

Alaska Health Care Enrollment and Affordable Care Act Subsidies

Prepared by the Alaska Division of Insurance

*** Updated January 21, 2026, using Centers for Medicare and Medicaid Services (CMS) January 12, 2026 Open Enrollment Report. 2025 open enrollment and effectuated enrollment reports are also used as data points.

How many Alaskans are on the exchange?

According to the most recent open enrollment report from CMS¹, there were **25,493** individuals in Alaska who selected a plan during the 2026 Marketplace Open Enrollment Period. We do not yet know how many Alaskans will effectuate coverage by paying their first month's premium.

The 2025 effectuated enrollment report from Centers for Medicare & Medicaid Services (CMS)², shows that there were **26,732** individuals in Alaska with May 2025 coverage. For 2025, the effectuated percent of the open enrollment plan selections was 93%.

A. How many plans are new plans, and how many plans are carry-over?

Alaska's individual market (Moda and Premera) had 15 plans in 2025, and consumers have 15 plans in 2026 in the most populated areas. None of the plans are new and 15 renewed.

B. 2025 ACA Alaska Individual Market Enrollment by Federal Poverty Levels (FPL)

a. 2025 Open Enrollment Public Use File (May 2025)³

FPL Range	Enrollment (Alaska)
< 100%	324
>=100% to <= 150%	2,285
>150% to <= 200%	4,511
>200% to <= 250%	4,847
>250% to <= 300%	4,138
>300% to <= 400%	5,115
>400% to <= 500%	2,265
>500%	3,522
Other/Unknown FPL	1,729

¹ <https://www.cms.gov/newsroom/fact-sheets/marketplace-2026-open-enrollment-period-report-national-snapshot-0>

² <https://www.cms.gov/files/document/first-five-months-effectuated-enrollment-tables.xlsx>

³ <https://www.cms.gov/files/zip/2025-oep-state-level-public-use-file.zip>

Alaska Health Care Enrollment and Affordable Care Act Subsidies

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- b. Consumers are required to contribute to the premium, but it is limited based on income. A federal poverty level chart of income by household size and contribution level as a percent of income and percent of FPL can be found in the Appendix.

C. Premium Cost for Alaskans

- a. Average Premium – 2025
\$1,105.93 PMPM⁴
- b. Average subsidy - 2025
\$1,005.83 PMPM⁵
- c. Per 2025's first five months effectuated enrollment file, there were 3,091 enrollees who did not receive APTC.

D. American Rescue Plan/Inflation Reduction Act (ARP/IRA) Savings

- a. Under the Affordable Care Act, consumers are eligible for subsidies known as Advanced Premium Tax Credits (APTC). With passage of the American Rescue Plan (2021) and Inflation Reduction Act (2022), consumers saw enhanced subsidies, which reduced their premium contributions further. In addition, a subsidy cliff was smoothed and consumers with incomes over 400% FPL received enhanced subsidies. Enhanced APTCs expired at the end of 2025, and Alaskans are required to contribute more toward premiums.
- b. Using the 2024 OEP ARP/IRA Savings document from CMS⁶, the expired enhanced subsidies will result in Alaskans being responsible for a projected additional \$43 million in premium based on 2024 numbers.
 - i. \$43M is calculated by taking the difference between the APTC amount with and without the ARP/IRA expansion and multiplying by 12 months and the number of APTC consumers for 2024.
 - ii. As rates increase, the subsidies increase at a significant rate when the contribution amounts remain relatively constant. However, with the change in methodology for the Premium Adjustment Percentage Index, Revenue Procedure 2025-25 requires a large increase in a consumer's "shared responsibility" amount.

⁴ <https://www.cms.gov/files/document/first-five-months-effectuated-enrollment-tables.xlsx>

⁵ <https://www.cms.gov/files/document/first-five-months-effectuated-enrollment-tables.xlsx>

⁶ <https://www.cms.gov/files/document/2024-oep-arp-ira-savings-state-county.xlsx>

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E. Cost Sharing Reductions (CSRs)

- a. CSRs are discounts that lower out-of-pocket costs like deductibles and coinsurance for those with incomes between 100% and 250% of FPL who buy a silver plan on the Marketplace.
- b. CSRs have not been funded by the federal government and paid to insurers since October 2017. Insurers responded by loading the premiums of silver plans with the amount that CSRs would have cost.
- c. Congress is discussing whether CSRs should again be funded by the federal government.
- d. If cost sharing reductions are funded, Alaska's second lowest cost silver plan would decrease in premium by 20-25% for Moda's footprint and about 25-30% in areas where Premera is the only insurer.
- e. The reduction in the second lowest cost silver plan would reduce the subsidy amount available for enrollees, making coverage more expensive for the gold plan, which has been cheaper than the silver plan.
- f. The Division also anticipates that federal pass-through funding for the Alaska Reinsurance Program would be reduced which would put pressure on the state to reduce the reinsurance program or fund the program with general fund dollars.

Premium examples for 2026

Subsidy impact examples using Anchorage (99501) zip code with representative households and incomes (Modified Adjusted Gross Income – MAGI) for a Silver plan and a Bronze plan.⁷⁸ Note that children may be eligible for Medicaid/Children's Health Insurance Program (CHIP).

^ The Bronze Plan premium charts do not include a contribution percent because the net premium is the contribution amount adjusted by the difference between the second lowest cost silver plan and the bronze plan. The subsidy is calculated as the EHB second lowest cost silver plan premium minus the contribution amount (Contribution % times monthly household income). Therefore, if the difference between the bronze plan and silver plan exceeds the required contribution, then the net premium is \$0 which is frequently the case (except for non-EHB premium).

⁷These estimates are slightly different from the actual 2025 premiums and APTCs on healthcare.gov. This is due to the non-Essential Health Benefit (EHB) portion of overall premium as cited in the Notes portion of the KFF web page.

⁸ The examples use the second-lowest cost silver and the lowest cost bronze plans as displayed on healthcare.gov.

Alaska Health Care Enrollment and Affordable Care Act Subsidies

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1. Single Adult, age 50

SILVER PLAN Premiums

FPL %	Household Income	Contribution % of income with Enhanced APTC	Premium with Enhanced APTC	Contribution % of income with Original APTC	Premium with Original APTC	Premium Change
150%	\$29,325	0%	\$0/month	4.19%	\$102/month	+\$102/month
300%	\$58,650	6%	\$293/month	9.96%	\$487/month	+\$194/month
401%	\$78,396	8.5%	\$555/month	FULL Amount	\$1,431/month	+\$876/month

BRONZE PLAN Premiums^

FPL %	Household Income	Premium with Enhanced APTC	Premium with Original APTC	Premium Change
150%	\$29,325	\$0/month	\$0/month	+\$0/month
300%	\$58,650	\$0/month	\$13/month	+\$13/month
401%	\$78,396	\$29/month	\$906/month	+\$877/month

APTC Comparison

FPL %	Household Income	Enhanced APTC	Original APTC	APTC Change
150%	\$29,325	\$1,431/month	\$1,329/month	-\$102/month
300%	\$58,650	\$1,138/month	\$945/month	-\$194/month
401%	\$78,396	\$876/month	ZERO	-\$876/month

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2. Single Parent age 30 with child age 8

SILVER PLAN Premiums

FPL %	Household Income	Contribution % of income with Enhanced APTC	Premium with Enhanced APTC	Contribution % of income with Original APTC	Premium with Original APTC	Premium Change
150%*	\$39,645	0%	\$0/month	4.19%	\$138/month	+\$138/month
300%	\$79,290	6%	\$396/month	9.96%	\$658/month	+\$262/month
401%	\$105,985	8.5%	\$751/month	FULL Amount	\$1,523/month	+\$772/month

BRONZE PLAN Premiums^

FPL %	Household Income	Premium with Enhanced APTC	Premium with Original APTC	Premium Change
150%*	\$39,645	\$0/month	\$0/month	+\$0/month
300%	\$79,290	\$0/month	\$98/month	+\$98/month
401%	\$105,985	\$191/month	\$963/month	+\$772/month

FPL %	Household Income	Enhanced APTC	Original APTC	APTC Change
150%*	\$39,645	\$1,523/month	\$1,385/month	-\$138/month
300%	\$79,290	\$1,126/month	\$865/month	-\$262/month
401%	\$105,985	\$772/month	ZERO	-\$772/month

Alaska Health Care Enrollment and Affordable Care Act Subsidies

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3. Two Parent Family, ages 40, 40, 15, 12

SILVER PLAN Premiums

FPL %	Household Income	Contribution % of income with Enhanced APTC	Premium with Enhanced APTC	Contribution % of income with Original APTC	Premium with Original APTC	Premium Change
150%*	\$60,285	0%	\$0/month	4.19%	\$210/month	+\$210/month
300%	\$120,570	6%	\$603/month	9.96%	\$1,001/month	+\$398/month
401%	\$161,162	8.5%	\$1,142/month	FULL Amount	\$3,329/month	+\$2,188/month

BRONZE PLAN Premiums^

FPL %	Household Income	Premium with Enhanced APTC	Premium with Original APTC	Premium Change
150%*	\$60,285	\$0/month	\$0/month	+\$0/month
300%	\$120,570	\$0/month	\$16/month	+\$16/month
401%	\$161,162	\$0/month	\$2,106/month	+\$2,106/month

FPL %	Household Income	Enhanced APTC	Original APTC	APTC Change
150%*	\$60,285	\$3,329/month	\$3,119/month	-\$210/month
300%	\$120,570	\$2,727/month	\$2,328/month	-\$398/month
401%	\$161,162	\$2,188/month	ZERO	-\$2,188/month

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4. Pre-Retirees, ages 64, 64

SILVER PLAN Premiums

FPL %	Household Income	Contribution % of income with Enhanced APTC	Premium with Enhanced APTC	Contribution % of income with Original APTC	Premium with Original APTC	Premium Change
150%	\$39,645	0%	\$0/month	4.19%	\$138/month	+\$138/month
300%	\$79,290	6%	\$396/month	9.96%	\$658/month	+\$262/month
401%	\$105,985	8.5%	\$751/month	FULL Amount	\$4,809/month	+\$4,058/month

BRONZE PLAN Premiums^

FPL %	Household Income	Premium with Enhanced APTC	Premium with Original APTC	Premium Change
150%	\$39,645	\$0/month	\$0/month	+\$0/month
300%	\$79,290	\$0/month	\$2/month	+\$2/month
401%	\$105,985	\$0/month	\$3,042/month	+\$3,042/month

FPL %	Household Income	Enhanced APTC	Original APTC	APTC Change
150%	\$39,645	\$4,809/month	\$4,671/month	-\$138/month
300%	\$79,290	\$4,413/month	\$4,151/month	-\$262/month
401%	\$105,985	\$4,058/month	ZERO	-\$4,058/month

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APPENDIX – 1

Alaska Federal Poverty Level (FPL) Chart

(Alaska's FPL is 25% higher than the contiguous 48 states)

Persons in household	100%	150%	300%	400%
1	\$ 19,550	\$ 29,325	\$ 58,650	\$ 78,200
2	\$ 26,430	\$ 39,645	\$ 79,290	\$ 105,720
3	\$ 33,310	\$ 49,965	\$ 99,930	\$ 133,240
4	\$ 40,190	\$ 60,285	\$ 120,570	\$ 160,760
5	\$ 47,070	\$ 70,605	\$ 141,210	\$ 188,280
6	\$ 53,950	\$ 80,925	\$ 161,850	\$ 215,800
7	\$ 60,830	\$ 91,245	\$ 182,490	\$ 243,320
8	\$ 67,710	\$101,565	\$ 203,130	\$ 270,840

For families/households with more than 8 persons, add \$6,880 for each person.

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APPENDIX – 2

Contribution Levels (premium limited based on income)

1. American Rescue Plan / Inflation Reduction Act (ARP/IRA) – “Enhanced”

FPL Range	Contribution Level (% of income)
< 150%	0%
150% to 200%	0 – 2%
200% to 250%	2 – 4%
250% to 300%	4 – 6%
300% to 400%	6 – 8.5%
>400%	8.5%

2. Revenue Procedure 2025-25 for 2026⁹ - “Original”

FPL Range	Contribution Level (% of income)
< 133%	2.10%
133% to 150%	3.14 – 4.19%
150% to 200%	4.19 – 6.60%
200% to 250%	6.60 – 8.44%
250% to 300%	8.44 – 9.96%
300% to 400%	9.96%
>400%	FULL Amount of premium

⁹ <https://www.irs.gov/pub/irs-drop/rp-25-25.pdf>