

# Health Insurance in Irving Has Optimism High Despite 4 Percent Increase in Premiums Ahead of Open Enrollment

*An Irving health insurance agent, says optimism is high and record signups should continue as the highly-anticipated open enrollment season is underway.*

IRVING, TEXAS, UNITED STATES, December 4, 2022 /EINPresswire.com/ -- [Irving health insurance](#) continues to be the center of attention for President Biden and his administration, with the goal being to lower the overall cost of premiums nationwide for Americans who are uninsured or underinsured.

And as the government continues to follow through on that promise, a record number of Americans have come out in droves each enrollment period to take advantage of every option available to them. As the current enrollment period continues to move along seamlessly, it's time to look at three things everyone needs to know about this year's signup season.

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Rick Thornton, a Irving health insurance agent, says all signs point to further bringing down the nation's uninsured rate as the current administration focuses its health agenda on healthcare for all.”

*Rick Thornton*



Irving health Insurance

More information can be found at:

<https://Insurance4Dallas.com/Health-Insurance-Irving>

The biggest piece of information Americans need to know, especially those who are considering health insurance in Irving, is that the Kaiser Family Foundation is anticipating that next year's monthly premiums will increase from \$438 to roughly \$456. While this increase could be disheartening for some and a slap in the face to the whole idea of

affordable healthcare for all, this is before accounting for tax credits that help Americans afford their plans. Therefore, most Americans will still pay a much lower price. Secondly, a recent rule change allows millions more families — not just individuals — to buy coverage with subsidies through the ACA marketplace. Previously, families were spending over 9 percent of their

household income on health insurance premiums. Lastly, the current administration is planning to invest nearly \$99 million in navigator programs to make the signup process significantly easier this year.

Rick Thornton, a [Irving health insurance agent](#), said the expectations every year — especially since the government began offering federal subsidies to drive down the cost of health insurance — are that the enrollment process will be easier and easier each time. So far, it seems as though the current administration is bought-in to the idea that Americans deserve to have a government structure that is built to suit their needs rather than the other way around.

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