhanced tax credits (introduced in 2021 and extended) are set to expire, which would cause premiums for middle-to-lower income individuals to jump significantly. [Center on Budget and Policy Priorities](#) +1
- High Healthcare Utilization:** Insurers cite increased usage of high-priced prescription drugs and rising labor costs as primary drivers for 2026 premium increases. [Peterson-KFF Health System Tracker](#)
- Risk Pool Changes:** A potential “death spiral” is feared if healthier individuals, no longer receiving subsidies, drop coverage, leaving a sicker, more expensive pool. [Johns Hopkins Bloomberg School of Publ...](#)

While the ACA introduced protections against pre-existing condition exclusions and lifetime limits, it coincided with a shift toward higher-deductible plans that have increased the out-of-pocket burden for many consumers. [JAMA](#) +1

AI can make mistakes, so double-check responses.



11 sites

Effects of the Affordable Care Act on Consumer Health ... - PMC
The authors find that average out-of-pocket spending is expected to decrease for all groups considered in the analysis, although d...

National Institutes of Health (.gov)

What's Behind Rising Health Insurance Costs? | Johns Hopkins
Nov 4, 2025 — And the government paid part of the premium, which was the subsidy. Why are insurance...

Johns Hopkins Bloomberg School ...

How much and why ACA Marketplace premiums are going up in 2026
Aug 6, 2025 — This is the largest rate change insurers have requested since 2018, the last time that policy...

Peterson-KFF Health System Track...

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https://ballotpedia.org/Health_insurance_premiums_before_and_after_the_Affordable_Care_Act

2013 to 2014

In fall of 2014, a working paper from the [National Bureau of Economic Research](#) (NBER), published by the [Brookings Institution](#), found that **2014 premiums in the entire non-group (individual) market (on and off the exchanges) had increased by 24.4 percent**

more than what they would have risen without the Affordable Care Act. Additionally, **the increase in insurers' costs was 11 percent greater than without the ACA.**