

TX 2036 Tells the Story: Texas Breaks Records With ACA Enrollment in 2026

On ACA, a Texas success story

National headlines over the last half of 2025 were filled with dire predictions of a collapse in enrollment in ACA health insurance plans.

Here's a typical example:

Far fewer people buy Obamacare coverage as insurance premiums spike

While some states are seeing more enrollees, there has been a drop nationwide.

When the numbers started coming in, though, it became evident early on that Texas was bucking these trends.

Texas, in fact, has seen enrollment increase by more than 250,000 over last year.

This accomplishment is all the more remarkable due to ACA enrollment hitting an all time record high in 2025.

Texas 2036 was early to spot this trend and provide potential explanations for this phenomenon, including bipartisan legislation in 2021 that made many plans on the ACA exchange more affordable for Texans.



TX ACA enrollment: By the numbers

- With 12 days left in the ACA open enrollment period, more than 4.1 million Texans had signed up for a plan.
- Texas ACA enrollment has already surpassed 2025's final enrollment figure of close to 4 million.

Texas 2036's two big reasons for the ACA enrollment gains:

1.) Texas had a uniquely large population of uninsured individuals eligible for free and inexpensive plans that hadn't enrolled previously; and

250% (\$37,650)	Bronze	\$0	\$0	\$0
	Silver	\$113.55	\$82.67	\$0
	Gold	\$53.93	\$9.97	\$0
Family (2 Adults, 2 Kids)				
150% (\$43,056)	Bronze	\$0	\$0	\$0
	Silver	\$0	\$0	\$0
	Gold	\$0	\$0	\$0
Kids: CHIP				
200% (\$62,400)	Bronze	\$0	\$0	\$0
	Silver	\$48.10	\$0	\$0
	Gold	\$0	\$0	\$0
Kids: CHIP				
250% (\$78,000)	Bronze	\$0	\$0	\$0
	Silver	\$9.18	\$0	\$0
	Gold	\$0	\$0	\$0

2.) Texas has more affordable bronze and gold plans than many states because of a unique, bipartisan premium alignment bill passed in 2021 (SB 1296) that had the effect of increasing subsidies for those plans.

Combating misinformation: Getting the subsidy story straight

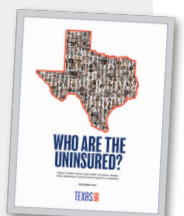
Texas 2036 also made sure to communicate to media outlets that the basic ACA subsidy structure that makes coverage affordable to the vast majority of ACA enrollees in Texas remains intact.

Longstanding expertise informs our ACA message

Texas 2036 conducted a groundbreaking multi-year study of the uninsured in Texas, diving deeply into the complex reasons why individuals might choose to forego coverage.

The work culminated with our *Who Are The Uninsured?* report, released in December 2023.

We draw on many of the insights collected in that report in telling the story of ACA enrollment in Texas.



This was the story that we told media outlets. We're proud to say that our framing provided an important counterpoint to national ACA headlines.

Here are some examples of our reach:

The Dallas Morning News



Dec. 4, 2025

"About 3.1 million Texans, or 75% of the state's ACA enrollees, would qualify for at least one of the free plans in 2026, according to an analysis by think tank Texas 2036."

THE TEXAS TRIBUNE

More Texans have signed up for ACA health coverage despite expiring subsidies and falling national enrollment



Jan. 13, 2026

"That bill functionally made our bronze and gold plans more affordable, relatively speaking, than a lot of other states ... That is certainly a plausible explanation of why our enrollment would continue to trend higher, while we might see lower enrollment in other states."

AXIOS

Texans defy expectations with ACA enrollment



Jan. 15, 2026

"Every Texas enrollee earning at or below 200% of the federal poverty level — about \$60,000 for a family of four and \$30,000 for a single person — can sign up for at least one marketplace plan with a \$0 premium for 2026, per Texas 2036."

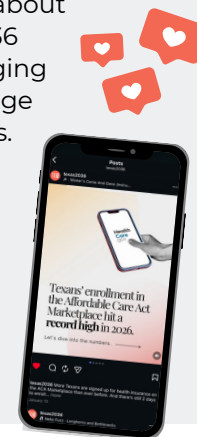


KXAN-TV's Will DuPree interviews health policy analyst Alec Mendoza on Jan. 13, 2026

Social Media Successes

Our team also got the word out about ACA enrollment across Texas 2036 social media platforms, encouraging audiences that affordable coverage was still in reach for many Texans.

Since open enrollment began on Nov. 1, 2025, we have produced **82 posts** on ACA enrollment, amassing over **37k impressions** across all social media platforms.



KVUE-TV's Jenni Lee interviews health and economic mobility policy director Charles Miller on Jan. 15, 2026

Always hustling: Texas 2036 Makes a Big Media Splash

The Texas 2036 health policy team proactively shared our research and data widely with media outlets in the months before the Jan. 15 ACA enrollment deadline.

Our insights have appeared in **53 news stories** so far in 2026. Here's a partial list of the outlets where our data or insights were cited:

- Dallas Morning News
- D Magazine
- Houston Chronicle
- Houston Press
- Texas Public Radio
- Texas Tribune
- Axios San Antonio
- Medical Economics
- Health Payer Specialist
- Stateline
- Live Insurance News
- The Austin Villager
- KXAN-TV
- KVUE-TV
- Spectrum News

The Texas 2036 Impact

The fact is that Texas 2036 was alone in recognizing that the policy work done since 2021 had the potential to shield Texans from the worst effects of the expiration of the enhanced ACA subsidies.

Our proactive, positive message coupled with our earned reputation for trusted nonpartisan research and data led to us becoming the go-to source for ACA numbers in Texas.