

# States with the Highest ACA Marketplace Premiums in 2026

*ACA Marketplace benchmark premiums surged 21.7% in 2026, with major state-by-state cost differences impacting affordability nationwide.*

BOCA RATON, FL, UNITED STATES, May 20, 2026 /EINPresswire.com/ -- ACA Marketplace premiums are climbing in all U.S. states. The benchmark premiums for second-lowest-cost silver plans have increased by 21.7% in 2026. This marks a tectonic shift in healthcare pricing and insurance risk assessment. That said, the increase is not evenly distributed. In several states, benchmark premiums now sit far above the national average of \$625 per month. The variations are adding pressure on households already dealing with higher healthcare costs.



## State-Wise ACA Benchmark Premium Costs

As stated already, the cost distribution is not uniform. Some states stand out more than others. At \$1,299, Vermont currently reports the highest average ACA benchmark premium. Wyoming follows closely at \$1,090, while West Virginia ([consumercoverage.com/health/state/health-insurance-in-west-virginia](https://consumercoverage.com/health/state/health-insurance-in-west-virginia)) and Alaska ([consumercoverage.com/health/state/alaska-health-insurance](https://consumercoverage.com/health/state/alaska-health-insurance)) sit at \$1,073 and \$1,032, respectively. On the other end, you have states like New Hampshire, Maryland, and Minnesota. These states report significantly lower benchmark premiums at \$401, \$414, and \$448, respectively. The difference is substantial, almost \$900. In many cases, residents in high-cost states are paying more than double what consumers in lower-cost regions spend for benchmark Marketplace coverage.

## Why ACA Premiums Differ So Much by State?

ACA Marketplace pricing in 2026 reflects a growing regional divide. Pricing varies from state to state, and sometimes quite sharply. Several regional and structural factors influence how insurers calculate benchmark premiums across different markets.

- o Healthcare costs remain one of the biggest drivers. States with higher hospital pricing and medical service costs generally report higher premiums. Provider consolidation can also affect pricing, especially in markets with fewer healthcare network options.

- o Insurer competition plays an important role. States with fewer participating insurers often see higher benchmark premiums. This is because there is less pricing pressure in the market.

- o Population health trends also influence pricing. Regions with higher claim frequency or elevated chronic illness rates typically experience greater healthcare spending. This eventually reflects in premiums.

- o Age demographics contribute as well. States with older populations generally report higher healthcare utilization, increasing insurer costs over time.

## The Financial Impact of ACA Marketplace Variation on Consumers

ACA Marketplace grants coverage to millions of Americans. But as premiums rise, affordability is becoming a bigger concern. The pressure is especially noticeable for individuals and families who do not qualify for substantial subsidy support. Higher premiums impact plan and coverage selection. Lower-tier plans, higher deductibles, and narrower provider networks are more common in more expensive states. It's a way for consumers to keep monthly costs manageable. Regional differences are becoming harder to ignore as well. Several Midwestern and Northeastern states remain relatively affordable. Meanwhile, parts of the South and Mountain West continue to report some of the country's higher benchmark premiums.

## Comparing Plans Is Becoming More Important

Benchmark premiums provide a useful snapshot of broader market trends. However, they do not always reflect what individuals ultimately pay. We've seen how different factors, from healthcare costs to geography, shape premiums. At the same time, pricing differences are not limited to states alone. Premiums can jump even for insurers within the same state. This could be due to plan structures, provider networks, deductibles, and subsidy eligibility. Comparing available options is one of the few ways to navigate rising costs. Platforms like [ConsumerCoverage.com](https://www.ConsumerCoverage.com) help consumers make well-rounded decisions. Review plan options, compare pricing across providers, and understand regional differences in ACA coverage with ConsumerCoverage.

## Consumer Coverage

Consumer Coverage

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