

Unaffordable ACA Premium Spike Expected in 2026

CCHF: Law built on broken promises is squeezing families and paychecks

ST. PAUL, MN, UNITED STATES, September 2, 2025 /EINPresswire.com/ -- Citizens' Council for Health Freedom (CCHF) is raising concerns after a new Kaiser Family Foundation (KFF) analysis found median Obamacare premiums on the Affordable Care Act (ACA) exchanges are expected to rise 18% in 2026, with some increases reaching as high as 30%.



"The Affordable Care Act was never intended to make insurance affordable. As premiums rise 18, 20, or 30 percent in 2026, who will be able to afford this wealth redistribution scheme?" asked

Twila Brase, RN, PHN, CCHF Co-founder and President.

"We've long warned that the Affordable Care Act would drive consolidation, reduce competition, and raise costs. The ACA should be called the Unaffordable Care Act."

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According to KFF, most proposed increases fall between 12% and 27%, with 66 health plans proposing hikes between 15% and 20%, and 39 health plans seeking increases between 20% and 25%. Another 30 health plans are requesting increases between 25% and 30%.

Why premiums are rising:

- The ACA caused mass consolidation of the health insurance industry into relatively few health plans, reducing competitive pricing.
- The ACA placed no limit on how high premiums can go.
- The ACA Medical Loss Ratio (MLR), which limits health plan spending on administration, may create incentives to increase costs, as found by the 2019 study "Regulating Markups in US Health Insurance."

- Rationalizing these increases as the end of expanded COVID subsidies is just an excuse to raise premiums.

“Congress sold the ACA with promises that never came true,” Brase added. “We were told premiums would go down, you could keep your doctor, and you could keep your plan. Instead, Americans have fewer choices and higher costs for worse coverage. Individuals and employers are paying first-dollar coverage prices for high-deductible policies that allow care to be denied. To cover the higher costs, we expect many employers to withhold more dollars from every paycheck, leaving workers with less take-home pay.”

For more information or to schedule an interview with Twila Brase, contact Alexandra de Scheel at media@cchfreedom.org.

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About Citizens’ Council for Health Freedom: CCHF has existed since 1998 to protect patient and doctor freedom. As a national, independent, non-partisan, non-profit health freedom organization, CCHF maintains a patient-centered, privacy-focused, free-market perspective. For more information, visit: www.cchfreedom.org.

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