

WHAT THE ACA MARKETPLACES DO FOR

North Carolina



Since 2021, millions of Americans have received extra tax credits that lower their marketplace health insurance premiums. But unless Congress acts, these extra credits are set to expire at the end of this year. Ending them would leave 4 million people uninsured.

The Congressional Budget Office projects that an additional 2 million people nationally will become uninsured by 2034 due to marketplace coverage losses from Congress's new budget reconciliation law (H.R. 1).

952,800

people enrolled in the state received tax credits in Feb. 2024 to make coverage more affordable.

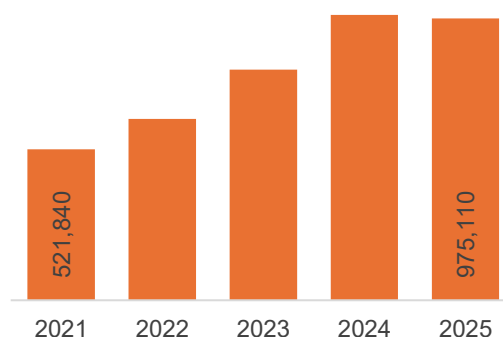
96%

of enrollees in the state received tax credits in Feb. 2024.



As of January 2025, 24 million Americans had selected a marketplace plan, about twice as many as in 2021.

During that same time, in North Carolina, there was a 87% increase in marketplace enrollment.*



If the extra tax credits expire, then:



74,000

people in North Carolina would become uninsured

The cost of annual marketplace premiums in North Carolina would increase:

Enrollees with tax credits

↑ \$630

Enrollees <250% federal poverty level**

↑ \$640

Enrollees >250% federal poverty level

↑ \$600

Notes: *2021–2023 and 2024 (February only) figures represent state total average monthly effectuated enrollment; 2025 (January only) figure represents state total open enrollment. Effectuated enrollment includes only enrollees who paid the premium after enrolling. **250% of federal poverty level (FPL) is \$37,650 for an individual in 2024.

Sources: 1. Congressional Budget Office, August 2025, Distributional Effects of Public Law 119-21. 2. CMS, Effectuated Enrollment: Early 2024 Snapshot and Full Year 2023 Average. 3. CMS, May 2025, 2025 Marketplace Open Enrollment Period Public Use Files. 4. CMS, Effectuated Enrollment: Early 2022 Snapshot and Full Year 2021 Average; and Early 2023 Snapshot and Full Year 2022 Average. 5. Urban Institute, Nov. 2024, Who Would Lose Coverage if Enhanced Premium Tax Credits Expire? 6. Urban Institute, Dec. 2024, Household Spending on Premiums Would Surge if Enhanced Premium Tax Credits Expire.