VS

OPEN ENROLLMENT 2027 · RATE REPORT

Health insurance rates by state for 2027

Premiums rose sharply in 2026 and are going up again for 2027. Here is how much average rates are changing in 32 states, and what that means for a plan that cost $250 to $1,000 a month in 2025.

16.0%

Average 2027 increase across the 32 states

45.1%

Average combined increase, 2026 + 2027

29.0%

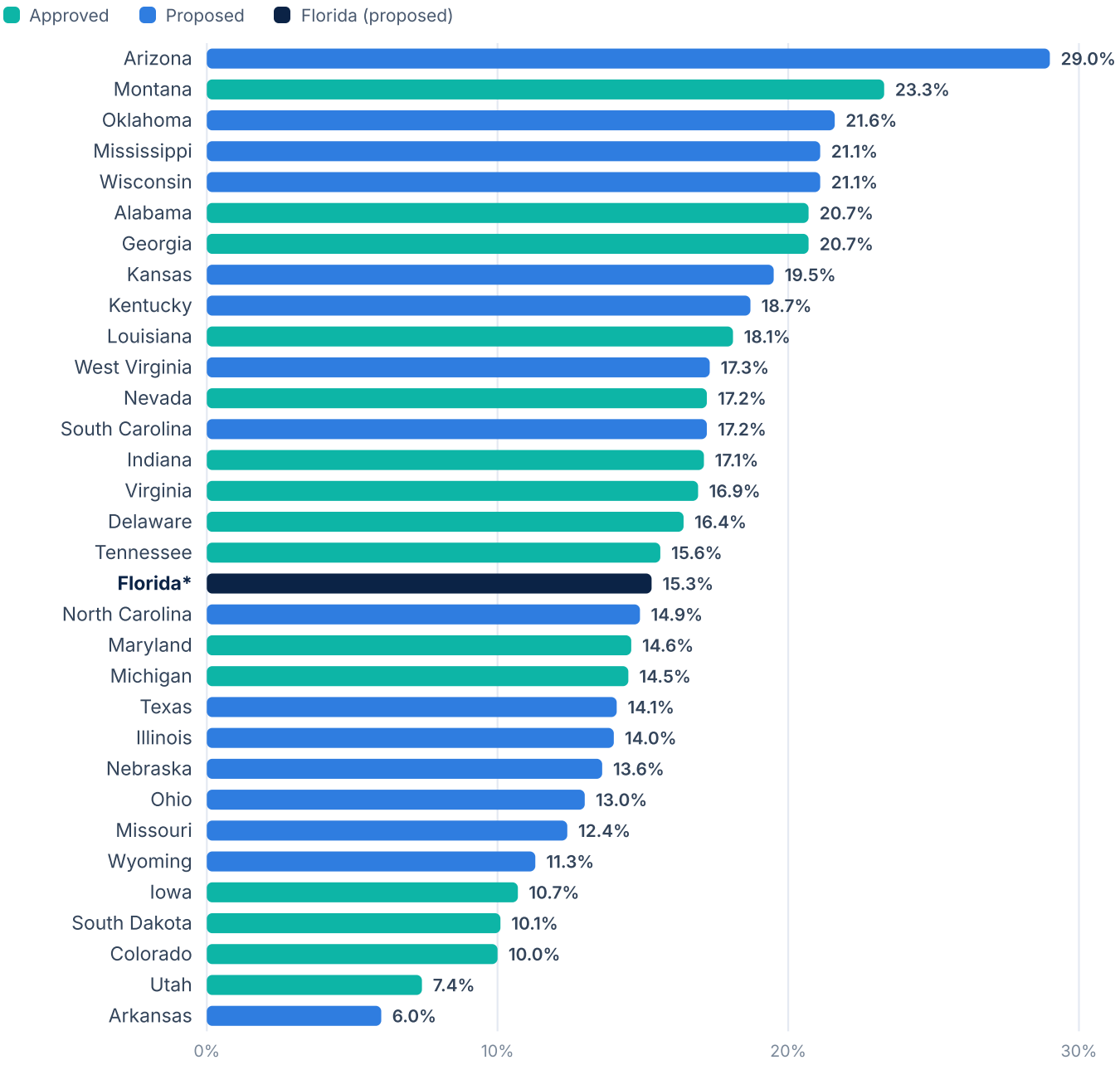
Largest 2027 increase (Arizona). Smallest: 6.0% (Arkansas)

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2027 rate increases, highest to lowest

Average rate change for 2027 coverage by state. 15 of the 32 states have approved rates; the rest are still proposed and can change before final approval.



*Florida: proposed rate change. Final approved rates may differ.

Two years of increases: what a $500 plan costs now

The 2026 and 2027 increases stack. A plan that cost $500 a month in 2025, before any tax credit, is shown at each year's average increase.

State	2026 increase (final)	2027 increase	2027 status	2-year combined	2025	2026	2027	Monthly change
Arizona	46.3%	**29.0%**	Proposed	88.7%	$500	$732	**$944**	+$444
Montana	21.9%	**23.3%**	Approved	50.3%	$500	$610	**$752**	+$252
Oklahoma	25.9%	**21.6%**	Proposed	53.1%	$500	$630	**$765**	+$265
Mississippi	43.4%	**21.1%**	Proposed	73.7%	$500	$717	**$868**	+$368
Wisconsin	22.8%	**21.1%**	Proposed	48.7%	$500	$614	**$744**	+$244
Alabama	21.1%	**20.7%**	Approved	46.2%	$500	$606	**$731**	+$231
Georgia	34.6%	**20.7%**	Approved	62.5%	$500	$673	**$812**	+$312
Kansas	26.6%	**19.5%**	Proposed	51.3%	$500	$633	**$756**	+$256
Kentucky	29.8%	**18.7%**	Proposed	54.1%	$500	$649	**$770**	+$270
Louisiana	23.4%	**18.1%**	Approved	45.7%	$500	$617	**$729**	+$229
West Virginia	12.2%	**17.3%**	Proposed	31.6%	$500	$561	**$658**	+$158
Nevada	22.3%	**17.2%**	Approved	43.3%	$500	$612	**$717**	+$217
South Carolina	21.0%	**17.2%**	Proposed	41.8%	$500	$605	**$709**	+$209
Indiana	26.3%	**17.1%**	Approved	47.9%	$500	$632	**$739**	+$239
Virginia	21.6%	**16.9%**	Approved	42.2%	$500	$608	**$711**	+$211
Delaware	27.7%	**16.4%**	Approved	48.6%	$500	$639	**$743**	+$243
Tennessee	37.5%	**15.6%**	Approved	58.9%	$500	$688	**$795**	+$295
Florida*	**31.5%**	**15.3%**	Proposed	**51.6%**	**$500**	**$658**	**$758**	+$258
North Carolina	27.7%	**14.9%**	Proposed	46.7%	$500	$639	**$734**	+$234
Maryland	13.4%	**14.6%**	Approved	30.0%	$500	$567	**$650**	+$150
Michigan	20.1%	**14.5%**	Approved	37.5%	$500	$600	**$688**	+$188
Texas	34.7%	**14.1%**	Proposed	53.7%	$500	$674	**$768**	+$268
Illinois	28.8%	**14.0%**	Proposed	46.8%	$500	$644	**$734**	+$234
Nebraska	27.3%	**13.6%**	Proposed	44.6%	$500	$637	**$723**	+$223
Ohio	19.8%	**13.0%**	Proposed	35.4%	$500	$599	**$677**	+$177
Missouri	23.1%	**12.4%**	Proposed	38.4%	$500	$616	**$692**	+$192
Wyoming	25.9%	**11.3%**	Proposed	40.1%	$500	$630	**$701**	+$201
Iowa	15.3%	**10.7%**	Approved	27.6%	$500	$576	**$638**	+$138
South Dakota	6.4%	**10.1%**	Approved	17.1%	$500	$532	**$586**	+$86
Colorado	21.2%	**10.0%**	Approved	33.3%	$500	$606	**$667**	+$167
Utah	14.2%	**7.4%**	Approved	22.7%	$500	$571	**$613**	+$113
Arkansas	22.2%	**6.0%**	Proposed	29.5%	$500	$611	**$648**	+$148

Figures apply the state's average increase to an example premium. Your own plan, age, zip code and tax credit will change what you actually pay.

Monthly premium examples by state

What a monthly premium from 2025 becomes in 2026 and 2027 at each state's average increase, before tax credits.

State	Paid $250/mo in 2025		Paid $500/mo in 2025		Paid $750/mo in 2025		Paid $1,000/mo in 2025	
	2026	2027	2026	2027	2026	2027	2026	2027
Alabama	$303	**$365**	$606	**$731**	$908	**$1,096**	$1,211	**$1,462**
Arizona	$366	**$472**	$732	**$944**	$1,097	**$1,415**	$1,463	**$1,887**
Arkansas	$306	**$324**	$611	**$648**	$916	**$971**	$1,222	**$1,295**
Colorado	$303	**$333**	$606	**$667**	$909	**$1,000**	$1,212	**$1,333**
Delaware	$319	**$372**	$639	**$743**	$958	**$1,115**	$1,277	**$1,486**
Florida*	**$329**	**$379**	**$658**	**$758**	**$986**	**$1,137**	$1,315	**$1,516**
Georgia	$336	**$406**	$673	**$812**	$1,010	**$1,218**	$1,346	**$1,625**
Illinois	$322	**$367**	$644	**$734**	$966	**$1,101**	$1,288	**$1,468**
Indiana	$316	**$370**	$632	**$739**	$947	**$1,109**	$1,263	**$1,479**
Iowa	$288	**$319**	$576	**$638**	$865	**$957**	$1,153	**$1,276**
Kansas	$316	**$378**	$633	**$756**	$950	**$1,135**	$1,266	**$1,513**
Kentucky	$324	**$385**	$649	**$770**	$974	**$1,156**	$1,298	**$1,541**
Louisiana	$308	**$364**	$617	**$729**	$926	**$1,093**	$1,234	**$1,457**
Maryland	$284	**$325**	$567	**$650**	$850	**$975**	$1,134	**$1,300**
Michigan	$300	**$344**	$600	**$688**	$901	**$1,031**	$1,201	**$1,375**
Mississippi	$358	**$434**	$717	**$868**	$1,076	**$1,302**	$1,434	**$1,737**
Missouri	$308	**$346**	$616	**$692**	$923	**$1,038**	$1,231	**$1,384**
Montana	$305	**$376**	$610	**$752**	$914	**$1,127**	$1,219	**$1,503**
Nebraska	$318	**$362**	$637	**$723**	$955	**$1,085**	$1,273	**$1,446**
Nevada	$306	**$358**	$612	**$717**	$917	**$1,075**	$1,223	**$1,433**
North Carolina	$319	**$367**	$639	**$734**	$958	**$1,100**	$1,277	**$1,467**
Ohio	$300	**$338**	$599	**$677**	$898	**$1,015**	$1,198	**$1,354**
Oklahoma	$315	**$383**	$630	**$765**	$944	**$1,148**	$1,259	**$1,531**
South Carolina	$302	**$355**	$605	**$709**	$908	**$1,064**	$1,210	**$1,418**
South Dakota	$266	**$293**	$532	**$586**	$798	**$879**	$1,064	**$1,171**
Tennessee	$344	**$397**	$688	**$795**	$1,031	**$1,192**	$1,375	**$1,589**
Texas	$337	**$384**	$674	**$768**	$1,010	**$1,153**	$1,347	**$1,537**
Utah	$286	**$307**	$571	**$613**	$856	**$920**	$1,142	**$1,227**
Virginia	$304	**$355**	$608	**$711**	$912	**$1,066**	$1,216	**$1,422**
West Virginia	$280	**$329**	$561	**$658**	$841	**$987**	$1,122	**$1,316**
Wisconsin	$307	**$372**	$614	**$744**	$921	**$1,115**	$1,228	**$1,487**
Wyoming	$315	**$350**	$630	**$701**	$944	**$1,051**	$1,259	**$1,401**

Example premiums only. *Florida 2027 figure is a proposed rate.

What you can do before Open Enrollment ends

An average increase is not your increase. Plans in the same state can move very differently, and the cheapest plan last year is often not the cheapest this year.

1. Don't auto-renew

If you do nothing, you are usually renewed into the same plan at the new price. Comparing plans takes one short call.

2. Update your income

Tax credits are based on your expected income for the year. An accurate estimate can lower your monthly premium.

3. Check every plan in your zip code

Carriers raise rates by different amounts. A plan with the same doctors may cost less with another carrier.

4. Look at the whole year

Compare the deductible and out-of-pocket maximum, not just the monthly premium, so a low price doesn't cost you more later.

5. Self-employed or a truck driver?

Tax credits use your net income after business expenses, and premiums may be deductible. Both can change your real cost.

6. Running a small business?

A group plan, level-funded plan or ICHRA can sometimes beat individual rates for owners and their teams.

Get your 2027 rates compared, free

A licensed advisor checks every plan available to you. Carriers pay us, so there is no cost to you.

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This report shows average rate changes and example premiums for general information only. It is not a quote. Actual premiums depend on plan, carrier, age, location, tobacco use and household income, and many people pay less after tax credits. Proposed rates may change before final approval.