Press Release

Health and Economy Baseline Estimates

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Entering the 2025 plan year, the insurance market continues to face challenges from rising premiums, shifting enrollment trends, and uncertainties in the future of federal support. The Center for Health and Economy (H&E) is dedicated to assessing the impact of proposed health insurance policy reforms. The following report details the most recent updates to the H&E baseline estimates of insurance coverage, federal budgetary impact, plan choice, and the premium landscape of health insurance for Americans under the age of 65.

Key findings of the baseline:

- *The individual market includes an estimated 16 million members in 2025, with 13 million lives covered through subsidized insurance offered in the Health Insurance Marketplace; the total size of the individual market is estimated to decline throughout the budget window, sinking to 7 million in 2035.*
- *As premiums and health care costs rise, plans chosen in the individual market are expected to shift toward higher-cost options; highly subsidized enrollment in Silver plans is projected to increase as a percentage of enrollment on the individual market, while enrollment in Bronze plans is projected to remain level or decrease among both unsubsidized and subsidized consumers, respectively.*
- *The health insurance coverage provisions under current law for the non-elderly are estimated to increase federal outlays by $6.88 trillion from 2025–2035.*

Read the analysis.