



## Press Release

# Affordable Care Act Marketplace Premiums for Plan Year 2023

PAULINA ENCK | NOVEMBER 3, 2022

The Centers for Medicare and Medicaid Services recently released the Affordable Care Act's (ACA) Marketplace premiums for plan year (PY) 2023. In a new insight, Health Care Policy Analyst Jackson Hammond provides a brief explanation of the updated premiums for PY23, how selected premiums have changed over time, and the impacts the American Rescue Plan Act (ARPA) and Inflation Reduction Act (IRA) have had on the enhanced Advanced Premium Tax Credit (APTC) and the ACA Marketplace.

### Key points:

- Premiums for households with ACA Marketplace plans before receiving the APTC are rising slightly for the first time since 2019, and some households will see premiums rise even after receiving the enhanced APTC.
- Despite rising costs for policyholders, premiums across ACA metal tiers are still lower than in 2019.
- Most of these households should expect to pay significantly less than the pre-APTC premiums as a result of changes made to APTC eligibility in the ARPA and IRA.

[\*Read the analysis\*](#)