As ACA Premiums Climb, HSA for America Offers Year-Round Alternative Families Can Start Before Open Enrollment

As ACA premiums climb ahead of the 2027 Open Enrollment, HSA for America points families to The HSA Healthshare for lower monthly costs

FORT COLLINS, CO, UNITED STATES, October 1, 2026 /EINPresswire.com/ -- Why Health Insurance Premiums Are Climbing

This year's enrollment window carries extra weight for many households.

Enhanced premium tax credits for Affordable Care Act marketplace plans expired at the start of 2026. Average monthly premium payments rose 58 percent this year, from $113 to $178, according to KFF. KFF's analysis of 2027 rate filings found a median proposed increase of 15 percent, the second straight double-digit year.

"For a lot of families, the old marketplace math no longer works," said Wiley Long, President of HSA for America. "They want real options, not just a bigger bill."

Introducing The HSA Healthshare

One option stands out for its combination of savings and simplicity.

The HSA Healthshare pairs a health sharing membership with an HSA-qualified minimum essential plan. Members share eligible medical costs, and the HSA-qualified piece makes them eligible for a Health Savings Account. Health sharing is not insurance, and members should review the guidelines before enrolling.

HSA for America client quotes from 2025 and 2026 show average monthly savings near 47 percent compared with traditional insurance. Payments are commonly $500 to $1,000 lower each month. Savings vary by age, location, and sharing level.

Open Enrollment and The HSA Healthshare Timeline

Open Enrollment shapes when families can make a change, but The HSA Healthshare does not wait on that calendar.

Marketplace plans can generally only be selected during Open Enrollment, which for 2027 runs from November 1 through mid-December in most states. The HSA Healthshare works differently: eligible applicants can enroll at any time. That flexibility lets a family lock in savings before their marketplace renewal even arrives.

“The worst move is to wait and get surprised by a renewal notice,” Long added. “A little planning now can save a family thousands.”

Who Should Take a Look

The HSA Healthshare fits some households better than others.

It works well for people who no longer qualify for marketplace subsidies. Healthy families who want lower monthly costs are also strong candidates. People managing a serious ongoing condition should review their choices carefully before switching.

Plan Before November 1

Open Enrollment for 2027 begins November 1.

Reviewing options now gives families time to compare before rates and renewal notices arrive this fall. Applicants can pick from 18 sharing levels with no age bands, and membership can start quickly.

See The HSA Healthshare rates for your state today.

About HSA for America

Since 2004 HSA for America has been a leading independent advisor specializing in Health Savings Accounts (HSAs), healthshare plans, DPC solutions, and other strategies in addition to and including ACA health insurance.

Committed to empowering consumers with cost-effective healthcare options, HSA for America provides personalized guidance and continuous support through dedicated Personal Benefits Managers.

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