

WHAT THE ACA MARKETPLACES DO FOR

Montana



Since 2021, millions of Americans have received extra tax credits that lower their marketplace health insurance premiums. But unless Congress acts, these extra credits are set to expire at the end of this year. Ending them would leave up to 4.8 million people uninsured nationally.

The Congressional Budget Office projects that an additional 3.2 million people nationally will become uninsured by 2034 due to marketplace coverage losses from Congress's 2025 budget reconciliation law (H.R. 1) and the Marketplace Integrity and Affordability final rule.

67,200

people enrolled in the state received tax credits in Feb. 2025 to make coverage more affordable.

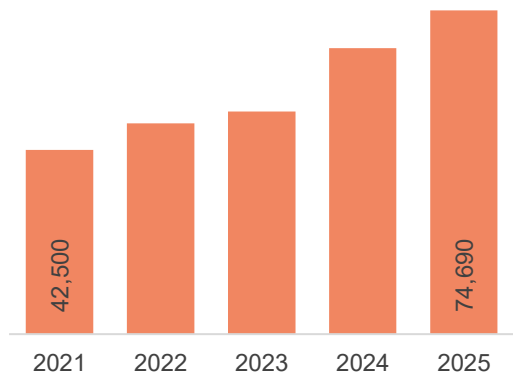
90%

of enrollees in the state received tax credits in Feb. 2025.



As of February 2025, 23.4 million Americans were enrolled in a marketplace plan, about twice as many as in 2021.

During that same time, in Montana, there was a 76% increase in marketplace enrollment.*



If the extra tax credits expire, then:



15,000

people in Montana would become uninsured

The cost of annual marketplace premiums in Montana would increase:

Enrollees with tax credits

Enrollees <250% federal poverty level**

Enrollees >250% federal poverty level

↑ \$830

↑ \$870

↑ \$650

Notes: *2021–2024 and 2025 (Feb. only) figures represent state total average monthly effectuated enrollment. Effectuated enrollment includes only enrollees who paid the premium after enrolling. **250% of federal poverty level (FPL) is \$37,650 for an individual in 2024.

Sources: 1. Urban Institute, Sept. 2025, 4.8 Million People Will Lose Coverage in 2026 If Enhanced Premium Tax Credits Expire. 2. Congressional Budget Office, Sept. 2025, The Estimated Effects of Enacting Selected Health Coverage Policies on the Federal Budget and on the Number of People With Health Insurance. 3. CMS, Effectuated Enrollment: Early 2025 Snapshot and Full Year 2024 Average; Early 2024 Snapshot and Full Year 2023 Average; Early 2023 Snapshot and Full Year 2022 Average; and Early 2022 Snapshot and Full Year 2021 Average. 4. Urban Institute, Dec. 2024, Household Spending on Premiums Would Surge if Enhanced Premium Tax Credits Expire.