



No, Obamacare Premiums Are NOT Doubling in 2026

Misleading Talking Point from Leftist Think Tank

- KFF (formerly Kaiser Family Foundation) knows this talking point is false—it had to stealth-edit a claim that “premiums would more than double on average” without enhanced subsidies.
- KFF’s [deceptive terminology](#)—which focuses on “premium payments” rather than “premiums”—conflates ***total premiums*** with ***out-of-pocket costs***—the latter term excludes the sizable federal subsidies most enrollees will still receive.
- A separate [KFF report](#) “show[ed] a median proposed premium increase of 18%” among Exchange plans for 2026—far from a doubling of premiums. Ironically, the Obamacare subsidy regime insulates most enrollees from the impact of these projected premium increases.

The Federal Government Will Still Pay Most Premium Costs

- A KFF [analysis](#) from last year found that, without enhanced subsidies, the average share of enrollee premiums paid by federal dollars in 2024 would have declined from 88% to “only” 78%.
- Other studies [reinforce the concept](#) that the federal government will still pay the lion’s share of total premiums for most enrollees if the enhanced subsidies expire.

Most Out-of-Pocket Increases Will Be Modest

- The Left’s focus on percentages obscures the modest nature of most increases in dollar terms.
- KFF [estimates](#) an average annual increase for Exchange enrollees of \$1,016, or \$84.67 monthly.
- An Urban Institute [study](#) found that, for enrollees with incomes below 250% of poverty—who receive the richest subsidies, and represent [roughly three-quarters of enrollees](#)—increases will average \$750 per year, or \$62.50 per month.
- KFF declined to publicly disclose median or other percentile estimates of the raw dollar impact on enrollees. However, most households should face increases of roughly \$50-100 per month.
- Given sizable estimates of Exchange fraud—CBO [found](#) 2.3 million who “improperly claimed [subsidies] via intentional overstatement of income” in 2025, costing an [estimated](#) \$13.9 billion per year, while Paragon [found](#) an estimated 6.4 million potentially fraudulent enrollees, costing an estimated \$27.1 billion per year—eliminating “free” premiums, and requiring all enrollees to pay ***something*** towards their health coverage, is a reasonable and necessary anti-fraud measure.
- Some enrollees with incomes just above four times poverty will face sizable cost increases, as they will lose eligibility for premium subsidies. However, these enrollees [comprise a mere 7%](#) of all Exchange enrollees, and the Urban Institute [estimated](#) the uninsured rate for this cohort would rise by only 5%, because they “are more likely to pick up coverage from an employer” and “are more willing to pay the full premium.”

Given [\\$38 trillion](#) in federal debt, some conservatives may question the wisdom of spending [\\$350 billion](#) (plus interest) to lower out-of-pocket costs by an average \$50-100 per month for a small segment (about [6 percent](#)) of the population that receive Exchange subsidies.