

JANUARY 2026

11 Million Americans at Risk of Losing \$0 Premiums

Number of 2025 ACA Enrollees at Risk of Losing \$0 Premiums, by state

State	Number of enrollees at risk of losing \$0 premium	Share of enrollees at risk of losing \$0 premium
United States	10,902,026	44.8%
Alabama	302,329	63.3%
Alaska	2,285	8.0%
Arizona	161,489	38.2%
Arkansas	59,049	35.4%
California	280,366	14.2%
Colorado	25,820	9.1%
Connecticut	19,443	12.9%
Delaware	14,123	26.7%
District of Columbia	80	0.5%
Florida	3,089,787	65.2%
Georgia	876,562	58.0%
Hawaii	3,856	15.7%
Idaho	10,144	8.6%
Illinois	146,092	31.4%
Indiana	157,474	43.8%
Iowa	35,697	26.1%
Kansas	100,959	50.5%
Kentucky	14,420	14.8%
Louisiana	152,929	52.2%
Maine	4,634	7.2%
Maryland	27,483	11.1%
Massachusetts	41,532	10.7%
Michigan	194,581	36.6%
Minnesota	6	0.0%

Mississippi	256,825	75.9%
Missouri	193,072	46.3%
Montana	13,067	16.9%
Nebraska	33,742	24.7%
Nevada	26,386	23.8%
New Hampshire	10,508	14.9%
New Jersey	108,096	21.1%
New Mexico	8,839	12.6%
New York	626	0.3%
North Carolina	446,367	45.8%
North Dakota	5,017	11.7%
Ohio	239,945	41.1%
Oklahoma	148,640	48.3%
Oregon	6,772	4.8%
Pennsylvania	104,297	21.0%
Rhode Island	6,742	16.0%
South Carolina	340,834	53.9%
South Dakota	7,438	13.6%
Tennessee	372,108	57.9%
Texas	2,441,643	61.6%
Utah	156,721	37.1%
Vermont	2,455	7.5%
Virginia	100,376	25.8%
Washington	27,193	8.8%
West Virginia	25,335	37.7%
Wisconsin	88,572	28.2%
Wyoming	9,270	19.9%

Note: This table uses ACA enrollees in the 100-150% FPL income category as a proxy to estimate the number of enrollees at risk of losing \$0 premiums.

Source: KFF, [Marketplace Plan Selections by Household Income | KFF State Health Facts](#)