Individual Health Insurance Plan Prices will be going up in 2026

Photo by: Cottonbro Studio

The Change: Retail prices are going up on health insurance plans in the individual Market for Plan Year 2026.

Who is affected: Everyone who purchases insurance on the individual market.

Possible Solutions/Options:

- **Consider a $0 deductible Bronze Plan:** These plans tend to be lower priced and are ideal for those who do not use a lot of medical care
- **Bronze plans on the Marketplace are all HSA eligible starting 2026:** If your ICHRA reimbursement 100% covers your health insurance cost you may contribute to an HSA plan if it is purchased on the Marketplace.
- **Consider gap insurance or other supplemental plans:** These plans are designed to help with out of pocket cost and can lower overall cost of healthcare financing when paired with lower cost health plans.

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