

Appendix 1: 2025 State-Based Marketplace Enrollment and Average Premiums

State	SBM Enrollments			Average Monthly Premium	Average Monthly Enrollee Payment	ESTIMATED Monthly Enrollee Payment Without <i>Updated</i> Tax Credits
	Total Enrollees	New Enrollees	Tax Credit Recipients			
California	1,979,504	345,711	1,751,690	\$686	\$153	\$255
Colorado	282,481	49,047	225,668	\$570	\$138	\$235
Connecticut	151,152	31,014	135,974	\$940	\$149	\$296
District of Columbia	17,093	3,623	4,577	\$831	\$260	\$783
Georgia	1,510,852	227,569	1,398,360	\$620	\$74	—
Idaho	117,373	20,410	100,834	\$482	\$94	\$173
Kentucky	95,786	30,228	82,262	\$636	\$198	—
Massachusetts	389,191	62,555	324,367	\$535	\$124	\$211
Maryland	249,603	58,495	191,636	\$492	\$108	\$157
Maine	64,678	11,285	54,757	\$758	\$245	\$389
Minnesota	151,512	42,289	92,687	\$529	\$216	\$338
New Jersey	513,217	112,699	462,504	\$673	\$99	\$205
New Mexico	70,371	11,197	60,022	\$657	\$85	\$205
Nevada	110,687	26,852	96,123	\$555	\$99	\$178
New York	221,534	37,813	140,403	\$781	\$300	\$414
Pennsylvania	496,661	90,472	429,551	\$655	\$187	\$282
Rhode Island	45,281	6,475	38,484	\$568	\$109	\$202
Virginia	388,856	69,335	335,255	\$489	\$87	\$250
Vermont	32,862	5,183	30,075	\$1,066	\$129	\$323
Washington	308,227	48,954	227,884	\$629	\$210	\$260
Total	7,196,921	1,291,206	6,183,113			

Notes: Based on total plan selections for the 2025 open enrollment period as reported by the state-based marketplaces (SBMs).

Tax Credit Recipients: Numbers reflect the number of enrollees who elect to receive advanced premium tax credits (APTCs). May not reflect the total number of individuals who qualify for and will receive tax credits.

Average Monthly Premium: Based on average monthly premiums reported for all marketplace enrollees. For DC, average is based on APTC recipients.

Average Monthly Enrollee Payment: Based on average monthly payments made by enrollees receiving APTCs. For PA, average is based on all enrollees.

ESTIMATED Monthly Enrollee Payment Without Updated Tax Credits: Based on SBM estimates of average premium costs if the original (pre-2021) tax credit formula was applied to current enrollees receiving APTCs (and for all enrollees in the case of PA). Does not account for additional factors that would influence premium costs if the updated premium tax credits were not in place such as issuer price adjustments and likely changes in plan selections.