Marketplace Coverage for AI/ANs: Key Benefits, Protections, and Updates

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July 23, 2026

This publication is financially supported by the Oklahoma Insurance Department (OID) under the State Based Exchange Program. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement by, OID.

Oklahoma Health Insurance Marketplace

	2026 vs.	2025	
Total Enrollments	**261,987**	**307,989**	**down 15%**
Rural Enrolls	**113,455**	**133,315**	**down 15%, but still 43% of all enrolls (state is 32% rural)**
AI/AN Enrolls	**29,414**	**35,506**	**down 17% but still 11% of all enrolls**
Age 55-64	**56,947**	**64,426**	**down 12% but still 21% of all enrolls**
Income 400%FPL+	**7,315**	**11,309**	**down 35%**

Oklahoma Health Insurance Marketplace

	2026 vs. 2025		
Average Premium Chosen	$727	$616	18% higher
Avg APTCs if receiving APTCs	$624	$558	12% higher
Avg net premium <u>after</u> APTCs	$ 98	$ 58	69% higher

Consumers with premium chosen at or under $10/month	27%	56%

Why did net premium payments go up?

Marketplace changed consumers “expected contribution” (pay-in)

and…………..Insurers raised premium rates

Affordable Care Act says people pay-in a % of total household (HH) income

……..not % of premium

When premiums go up…..so do APTC discounts (generally)

…….because calculations of pay-in are % of total HH income

APTC dollar amount is based on “benchmark plan”

…..the Second Lowest-Cost Silver Plan in the county (SLCSP) for your age

Expected premium payment if income…	Plan Year		
	2020	2021-2025	2026
Up to 150% FPL	2.06%--4.12%	0%	2.10%--4.19%
200% FPL	6.49%	2%	6.60% up x3
250% FPL	8.29%	4%	8.44% up x2
300% FPL	9.78%	6%	9.96%
400% FPL and Up	Not eligible for tax credit discounts	8.5%	Not eligible for tax credit discounts
Okla. Average lowest-cost Bronze premium	$367	$377 (2025)	$462 (up 22% from 2025)
			2026 premium increases 8%--33% for different insurers

APTC calculation each Plan Year

APTC calculation each Plan Year

1. "Benchmark" Second lowest cost <u>silver</u> plan premium (SLCSP)

   for age & county

subtract

2. Expected contribution (EC) based on % of HH income (by FPL)

   At 250% FPL.....2025 EC 4%.....2026 EC 8%

equals

3. APTCs available to use on any plan

   Can use "Silver" APTC $ on lower cost Bronze plan

Why did <u>net</u> premium payments go up?

Here's the ACA math……

Total 2-person HH income = $50,000 = $4167/mo (250%FPL)

"Expected contribution" at 250%FPL is:

2025 4% of income = $167/month

2026 8% of income = $333/month

Premium cost for the Second Lowest-Cost Silver Plan in the county (SLCSP)

2025 $400 minus $167 = $233 APTCs….. you pay $167

2026 $500 minus $333 = $167 APTCs….. you pay $333

ACA says <u>you pay a % of income</u> (not % of premium)

When high premium at age 50-64…..still pay just % of income (higher APTCs)

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Total 2-person HH income = $50,000 = $4167/mo (250%FPL)

"Expected contribution" at 250%FPL is:

2026 8% of income = $333/month

Age 30.......Premium $400/mo...You pay $333....APTCs=$67

Age 50.......Premium $800/mo...You pay $333....APTCs=$467

APTC calculation each Plan Year

If a <u>change</u> to the "Benchmark" Second lowest cost <u>silver</u> plan premium (SLCSP)

2027 or 2028

"No network" plans may become SLCSP at very low premiums, because no provider network.

These plans set specific dollar amounts for covered services but do not have a network of providers that have agreed to accept these rates.

New 2027-2028 Marketplace requirements:

All consumers, including AI/AN members,
will NOT receive APTCs until Data Matching Issues (DMI) are "cleared"

Data Matching Issues (DMI) will be triggered if a person has an estimated annual household income that would make them eligible for PTCs,
but federal data sources show household income <u>below</u> 100 percent FPL.

A DMI will also be triggered if the IRS does <u>not</u> have federal tax data for the applicant.
Affected individuals will be required to submit documentation to verify their eligibility.

.....Encourage people to file federal taxes by June.....so Marketplace knows they filed when November enrollment period starts
.....Just Nov 1—Dec 15 for Open Enrollment in 2028 (and maybe 2027)

New 2027-2028 Marketplace requirements:

One-year failure-to-reconcile policy:

Beginning in Plan Year 2027, people will be ineligible for PTCs if they fail to reconcile advance premium tax credit (APTC) amounts on their taxes for one year, instead of two consecutive years
.....Encourage people to file federal taxes by June.....so Marketplace knows they filed when November enrollment period starts

Prohibits states from including routine adult dental services as an Essential Health Benefit starting in Plan Year 2027.

Consumer Confusions

Household Level Rules:

Marketplace eligibility for AI/AN "Anytime" SEP for whole household
if 1 HH member is AI/AN
$0 Cost-Share (ZCS/LCS) plan eligibility based on TOTAL HH income
…not just income of AI/AN members
SoonerCare uses TOTAL HH income (not AI/AN income only)

Individual Level Rules:

Verify Tribal membership…and income (both Marketplace & SoonerCare)
If separate Marketplace plans for individuals
…..APTCs are split by premium (age)…..not equally split among HH members

SoonerCare American Indian (AI) Members

48% of AI members are not “Verified”.......25% of AI members are in “Adult Expansion”

American Indian Fast Facts

April 2026

Validation Percent		Total American Indian Enrollment
Self Reported	48%	185,320
Verified	52%	

Total Enrollment is the number of members enrolled in SoonerCare and I

American Indian Enrollment by Aid Category

Qualifying Group	Enrollment	% of Total
Children/Parents	118,950	64.19%
Aged/Blind/Disabled	16,395	8.85%
Oklahoma Cares	7	0.00%
TEFRA	149	0.08%
OTHER	2,238	1.21%
SoonerPlan	1,723	0.93%
Insure Oklahoma Employer-Sponsored Insurance (ESI)	307	0.17%
Expansion	45,551	24.58%

OTHER group includes—Child Custody-Refugee-Qualified Medicare Beneficiary-SLMB-DDSD Supported Living-Program of All Inclusive Care for the Elderly (PACE)-Soon to be Sooners (STBS) and TB patients. For more inform go to www.okhca.org under Individuals then to Programs.

https://oklahoma.gov/content/dam/ok/en/okhca/docs/research/data-and-reports/fast-facts/2026/may/Am_Indian_FF_4_2026.pdf

Getting Income & APTCs Correct

No repayment “caps” when people get “too much” in tax credits in 2026

2025 plan…taxes filed April, 2026…still had repayment “caps”

If final income under 200%FPL……max repayment $375/$750

……………………under 300%FPL……$975/$1950

……………………under 400%FPL….$1625/$3250

……………………400%FPL and up…repay ALL excess APTCs received

Getting Income & APTCs Correct

No repayment “caps” when people get “too much” in tax credits in 2026

2026 plan…taxes filed April, 2027…

At <u>all</u> income levels…..repay ALL excess APTCs received

(as calculated on IRS Form 8962 with info from Marketplace 1095-A)

If final annual 1040 income rises to 400%FPL or above

…..not eligible for APTCs for full year…..pay back ALL APTCs used

Getting Income & APTCs Correct

No repayment “caps” when people get “too much” in tax credits in 2026

Update account for all income increases

...but HC.gov calculates APTC changes only for FUTURE months

Need a manual re-calculation to be correct in total APTCs for full year,

....correct for “too much” APTCs earlier in the year

..........take an <u>even lower amount</u> of APTCs for rest of year

Encourage Plan Shopping Every Year

Plans can keep the same name

.....but list of providers and meds can change each year

.....some plans may be “1 Hospital system only”

.....some plans may have separate deductibles for Medical vs. Medications

Insurers available in your county can change each year

.....For 2027.....Medica and Mending Health are leaving Oklahoma

Avoid “Auto-Re-Enroll”

.....should update application each November with current income

.....less likely to have payback of “too much” in APTCs

Encourage Plan Shopping Every Year

Use HealthCare.gov to see ALL insurers, ALL plans

Agent/Brokers show only plans they can sell

"Enrollment Partner" or "Direct Enrollment" websites

HealthSherpa, W3LL, Stride, Health Markets, Enterate, Lucie

.... May "Not support enrollment in all plans offered in your state"

.... May offer "Off-Marketplace" plans or other "non-complete" plans

Start discussions with list of providers needed in plan

........that's one of the cost differences, even within the same insurers's plans

Encourage Plan Shopping Every Year

Use HealthCare.gov to see ALL insurers, ALL plans

Quick “Window Shopping” at HealthCare.gov/see-plans

.....Gives accurate APTCs and Premiums

.....Can enter Providers and Meds....see which plans include them

.....No AI/AN question...so does not show “$0 copay” on screen (300%FPL)

Videos with step-by-step “Window Shopping” at

MyOKplan.org/videos

Income Table for SoonerCare and Marketplace...includes 300%FPL AI/AN ZCS

.......SoonerCare income levels update every April 1.....Marketplace updates every November 1

Thanks......Keep in touch.......stevenBgoldman@gmail.com

Marketplace and SoonerCare Income Levels ---- for April 1, 2026 to Oct. 30, 2026

SoonerCare updates to 2026 FPLs on April 1, 2026. Marketplace stays with 2025 FPLs to Oct. 30, 2026....then changes to 2026 FPLs on Nov. 1 for 2027 plans.
Eligibility for APTCs with Marketplace generally starts just above SoonerCare income limits, so $22,177 for a single adult person (other eligibility rules apply).
This document is for enrollment assisters only, not the general public, because it is not complete information for consumers.

	100% FPL	SoonerCare/ Medicaid		Marketplace Eligibility	150%	200%	250%	300%	400%
Tax Household or Family Size	Federal "Poverty Guidelines" (2026 FPLs)	SoonerCare Children 210%FPL (2026 FPLs)	SoonerCare Adults 138% FPL (2026 FPLs)	generally begins when adult income is above levels for SoonerCare	Marketplace CSR Level 3	Marketplace CSR Level 2	Marketplace CSR Level 1	Marketplace AI/AN Tribal $0 Cost Share Plans	Upper income limit for APTCs (Tax credit discounts)
1	$15,960	$33,672	$22,176	$22,177	Up to $22,590	$30,120	$37,650	$45,180	$62,600
2	$21,640	$45,672	$30,084	$30,085	$30,660	$40,880	$51,100	$61,320	$84,600
3	$27,320	$57,648	$37,980	$37,981	$38,730	$51,640	$64,550	$77,460	$106,600
4	$33,000	$69,624	$45,864	$45,865	$46,800	$62,400	$78,000	$93,600	$128,600
5	$38,680	$81,624	$53,772	$53,773	$54,870	$73,160	$91,450	$109,740	$150,600
6	$44,360	$93,600	$61,656	$61,657	$62,940	$83,920	$104,900	$125,880	$172,600
7	$50,040	$105,576	$69,552	$69,553	$70,010	$94,680	$118,350	$142,020	$194,600
	Monthly 100% FPL	SoonerCare Children	SoonerCare Adults		150%	200%	250%	300%	
1	$1,330	$2,806	$1,848	$1,849	Up to $1,882	$2,510	$3,137	$3,765	
2	$1,803	$3,806	$2,507	$2,508	$2,555	$3,406	$4,258	$5,110	
3	$2,276	$4,804	$3,165	$3,166	$3,227	$4,303	$5,379	$6,455	
4	$2,750	$5,802	$3,822	$3,823	$3,900	$5,200	$6,500	$7,800	
5	$3,223	$6,802	$4,481	$4,482	$4,572	$6,096	$7,620	$9,145	
6	$3,696	$7,800	$5,138	$5,139	$5,245	$6,993	$8,741	$10,490	
7	$4,170	$8,798	$5,796	$5,797	$5,917	$7,890	$9,862	$11,835	