

HEALTH INSURANCE EXCHANGES 2025 OPEN ENROLLMENT REPORT

The Health Insurance Exchanges 2025 Open Enrollment Report summarizes data on health plan selections through the individual Exchanges during the 2025 Open Enrollment Period (OEP). This report includes OEP data for the 31 states with Exchanges that use the HealthCare.gov eligibility and enrollment platform for the 2025 plan year, as well as for the 20 State-based Exchanges (SBEs) that use their own eligibility and enrollment platforms.

Key findings from this report include:

- *Total Plan Selections:* During the 2025 OEP, 24.3 million consumers selected or were automatically re-enrolled in health insurance coverage through the HealthCare.gov platform and SBEs. Nearly 2.9 million more consumers signed up for coverage during the 2025 OEP compared to the 2024 OEP, a 13% increase. Nearly 8 million more consumers signed up compared to the 2023 OEP, and 9.8 million more consumers signed up compared to the 2022 OEP, a 49% and 68% increase, respectively.
- *HealthCare.gov Plan Selections:* Through the HealthCare.gov platform, 17.1 million consumers selected plans during the 2025 OEP between November 1, 2024 and January 15, 2025.
- *State-based Exchanges Plan Selections:* Across the 20 SBEs, 7.2 million consumers selected plans during the 2025 OEP from November 1, 2024 through the end of their respective OEPs.
- *New and Returning Consumers:* Nationwide, the number of new consumers selecting Exchange coverage during the 2025 OEP decreased by 21%, to 4.1 million from 5.2 million in the 2024 OEP. Actively returning consumer plan selections during the 2025 OEP decreased by 3%, to 9.4 million from 9.7 million in the 2024 OEP. Automatic re-enrollees during the 2025 OEP increased by 65%, to 10.8 million from 6.6 million in the 2024 OEP.
- *Premiums and Financial Assistance:* Nationwide, 12.8 million more consumers are receiving Advance Payments of the Premium Tax Credit (APTC) in 2025 compared to 2020. The average monthly premium before application of

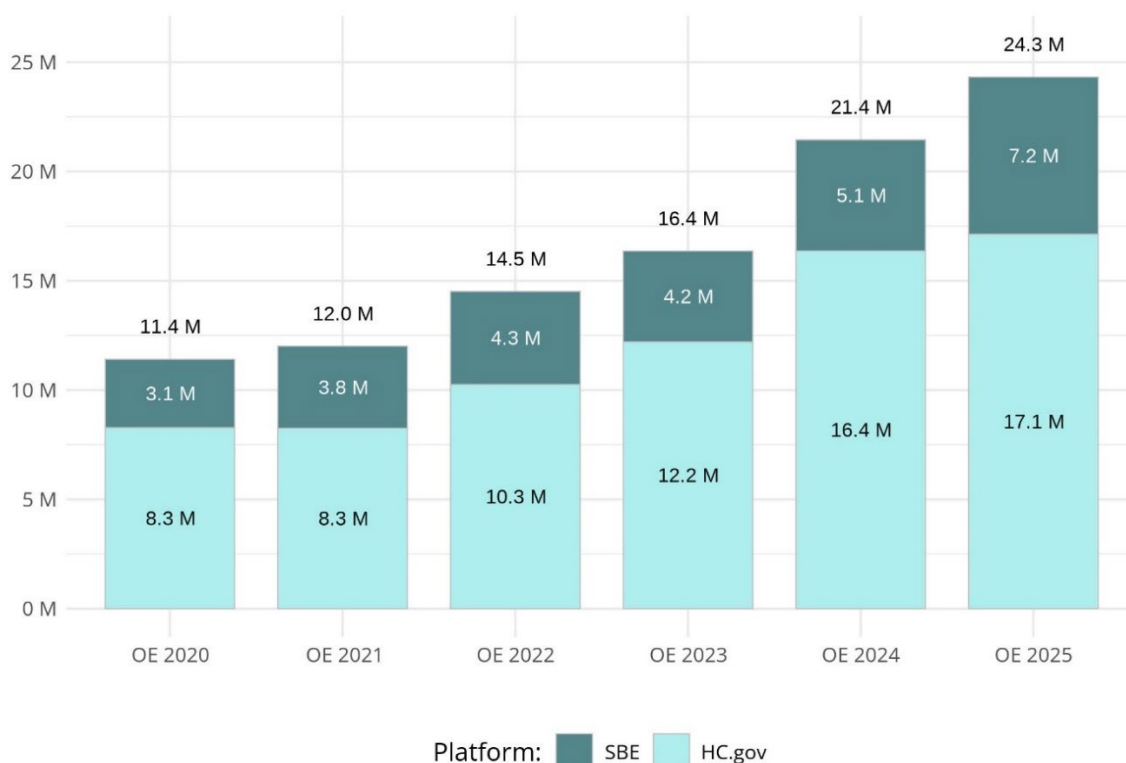
APTC was \$619, compared with \$584 in 2020. The average monthly premium after APTC was \$113, compared with \$162 in 2020. During the 2025 OEP, 42% of consumers selected a plan for \$10 or less per month after APTC.

- *Cost-Sharing:* For the 2025 OEP, 51% of all Exchange consumers received cost-sharing reductions (CSRs)—a small increase from 50% in the 2024 OEP.
- *Demographics:* Plan selections trended younger from the 2023 OEP to the 2025 OEP as the portion of plan selections among people aged 55 and over decreased from 29% to 24%. The consistent gap between female and male plan selections narrowed from the 2022 OEP to the 2025 OEP, as the portion of plan selections for females declined to 52% and plan selections for males increased to 48%.
- *HSA-Eligible Plans:* Two percent of consumers with plan selections through the HealthCare.gov platform enrolled in HSA-eligible plans in the 2025 OEP, which is a decline from 7% of consumers with plan selections in the 2020 OEP. This finding mirrors changes in availability of HSA-eligible plans in these states.

Consumers Selecting Plans Through the Exchanges

During the 2025 OEP, 24.3 million consumers selected or were automatically re-enrolled in an Exchange plan.¹ This includes 17.1 million consumers through the HealthCare.gov platform and 7.2 million consumers in SBEs using their own platforms (see Figure 1).²

Figure 1: Plan Selections during 2020 - 2025 Open Enrollment Periods



¹ As in prior years, consumers with Exchange coverage at the end of 2024 who did not make an active plan selection were generally automatically re-enrolled for 2025 coverage. When consumers had 2025 Exchange plans available to them from their 2024 issuer, they were generally automatically re-enrolled into the same plan as 2024 or a different plan from the same issuer. Depending on the Exchange, they could also be automatically re-enrolled into a suggested alternate plan from a different issuer if no plan from their current issuer was available to them.

² Plan selections and other data by Exchange platform for each OEP reflect the statuses of the states' platforms at the time of that OEP unless noted otherwise. Data for SBEs that use their own eligibility and enrollment platforms are retrieved from the respective states' information systems and have not been fully validated by CMS; thus, metrics for these states may vary.

Nationwide, the number of plan selections during the 2025 OEP increased by 13% in comparison to the 2024 OEP (see Table 1). Through the HealthCare.gov platform, plan selections increased by 5%, to 17.1 million during the 2025 OEP from 16.4 million during the 2024 OEP. Plan selections in SBEs increased by 41% to 7.2 million during the 2025 OEP from 5.1 million during the 2024 OEP. HealthCare.gov data reflects the platform's 2025 OEP which ran from November 1, 2024 through January 15, 2025. For the SBEs, the number of plan selections included in this report reflects data from the timeframe of each SBE's 2025 OEP, which varies by SBE.³ These changes in Healthcare.gov and SBE enrollments reflect both overall enrollment changes and state-level policy changes in 2025. These state-level changes include Georgia's movement from the Healthcare.gov platform to an SBE, New York's implementation of the Essential Plan (EP) Expansion, and Oregon's adoption of a Basic Health Program (BHP).

From 2024 to 2025, 40 of the 51 Exchanges saw increases in plan selections of at least 10%. The states with the highest-percentage increases in plan selections included Louisiana (38%), West Virginia (31%), Kentucky (29%), New Jersey (29%), and Michigan (27%). In contrast, the Exchanges with the smallest increases in plan selections, from 2024 to 2025, included the District of Columbia (1%), South Dakota (3%), and Maine (3%). New York saw a large decrease in plan selections (-23%), as a portion of consumers previously eligible for a plan on the Exchange are now eligible for New York's new coverage program, the EP Expansion, implemented under a section 1332 waiver. Oregon, operating a BHP in 2025, also saw a decrease in plan selections on the Exchange (-4%). Virginia (-3%) and North Carolina (-5%) also saw decreases in plan selections.

³ For HealthCare.gov: the 2020 OEP was from 11/1/2019 to 12/15/2019, with data reported through 12/21/2019 (this includes the additional time provided to consumers who were unable to enroll by the original deadline); the 2021 OEP was from 11/1/2020 to 12/15/2020, with data reported through 12/21/2020 (this includes the additional time provided to consumers who were unable to enroll by the original deadline); the 2022 OEP was from 11/1/2021 to 1/15/2022, with data reported through 1/15/2022; the 2023 OEP was from 11/1/2022 to 1/15/2023, with data reported through 1/15/2023; the 2024 OEP was from 11/1/2023 to 1/16/2024, with data reported through 1/16/2024; the 2025 OEP was from 11/1/2024 to 1/15/2025, with data reported through 1/15/2025. Dates through which data are reported vary for SBEs; see the PUF FAQs for detailed information.

Table 1: OEP Plan Selections by State and Exchange Platform⁴

State	2020	2021	2022	2023	2024	2025	% Change 2024 to 2025
Total	11,409,447	12,004,365	14,511,077	16,357,030	21,446,150	24,319,713	13%
HC.gov Total	8,286,871	8,251,703	10,255,636	12,203,622	16,363,133	17,128,890	5%
SBE Total	3,122,576	3,752,662	4,255,441	4,153,408	5,083,017	7,190,823	41%
AK	17,696	18,184	22,786	25,572	27,464	28,736	5%
AL	160,429	169,119	219,314	258,327	386,195	477,838	24%
AR	64,360	66,094	88,226	100,407	156,607	166,639	6%
AZ	153,020	154,504	199,706	235,229	348,055	423,025	22%
CA	1,538,819	1,625,546	1,777,442	1,739,368	1,784,653	1,979,504	11%
CO	166,852	179,607	198,412	201,758	237,106	282,481	19%
CT	107,833	104,946	112,633	108,132	129,000	151,151	17%
DC	17,538	16,947	15,989	14,768	14,799	14,930	1%
DE	23,961	25,320	32,113	34,742	44,842	52,931	18%
FL	1,913,975	2,120,350	2,723,094	3,225,435	4,211,902	4,735,415	12%
GA	463,910	517,113	701,135	879,084	1,305,114	1,510,852	16%
HI	20,073	22,903	22,327	21,645	22,170	24,606	11%
IA	54,586	59,228	72,240	82,704	111,423	136,833	23%
ID	78,431	68,832	73,359	79,927	103,783	117,373	13%
IL	292,945	291,215	323,427	342,995	398,814	465,985	17%
IN	140,931	136,593	156,926	185,354	295,772	359,240	21%
KS	85,837	88,627	107,784	124,473	171,376	200,046	17%
KY	83,139	77,821	73,935	62,562	75,317	97,374	29%
LA	87,748	83,159	99,626	120,804	212,493	292,994	38%
MA	319,612	294,097	268,023	232,621	311,199	389,191	25%
MD	158,934	166,038	181,603	182,166	213,895	247,243	16%
ME	62,031	59,738	66,095	63,388	62,586	64,678	3%
MI	262,919	267,070	303,550	322,273	418,100	531,083	27%
MN	110,042	112,804	121,322	118,431	135,001	151,512	12%
MO	202,750	215,311	250,341	257,629	359,369	417,000	16%
MS	98,892	110,966	143,014	183,478	286,410	338,159	18%

⁴ Blue cells represent HealthCare.gov and orange cells represent SBEs.

Table 1 (continued): OEP Plan Selections by State and Exchange Platform

State	2020	2021	2022	2023	2024	2025	% Change 2024 to 2025
MT	43,822	44,711	51,134	53,860	66,336	77,221	16%
NC	505,275	535,803	670,223	800,850	1,027,930	975,110	-5%
ND	21,666	22,709	29,873	34,130	38,535	42,901	11%
NE	90,845	88,688	99,011	101,490	117,882	136,684	16%
NH	44,412	46,670	52,497	54,557	65,117	70,337	8%
NJ	246,426	269,560	324,266	341,901	397,942	513,217	29%
NM	42,714	42,984	45,664	40,778	56,472	70,373	25%
NV	77,410	81,903	101,411	96,379	99,312	110,687	11%
NY	272,948	215,889	221,895	214,052	288,681	221,534	-23%
OH	196,806	201,069	259,999	294,644	477,793	583,443	22%
OK	158,642	171,551	189,444	203,157	277,436	307,989	11%
OR	145,264	141,089	146,602	141,963	145,509	139,688	-4%
PA	331,825	337,722	374,776	371,516	434,571	496,661	14%
RI ⁵	34,634	31,174	32,345	29,626	36,121	42,117	17%
SC	214,030	230,050	300,392	382,968	571,175	631,948	11%
SD	29,331	31,375	41,339	47,591	52,974	54,721	3%
TN	200,445	212,052	273,680	348,097	555,103	642,867	16%
TX	1,116,293	1,291,972	1,840,947	2,410,810	3,484,632	3,966,226	14%
UT	200,261	207,911	256,932	295,196	366,939	421,890	15%
VA	269,474	261,943	307,946	346,140	400,058	388,856	-3%
VT	27,335	24,866	26,705	25,664	30,027	32,862	9%
WA	212,188	222,731	239,566	230,371	272,494	308,227	13%
WI	195,498	191,702	212,209	221,128	266,327	313,579	18%
WV	20,066	19,381	23,037	28,325	51,046	67,113	31%
WY	24,574	26,728	34,762	38,565	42,293	46,643	10%

⁵ Rhode Island extended its OEP through 2/28/2025 due to a cybersecurity breach of the RIBridges system and provides data through 2/15/2025 for purposes of this report.

Basic Health Program and Other Program Enrollment

Table 2 shows BHP or related enrollment for states that have implemented these programs.⁶ Total BHP and Essential Plan (EP) Expansion enrollment increased 38% from 1.3 million enrollees in the 2024 OEP to 1.8 million enrollees during the 2025 OEP. BHPs in Minnesota and Oregon provide coverage to consumers with household incomes at or below 200% and above 133% of the FPL who are not eligible for minimum essential coverage, including Medicaid or the Children's Health Insurance Program (CHIP).⁷ Effective for 2025, New York implemented a new coverage program, the EP Expansion, under a section 1332 waiver. The EP Expansion is not a BHP but generally mirrors the state's previous BHP with expanded eligibility for certain residents with estimated household incomes up to 250% of the FPL.⁸ New York's transition to the EP Expansion increased enrollment in the state program by 39% from 2024 to 2025, which largely accounts for the reduction in Exchange plan selections referenced previously.

Table 2: Basic Health Program and Essential Plan Expansion Enrollment

	2020	2021	2022	2023	2024	2025
Minnesota	83,200	91,886	98,581	94,811	103,638	97,078
New York ⁹	796,998	883,451	956,022	1,123,110	1,198,396	1,663,673
Oregon	NA	NA	NA	NA	NA	31,944
Total	880,198	975,337	1,054,603	1,217,921	1,302,034	1,792,695

⁶ BHP and New York's EP Expansion enrollments are not limited to an OEP. For the 2025 OEP New York's data is as of 1/31/2025, Oregon's data is as of 1/15/2025, and Minnesota's data is as of 12/31/2024.

⁷ The BHP also provides coverage to lawfully present noncitizens with household income below 200% of the federal poverty level (FPL) who are ineligible for Medicaid or CHIP due to immigration status.

⁸ For more information, see U.S. Department of Health and Human Services and the U.S. Department of the Treasury, *New York: State Innovation Waiver under Section 1332 of the ACA – Amendment*, September 25, 2024, <https://www.cms.gov/files/document/ny-1332-amendment-fact-sheet.pdf>.

⁹ New York's enrollment significantly increased in 2025 due to the implementation of a new coverage program, EP Expansion, which expands eligibility for certain residents with household incomes up to 250% FPL. Prior to 2025, New York reported enrollment in a BHP, which provided coverage for certain individuals with household incomes up to 200% FPL.

New and Returning Consumers

Figure 2 illustrates the comparison of new and returning consumer plan selections nationwide during OEPs from 2020 to 2025. In the 2025 OEP, new consumer plan selections across all Exchanges exceeded 4.1 million, approximately 1.3 million more than the 2020 OEP. In comparison to the 2024 OEP, new consumer enrollment declined 21%. As shown below, 20.2 million enrollees returned to the Exchanges actively or through auto re-enrollment, representing a 24% increase from 16.2 million in 2024.

Figure 2: New and Returning Consumer OEP Plan Selections

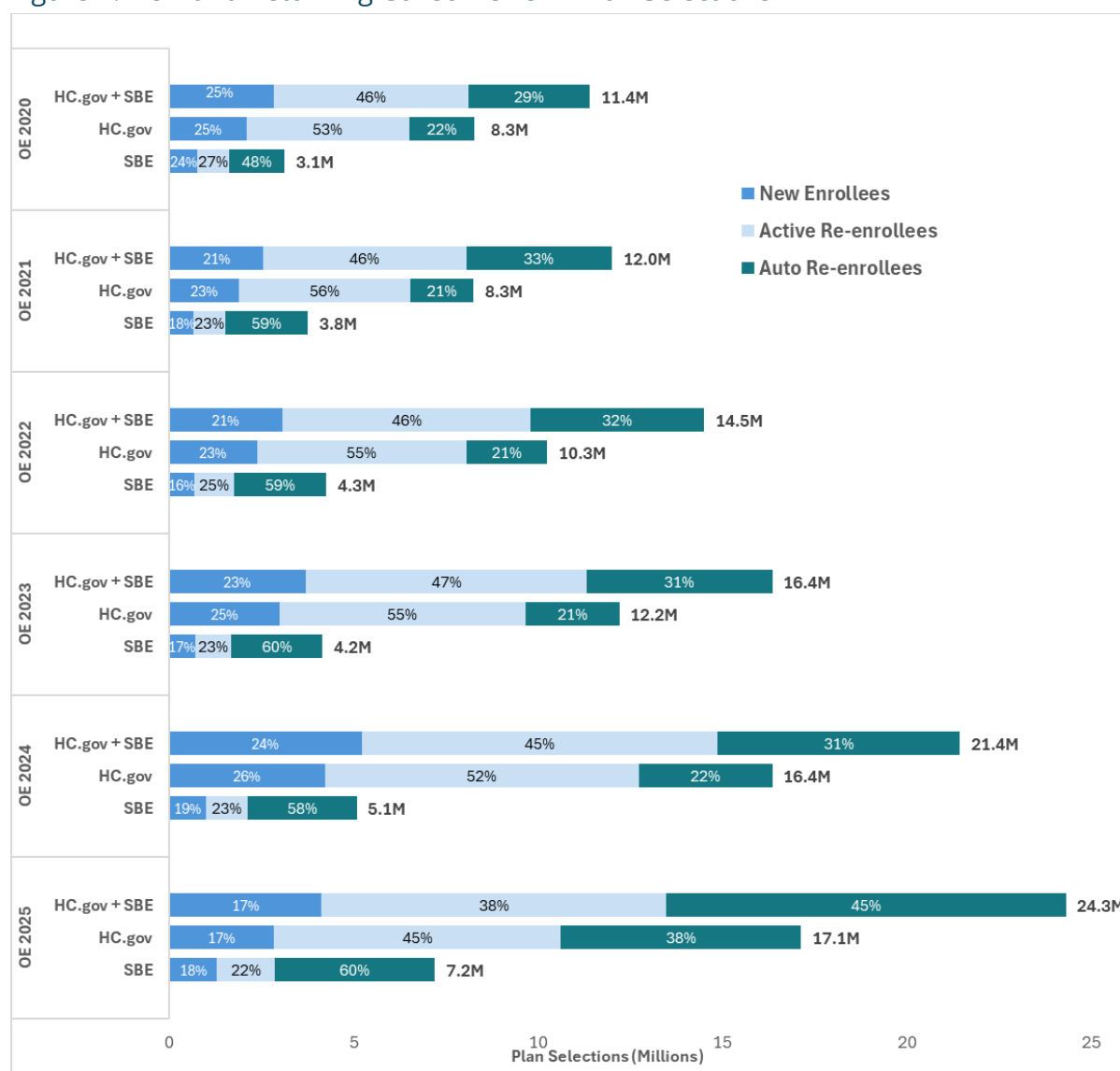


Table 3 provides further detail on new and returning consumers from the 2020 OEP to the 2025 OEP, for all Exchanges combined, as well as the HealthCare.gov platform and SBEs separately.

Table 3a: OEP Plan Selections by Enrollment Type: All Exchanges

	2020	2021	2022	2023	2024	2025
New Consumers	2,845,816	2,545,559	3,066,360	3,699,749	5,215,764	4,127,847
Returning Consumers	8,563,631	9,458,806	11,444,717	12,657,281	16,230,386	20,191,866
Active Re-enrollees	5,273,646	5,513,796	6,742,948	7,629,744	9,659,365	9,353,419
Automatic Re-enrollees	3,289,985	3,945,010	4,701,769	5,027,537	6,571,021	10,838,447
Total Plan Selections	11,409,447	12,004,365	14,511,077	16,357,030	21,446,150	24,319,713

Table 3b: OEP Plan Selections by Enrollment Type: HealthCare.gov

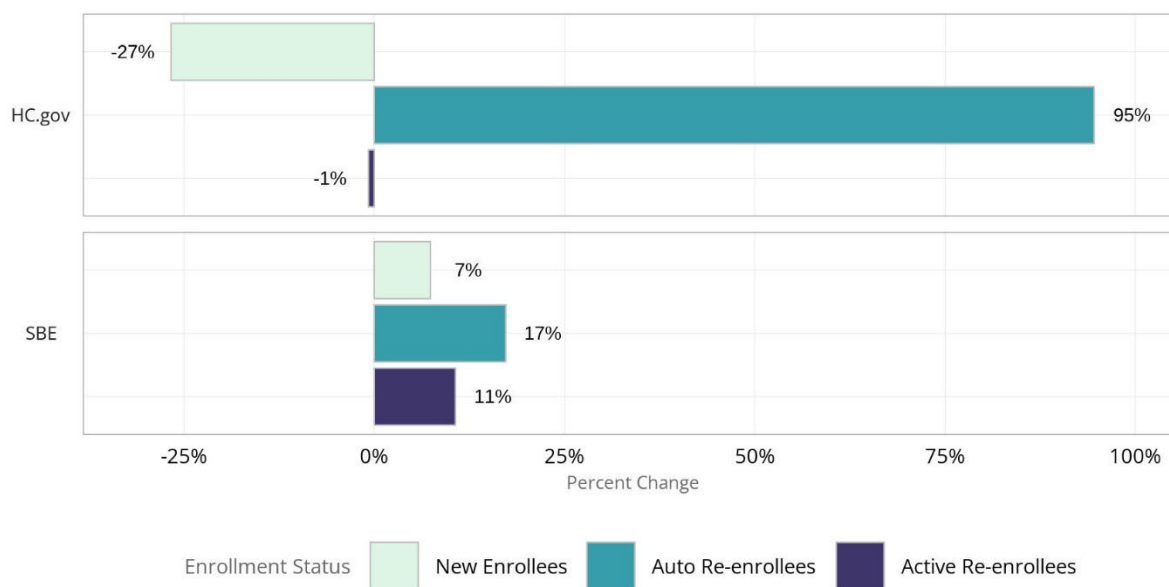
	2020	2021	2022	2023	2024	2025
New Consumers	2,086,338	1,884,174	2,380,835	3,000,155	4,226,461	2,841,205
Returning Consumers	6,200,533	6,367,529	7,874,801	9,203,467	12,136,672	14,287,685
Active Re-enrollees	4,415,678	4,648,617	5,680,878	6,654,213	8,511,722	7,776,775
Automatic Re-enrollees	1,784,855	1,718,912	2,193,923	2,549,254	3,624,950	6,510,910
Total Plan Selections	8,286,871	8,251,703	10,255,636	12,203,622	16,363,133	17,128,890

Table 3c: OEP Plan Selections by Enrollment Type: SBEs

	2020	2021	2022	2023	2024	2025
New Consumers	759,478	661,385	685,525	699,594	989,303	1,286,642
Returning Consumers	2,363,098	3,091,277	3,569,916	3,453,814	4,093,714	5,904,181
Active Re-enrollees	857,968	865,179	1,062,070	975,531	1,147,643	1,576,644
Automatic Re-enrollees	1,505,130	2,226,098	2,507,846	2,478,283	2,946,071	4,327,537
Total Plan Selections	3,122,576	3,752,662	4,255,441	4,153,408	5,083,017	7,190,823

Figure 3 illustrates the change in percentage of new, automatically re-enrolling, and actively re-enrolling consumers through the HealthCare.gov platform and SBEs from the 2024 OEP to the 2025 OEP. For comparison purposes, this figure excludes Georgia, which transitioned to an SBE in 2025, and New York, which transitioned consumers from coverage through their SBE to coverage in the state's EP Expansion. Comparing HealthCare.gov to SBEs shows a dramatic difference in both automatic re-enrollment and new enrollment plan selections. Through the HealthCare.gov platform, the number of automatic re-enrollment plan selections increased by 95% from the 2024 OEP to the 2025 OEP. By contrast, automatic re-enrollments increased by a much smaller 17% through SBEs. New enrollment plan selections decreased by 27% through the HealthCare.gov platform while increasing by 7% through SBEs. New enrollment plan selections decreased by 27% through the HealthCare.gov platform while increasing by 7% through SBEs.

Figure 3: Percent Change in Open Enrollment Plan Selections, 2024 to 2025, by Exchange Platform and Enrollment Status¹⁰



¹⁰ Figure 3 excludes GA, which changed platforms from 2024 to 2025, and New York, which implemented a new coverage program, EP Expansion.

The substantial changes shown in Figure 3 occurred following both public and private technology updates to secure the HealthCare.gov eligibility and enrollment system prior to the 2025 OEP.¹¹ These system changes enhanced the HealthCare.gov platform's ability to block agents and brokers from making changes to a consumer's enrollment without the consumer's engagement, and were implemented following an increase in consumer complaints about unauthorized plan switches and unauthorized enrollments.

¹¹ For more information about these system changes, see Press Release, "CMS Update on Actions to Prevent Unauthorized Agent and Broker Marketplace Activity," Centers for Medicare & Medicaid Services, October 17, 2024, <https://www.cms.gov/newsroom/press-releases/cms-update-actions-prevent-unauthorized-agent-and-broker-marketplace-activity>.

Consumers Applying for and Selecting Plans

Table 4 shows the number of consumers who requested coverage on submitted Exchange applications for the 2020 to 2025 OEPs. During the 2025 OEP, 72% of applicants requesting coverage through the Exchanges were determined eligible to make an Exchange plan selection, compared to 58% during the 2020 OEP. Through the HealthCare.gov platform, 96% of applicants were determined eligible to make an Exchange plan selection, and 49% of applicants using the SBEs were determined eligible to make an Exchange plan selection. The percentage of consumers who requested coverage through the HealthCare.gov platform and were preliminarily determined eligible for their state's Medicaid or CHIP remained at 4% from the 2024 OEP to the 2025 OEP.

Table 4: Consumers Requesting Coverage and Found Eligible¹²

	2020	2021	2022	2023	2024	2025
Requesting Coverage: All Exchanges	25,253,497	22,186,055	25,830,064	27,653,188	38,036,483	39,947,257
Exchange Eligible: All Exchanges	14,630,421 (58%)	14,696,181 (66%)	17,485,459 (68%)	19,191,464 (69%)	25,854,241 (68%)	28,622,393 (72%)
Requesting Coverage: HealthCare.gov	10,179,870	9,932,394	12,194,577	14,036,572	18,568,083	19,116,564
Exchange Eligible: HealthCare.gov	9,389,195 (92%)	9,249,680 (93%)	11,486,135 (94%)	13,324,638 (95%)	17,795,305 (96%)	18,349,808 (96%)
Medicaid/CHIP Eligible: HealthCare.gov	836,453 (8%)	762,533 (8%)	743,544 (6%)	746,999 (5%)	831,411 (4%)	838,890 (4%)
Requesting Coverage: SBEs ¹³	15,073,627	12,253,661	13,635,487	13,616,616	19,468,400	20,830,693
Exchange Eligible: SBEs	5,241,226 (35%)	5,446,501 (44%)	5,999,324 (44%)	5,866,826 (43%)	8,058,936 (41%)	10,272,585 (49%)

¹² Data applies to OEP applications submitted. Totals may not sum to 100% due to rounding.

¹³ Most State-based Exchanges have integrated eligibility systems with their state Medicaid. In those states, consumers requesting coverage on applications submitted includes applications received for modified adjusted gross income (MAGI) Medicaid renewals, in addition to QHP renewal applications and new applications. Some SBEs do not report on consumers determined eligible for Medicaid/CHIP and, thus, a total number is not provided here. See PUF definitions for more information.

Demographic Characteristics

Table 5 shows demographic characteristics among consumers who selected or were automatically re-enrolled in an Exchange plan during the 2020 through 2025 OEPs. The table provides age breakdowns, and shows that plan selections trended younger from 2023 to 2025. From 2023 to 2025, the portion of plan selections among people aged 55 and over decreased from 29% to 24%. Each younger cohort experienced an increase in their portion of plan selections.

Looking at plan selections by gender shows that the consistent gap between female and male plan selections narrowed from the 2022 OEP to the 2025 OEP, as the portion of plan selections for females declined to 52% and plan selections for males increased to 48%.

The distribution of plan selections by income also experienced a notable change in recent years. From the 2022 OEP to the 2025 OEP, the portion of plan selections among people with a household income between 100% and 150% of the federal poverty level (FPL) increased from 32% to 45%. This change occurred after the American Rescue Plan (ARP) and Inflation Reduction Act (IRA) temporarily expanded premium subsidies, which provided households with incomes under 150% FPL access to QHPs with \$0 or near-\$0 premium amounts.

Table 5: Demographic Characteristics as % of Total Consumers with OEP Plan Selections

	2020	2021	2022	2023	2024	2025
Age						
< 18	9%	9%	9%	9%	10%	11%
18 - 34	26%	25%	25%	25%	27%	28%
35 - 54	36%	36%	36%	37%	38%	38%
55+	30%	30%	29%	29%	26%	24%
Gender						
Female	55%	54%	54%	53%	52%	52%
Male	45%	46%	46%	47%	48%	48%
Household Income ¹⁴						
< 100%	2%	2%	2%	1%	2%	2%
≥ 100% and ≤ 150%	30%	32%	32%	37%	44%	45%
≥ 100% and ≤ 138%	NA	NA	23%	26%	32%	29%
> 150% and ≤ 250%	36%	34%	32%	29%	29%	28%
> 250% and ≤ 400%	21%	20%	20%	19%	15%	14%
> 400% FPL	3%	3%	8%	8%	7%	7%
Other Household Income ¹⁵	9%	9%	6%	5%	4%	4%
Location (HC.gov Exchanges only)						
Rural	18%	18%	18%	18%	18%	18%
Non-rural	82%	82%	82%	82%	82%	82%

¹⁴ The following SBE data are excluded from household income metrics as these data were not available at the time of this report: Idaho (2020-2021), Nevada (2020), and Minnesota's and New York's >400% FPL breakout (2020-2021), District of Columbia's >400% FPL and Other household income (2020-2021).

¹⁵ Other household income includes plan selections for which consumers were not requesting financial assistance and unknown household income.

Table 5 (continued): Demographic Characteristics as % of Total Consumers with OEP Plan Selections

	2020	2021	2022	2023	2024	2025
Race/Ethnicity¹⁶						
Race/Ethnicity Known ¹⁷	72%	69%	66%	59%	50%	50%
Hispanic/Latino	18%	18%	19%	21%	22%	22%
White, Non-Hispanic	58%	57%	55%	54%	53%	52%
Black, Non-Hispanic	8%	8%	9%	9%	9%	10%
Asian, Non-Hispanic	13%	13%	12%	11%	11%	11%
Native Hawaiian/Pacific Islander, Non-Hispanic	<1%	<1%	<1%	<1%	<1%	<1%
American Indian/Alaska Native, Non-Hispanic	1%	1%	1%	1%	1%	1%
Other, Non-Hispanic ¹⁸	NA	NA	2%	2%	2%	2%
Multi-Racial, Non-Hispanic	2%	2%	2%	2%	2%	2%
Race/Ethnicity Unknown	28%	31%	34%	41%	50%	50%

¹⁶ Totals may not sum to 100% due to rounding. Race and Ethnicity data for 2022 was revised to include all states with available data for the 2022 OEP; therefore, these numbers may not match what was previously published (as the 2022 OEP report excluded race and ethnicity data for Colorado). Race and Ethnicity breakouts for the 2025 OEP do not add up to total plan selections because Colorado and Washington report consumers choosing more than one race in multiple categories, and New York reports these breakouts with a different reporting date.

¹⁷ Selecting a response to the question of race or ethnicity is optional. Note that a recent imputation analysis suggests that Black and Hispanic consumers may be less likely to self-report race and ethnicity, implying that the data may undercount these populations. For more information, see Assistant Secretary for Planning and Evaluation, HealthCare.gov Plan Selections by Race and Ethnicity, 2015-2024, October 1, 2024, <https://aspe.hhs.gov/reports/healthcaregov-plan-selections-race-ethnicity-2015-2024>.

¹⁸ Some SBE applications do not include Other or Multi-Racial as an option.

Premiums and Financial Assistance

Table 6 shows the plan characteristics for consumers making OEP plan selections. Nationally, during the 2025 OEP, 92% of consumers had their premiums reduced by APTC, and 51% selected plans with CSRs. During the 2025 OEP, 41% of HealthCare.gov consumers selected plans that cover 94% of their expected health care costs – 94% actuarial value (AV) – the same percentage as in 2024, and an increase of nearly 10 percentage points from 2020.¹⁹

Table 6: Plan Characteristics as a % of Total Consumers with OEP Plan Selections

	2020	2021	2022	2023	2024	2025
With APTC: All Exchanges	84%	85%	89%	90%	92%	92%
HealthCare.gov	87%	88%	92%	93%	95%	95%
SBEs	76%	78%	83%	82%	83%	86%
With CSR: All Exchanges ²⁰	49%	47%	49%	48%	50%	51%
HealthCare.gov	52%	51%	53%	52%	53%	53%
73% AV	6%	4%	5%	3%	2%	2%
87% AV	15%	12%	13%	11%	9%	9%
94% AV	32%	34%	35%	37%	41%	41%
<i>American Indian/Alaska Native</i>	1%	1%	1%	<1%	<1%	<1%
SBEs	39%	39%	37%	35%	39%	45%
Metal Level: All Exchanges						
Catastrophic	1%	1%	1%	<1%	<1%	<1%
Bronze	33%	35%	32%	32%	31%	30%
Silver	57%	55%	56%	54%	54%	56%
Gold	8%	8%	10%	12%	13%	13%
Platinum	1%	1%	1%	1%	1%	<1%

¹⁹ Totals may not sum to 100% due to rounding.

²⁰ Nevada has been excluded from 2022 CSR metrics as Nevada's data was not available at the time of this report. State subsidies are not reflected in these data, except New York which includes a subset of consumers receiving state cost-sharing subsidies under an approved section 1332 waiver. See PUF FAQs and definitions for more information.

Table 7 shows the average premiums for consumers who made Exchange plan selections during the 2020 to 2025 OEPs. Nationally, the average monthly premium before the application of APTC increased by 2%, from \$605 in the 2024 OEP to \$619 in the 2025 OEP. The average monthly premium after APTC was slightly more than \$1 higher in 2025 than in 2024. In 2025, 42% of consumers selected a plan for \$10 or less per month after APTC. On average for all Exchanges, 92% of consumers selected a plan with APTC, compared to 84% in 2020.

Table 7a: Average Monthly Premium before and after APTC: All Exchanges²¹

	2020	2021	2022	2023	2024	2025
Average Monthly Premium before APTC	\$584	\$579	\$585	\$605	\$605	\$619
Average Monthly APTC Amount for Consumers Receiving APTC	\$496	\$485	\$505	\$526	\$536	\$550
Average Monthly Premium after APTC	\$162	\$164	\$133	\$129	\$111	\$113
% of Plan Selections with ≤\$10 Monthly Premium after APTC	NA	NA	28%	35%	44%	42%
% of Consumers with APTC	84%	85%	89%	90%	92%	92%

Table 7b: Average Monthly Premium before and after APTC: HealthCare.gov

	2020	2021	2022	2023	2024	2025
Average Monthly Premium before APTC	\$595	\$590	\$594	\$607	\$602	\$612
Average Monthly APTC Amount for Consumers Receiving APTC	\$517	\$509	\$524	\$542	\$548	\$557
Average Monthly Premium after APTC	\$145	\$143	\$111	\$102	\$81	\$85
% of Plan Selections with ≤\$10 Monthly Premium after APTC	18%	18%	32%	40%	51%	48%
% of Consumers with APTC	87%	88%	92%	93%	95%	95%

²¹ Nevada has been excluded from average APTC and average premium metrics for 2020 through 2022 as this data was not available at the time of this report.

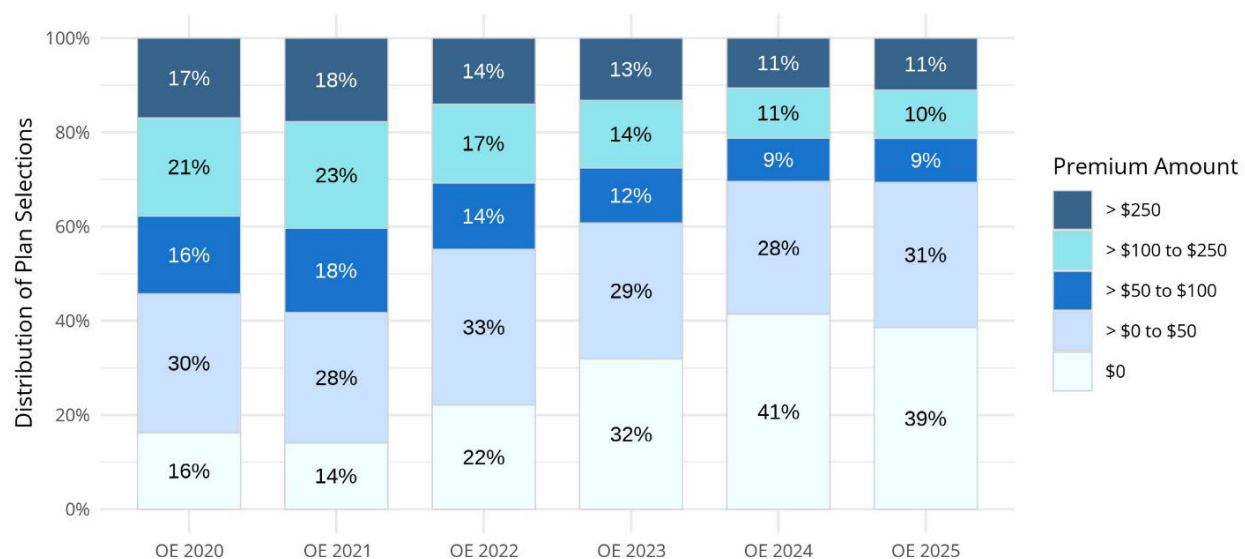
Table 7c: Average Monthly Premium before and after APTC: SBEs²²

	2020	2021	2022	2023	2024	2025
Average Monthly Premium before APTC	\$554	\$553	\$563	\$598	\$615	\$636
Average Monthly APTC Amount for Consumers Receiving APTC	\$430	\$426	\$452	\$473	\$492	\$533
Average Monthly Premium after APTC	\$207	\$210	\$188	\$209	\$207	\$179
% of Plan Selections with ≤\$10 Monthly Premium after APTC	NA	NA	19%	18%	20%	28%
% of Consumers with APTC	76%	78%	83%	82%	83%	86%

²² Premiums in SBEs do not reflect state subsidies available in some SBEs, which are applied in addition to APTC to further lower premiums for consumers. New York includes a subset of consumers receiving state cost-sharing subsidies under an approved section 1332 waiver in the CSR metrics only. New York's CSR count does not impact Table 7 data. See PUF FAQs and definitions for more information.

Figure 4 illustrates the distributions of monthly premiums after APTC for consumers using the HealthCare.gov platform during the 2020 to 2025 OEPs. During the 2025 OEP, 39% of consumers selected plans with a \$0 monthly premium after APTC, an increase from 16% in 2020. Additionally, 31% of 2025 OEP consumers had premiums of less than or equal to \$50 (but greater than \$0) after APTC in 2025.

Figure 4: Premium Distribution after APTC on HealthCare.gov²³



²³ The distribution of monthly premiums after APTC excludes the following: New Jersey and Pennsylvania for the 2020 OEP, reflecting both states' transitions to SBEs for the 2021 coverage year; Kentucky, Maine, and New Mexico for the 2020-2021 OEPs, reflecting each state's transition to an SBE for the 2022 coverage year; Virginia for the 2020-2023 OEP, reflecting the state's transition to an SBE for the 2024 coverage year, and Georgia for the 2020-2024 OEP, reflecting the state's transition to an SBE for the 2025 coverage year. These adjustments may result in differences from previously published data.

Appendix: Public Use Files

More information on applications and plan selections is available in a suite of accompanying public use files (PUFs). The PUFs contain information on applications submitted and the number of medical and stand-alone dental plan selections in states using the HealthCare.gov platform by state, and county. The 2025 OEP state-level PUF includes additional plan and demographic information, including the metal level of selected plans, premium and financial assistance information, age, gender, rural location, self-reported race and ethnicity, and household income as a percentage of the FPL. Within the 2025 OEP state, metal level, and enrollment status PUF, data are stratified by new, returning, and automatically re-enrolled consumers and by plan metal level. The methodology for this report and detailed metric definitions are included in accompanying materials for the PUFs. An additional PUF comprising information on deductibles, HSA eligibility, and standardized plan option selection rates is available for HealthCare.gov.

The PUFs can be found at: <https://www.cms.gov/data-research/statistics-trends-reports/marketplace-products/2025-marketplace-open-enrollment-period-public-use-files>