

Topline

# KFF 2025 Marketplace Enrollees Survey

November 2025

**KFF**

## METHODOLOGY

This *KFF 2025 Marketplace Enrollees Survey* was designed and analyzed by public opinion researchers at KFF. The survey was conducted November 7-15, 2025, online and by telephone among a nationally representative sample of 1,350 U.S. adults ages 18-64 who are covered by a plan purchased through the Affordable Care Act Marketplace, in English ( $n=1,301$ ) and in Spanish ( $n=49$ ). To qualify for the survey respondents needed to indicate that they were 18-64 years old, covered by health insurance purchased directly from an insurance company, health insurance broker or a state or federal marketplace and not covered by COBRA extension of employer-based health insurance. The sample includes 972 adults ( $n=24$  in Spanish) reached through the [SSRS Opinion Panel](#) either online ( $n=944$ ) or over the phone ( $n=28$ ). The SSRS Opinion Panel is a nationally representative probability-based panel where panel members are recruited randomly in one of two ways: (a) Through invitations mailed to respondents randomly sampled from an Address-Based Sample (ABS) provided by Marketing Systems Groups (MSG) through the U.S. Postal Service's Computerized Delivery Sequence (CDS); (b) from a dual-frame random digit dial (RDD) sample provided by MSG. For the online panel component, invitations were sent to panel members by email followed by up to three reminder emails.

An additional 350 adults ages 18-64 who are currently covered by direct-purchase insurance were reached through the [IPSOS Knowledge Panel](#) online in English ( $n=325$ ) and in Spanish ( $n=25$ ). The IPSOS Knowledge Panel is a nationally representative probability-based panel where panel members are recruited randomly through invitations mailed to respondents randomly sampled from an Address-Based Sample (ABS) through the U.S. Postal Service's Computerized Delivery Sequence (CDS). Another 28 adults ages 18-64 currently covered by direct-purchase insurance that were previously recruited to complete the KFF Health Tracking Polls in 2024-2025 were reached via their prepaid cell phone number. Among this prepaid cell phone component, 11 were interviewed by phone and 17 were invited to the web survey via short message service (SMS).

Respondents in the prepaid cell phone sample who were interviewed by phone received a \$15 incentive via a check received by mail. Respondents in the prepaid cell phone sample reached via SMS received a \$10 electronic gift card incentive. SSRS Opinion Panel respondents received a \$5 electronic gift card incentive (some harder-to-reach groups received a \$10 electronic gift card). Ipsos operates an incentive program that includes raffles and sweepstakes with both cash rewards and other prizes to be won. An additional incentive is usually provided for longer surveys. In order to ensure data quality, cases were removed if they failed two or more quality checks: (1) attention check questions in the online version of the questionnaire, (2) had over 30% item non-response, or (3) had a length less than one quarter of the mean length by mode. Based on this criterion, there were no cases removed.

The combined cell phone and panel samples were weighted to match the sample's demographics to the national U.S. adult population 18-64 who are currently covered by direct-purchase insurance using data from the Census Bureau's 2025 Current Population Survey (CPS). The demographic variables included in weighting are gender, age, education, census region, number of adults in household, and home tenure. The sample was also weighted to match the proportion of responses by individuals living in a Medicaid expansion state. Additionally, the weights account for differences in the probability of selection for each sample type (prepaid cell phone, IPSOS Knowledge Panel, and SSRS Opinion Panel). This includes adjustment for ownership of a prepaid cellphone and the design of the panel-recruitment procedure (IPSOS Knowledge Panel and SSRS Opinion Panel).

The margin of sampling error including the design effect for the full sample is plus or minus 3.3 percentage points. Numbers of respondents and margins of sampling error for key subgroups are shown in the table below. For results based on other subgroups, the margin of sampling error may be higher. Sample sizes and margins of sampling error for other subgroups are available on request. Sampling error is only one of many potential sources of error and there may be other unmeasured error in this or any other public opinion poll. KFF public opinion and survey research is a charter member of the [Transparency Initiative of the American Association for Public Opinion Research](#).

Group	N (unweighted)	M.O.S.E.
Total 2025 Marketplace enrollees	1,350	± 3 percentage points
<b>Party ID</b>		
Democrats	445	± 6 percentage points
Independents	460	± 6 percentage points
Republicans	367	± 6 percentage points
<b>Age</b>		
18-29	178	± 8 percentage points
30-49	557	± 5 percentage points
50-64	615	± 5 percentage points

Notes for reading the topline:

- Percentages may not always add up to 100 percent due to rounding.
- Values less than 0.5 percent are indicated by an asterisk (\*).
- Questions are presented in the order asked; question numbers may not be sequential.
- No answer includes those who said 'Don't know' or refused to answer the question on the phone and those who skipped the question on the web.
- Question wording shown is for web mode; for some questions phone wording varied slightly.

AGE. What is your age?  
 AGE2. (ASK IF REFUSED AGE) Which of the following ranges best fits your age? (READ LIST)

RECA2 VARIABLE

	11/25
18-29	20
30-49	42
50-64	38
No answer	-

**READ/SHOW TO ALL:** Most plans people purchase themselves are Affordable Care Act (ACA) Marketplace plans, sometimes known as Obamacare plans. These plans can be purchased from [healthcare.gov/ IF STATE MARKETPLACE INSERT STATE SPECIFIC MARKETPLACE NAME] or from a broker or directly from a health insurance company. The following questions are about your current self-purchased health insurance plan and may be referred to as a Marketplace plan.

HCPREM. Do you currently pay a monthly health insurance premium, or not?

	11/25
Yes	75
No	25
No answer	*

Q1. In general, how (easy) or (difficult) is it for you to afford...? (ROTATE ITEMS IN PARENS AND ROTATE 1-4/4-1 TO MATCH. RANDOMIZE ITEMS A-G)

	Very/Some what easy (NET)	Very easy	Somewhat easy	Somewhat/ very difficult (NET)	Somewhat difficult	Very difficult	No answer
a. The cost of health insurance premiums each month							
11/25	49	16	33	51	35	16	*
b. Out-of-pocket costs for medical care, such as deductibles and copays							
11/25	39	11	28	61	39	23	*
c. Prescription drugs							
11/25	63	24	39	37	25	11	*
d. Your rent or mortgage							
11/25	50	20	30	49	34	16	*
e. Gasoline or other transportation costs							
11/25	59	19	39	41	30	11	*
f. Food or groceries							
11/25	53	16	37	47	35	12	-
g. Your monthly utilities like electricity or heat							
11/25	55	18	37	45	32	13	*

Q4. How important is having health insurance for (INSERT ITEM)? (ROTATE 1-4/4-1. RANDOMIZE ITEMS A-C)

	Very/Some what important (NET)	Very important	Somewhat important	Not too/Not at all important (NET)	Not too important	Not at all important	No answer
a. your ability to get the healthcare you need							
11/25	95	77	18	5	4	1	-
b. your financial well being							
11/25	94	69	25	6	4	2	-
c. your peace of mind							
11/25	97	78	18	3	3	1	-

RVOTE. Are you registered to vote at your current address?

	11/25
Yes	83
No	14
Not sure	3
No answer	*

Q3. How much confidence, if any, do you have in (INSERT ITEM) to address the cost of health insurance for people like you? (ROTATE 1-4/4-1. RANDOMIZE ITEMS A-C)

	A lot/Some (NET)	A lot	Some	Not too much/None (NET)	Not too much	None	No answer
a. President Trump							
11/25	34	12	22	66	20	45	*
b. Republicans in Congress							
11/25	33	9	24	67	25	42	*
c. Democrats in Congress							
11/25	47	14	33	53	29	25	*

MP\_TENURE. How long have you had a health insurance plan you purchased yourself?

This could be a health plan that you purchased directly from an insurance company, through a health insurance broker, or from a state or federal marketplace like healthcare.gov [IF STATE MARKETPLACE: INSERT "or STATE-SPECIFIC NAME"].

	11/25
Less than a year	15
1 year to under 2 years	20
2 years to under 3 years	18
3 years or longer	46
No answer	-

Q5. Have you looked for, sought out, or received any information about what the cost of your health insurance will be next year, that is, in 2026?

	11/25
Yes	56
No	44
No answer	-

Q6. Next year, do you think the cost of your own health insurance coverage will...? (ROTATE 1-4/4-1)

	11/25
Increase a lot more than usual	54
Increase a little more than usual	26
Increase about the same as usual	12
Not increase at all	8
No answer	*

Q7. When do you plan on making a final decision about your health insurance coverage for 2026, whether that is continuing to pay for coverage or no longer having insurance?

	11/25
Sometime in November	28
Sometime in December	35
Sometime between January 1 <sup>st</sup> and January 15 <sup>th</sup>	11
I have already made your decision	26
No answer	-

Q8. Do you plan on continuing to buy your own health insurance through the Marketplace in 2026?

	11/25
Yes	84
No	15
No answer	*

Q9. Why are you not planning on buying your own health insurance coverage for next year? (*Open-end*)

*Based on those who are not planning on buying their own insurance for 2026*

*Please contact KFF if interested in seeing open-ended responses to this question*

Q10. As you may know, in 2021, Congress increased the financial help provided through tax credits available to some people with low and moderate incomes who purchase health insurance through the Affordable Care Act Marketplace to help them afford their premiums.

How much, if anything, have you read or heard about these enhanced tax credits, which are set to expire at the end of 2025?

	11/25
A lot/Some (NET)	59
A lot	27
Some	32
A little/Nothing at all (NET)	41
A little	22
Nothing at all	19
No answer	*

Q11. Do you think Congress should (extend these enhanced tax credits), or should they (let these enhanced tax credits expire)? (ROTATE ITEMS IN PARENS AND ROTATE 1-2/2-1 TO MATCH)

	11/25
Should extend the enhanced tax credits	84
Should let the enhanced tax credits expire	16
No answer	*

Q19. If Congress **does not extend** the enhanced premium tax credits for people who purchase health insurance through the Affordable Care Act Marketplaces, who do you think deserves most of the blame? (RANDOMIZE OPTIONS 1-3)

*Based on those who think Congress should extend credits*

	11/25
Democrats in Congress	23
Republicans in Congress	35
President Trump	41
No answer	1
	<i>n=1,148</i>

Q11/Q19. COMBO TABLE

	11/25
Support extending enhanced tax credits	84
Blame Democrats	19
Blame Republicans	29
Blame Trump	34
No answer	1
Oppose extending enhanced tax credits	16
No answer	*

Q12. If these enhanced premium tax credits **expire**, do you think it would have a major impact, minor impact, or no impact on the amount you pay monthly for your health insurance coverage?

	11/25
Major impact	69
Minor impact	20
No impact	10
No answer	*

Q14. If the amount you pay for your health insurance increased by (INSERT ITEM) **a year**, would you be able to afford it without significantly disrupting your household finances?

*Item b based on those who could afford a \$300 a year increase*

*Item c based on those who could afford a \$1000 a year increase*

	Yes, could afford	No, could not afford	No answer	
a. \$300				
11/25	42	58	*	<i>n=1,350</i>
b. \$1000				
11/25	53	47	-	<i>n=569</i>
c. \$2000				
11/25	60	40	-	<i>n=297</i>

	11/25
Could not afford \$300 increase	58
Could afford \$300 increase, but not \$1000+ increase	20
Could afford \$1000 increase, but not \$2000 increase	9
Could afford \$2000 increase	13
No answer	*

Q15. If the monthly amount you pay for your health insurance became unaffordable, how (easy) or (difficult) would it be for you to find another source of health insurance coverage that you could afford? (ROTATE ITEMS IN PARENS AND ROTATE 1-4/4-1 TO MATCH)

	11/25
Very/Somewhat easy	12
Very easy	2
Somewhat easy	9
Somewhat/very difficult	88
Somewhat difficult	36
Very difficult	53
No answer	*

Q16. If the monthly amount you pay for your health insurance [IF HCPREM=1: doubled] [IF HCPREM=2,8,9,10: increased by \$50], how likely would you be to...? (RANDOMIZE ITEMS A-D. ROTATE 1-4/4-1)

	Very/Some what likely (NET)	Very likely	Somewhat likely	Not too/Not at all likely (NET)	Not too likely	Not at all likely	No answer
a. look for a different job that provides health insurance coverage that meets your needs							
11/25	44	15	29	56	24	32	*
b. go without health insurance							
11/25	51	25	27	48	25	23	*
c. look for a different Marketplace plan with a lower premium, but which may have higher deductibles and co-pays							
11/25	70	32	38	30	18	12	*
d. continue with your current plan and pay the higher monthly premium							
11/25	40	10	30	59	33	26	*

Q17. Regardless of what you plan to do about your health insurance coverage, if your overall health care expenses (including co-pays, deductibles, and premiums) increased by \$1,000 next year, how likely would you be to (INSERT ITEM) in order to cover those additional costs? (RANDOMIZE ITEMS A-D. ROTATE 1-4/4-1 IN SAME ORDER AS Q13)

	Very/Some what likely (NET)	Very likely	Somewhat likely	Not too/Not at all likely (NET)	Not too likely	Not at all likely	No answer
a. take out a loan or increase your credit card debt for day-to-day expenses							
11/25	34	15	19	66	25	41	*
b. cut back spending on food, clothing, or basic household items							
11/25	67	31	36	33	16	17	*
c. try to find an extra job or work more hours							
11/25	54	22	33	46	22	24	*
d. skip or delay paying other bills							
11/25	41	15	26	59	30	29	*

Q20. If your overall health care expenses (including co-pays, deductibles, and premiums) increased by \$1,000 next year, who do you think would deserve most of the blame?

	11/25
Democrats in Congress	29
Republicans in Congress	33
President Trump	37
No answer	1

Q18. If your overall health care expenses (including co-pays, deductibles, and premiums) increased by \$1,000 next year, do you think that would have a major impact, a minor impact, or no impact at all on (INSERT ITEM) in the 2026 midterm elections?

*Based on those who are registered to vote at current address*

	Major impact	Minor impact	No impact at all	No answer	
a. your decision to vote					
11/25	54	17	29	*	n=1,166
b. which party's candidate you would support					
11/25	52	17	30	*	n=1,166



READ/SHOW TO ALL: Now we have a few questions we will use to describe the people who took part in our survey...

CHRONIC\_SELF. Do you have a chronic health condition that requires ongoing medical treatment?

This could include conditions like heart disease, cancer, arthritis, obesity, asthma, or mental health conditions like depression and anxiety, and others.

	11/25
Yes	50
No	50
No answer	*

EMERG. In the past 12 months have you personally had any unexpected or emergency medical needs?

	11/25
Yes	34
No	66
No answer	-

PARTY. In politics today, as of today, do you consider yourself a: (Republican), (Democrat), or an independent? (RANDOMIZE REPUBLICAN/DEMOCRAT)

	11/25
Republican	29
Democrat	31
Independent	34
Other Party	6
No answer	*

PARTYLEAN. As of today, do you lean more towards the (Republican) Party or the (Democratic) Party? (RANDOMIZE ITEMS IN SAME ORDER AS PARTY)

*Based on those who are not Republican or Democrat*

	11/25
Republican	25
Democratic	33
Neither/Other	41
No answer	*
	<i>n=538</i>

Summary PARTY and PARTYLEAN (PARTY3)

	11/25
Republican/Lean Republican	39
Democrat/Lean Democrat	45
Pure Independent	12
Undesignated	4

## Five-Point Party ID

	11/25
Democrat	31
Independent Lean Democrat	13
Independent/Don't lean	12
Independent Lean Republican	10
Republican	29
Undesignated	4

MAGA1. Do you consider yourself to be a supporter of the MAGA movement, that is the Make America Great Again movement? (ROTATE QUESTION ORDER)

*Based on those who are Republican or lean Republican*

	11/25
Yes	61
No	38
No answer	1
	<i>n=499</i>

## PARTY3/MAGA1 COMBO TABLE

	11/25
Republican/Lean Republican	39
MAGA	24
Not MAGA	15
No answer	*
Democrat/Lean Democrat	45
Pure Independent	12
Undesignated	4

MAHA1. Do you consider yourself to be a supporter of the MAHA movement, that is the Make America **Healthy** Again movement?

	11/25
Yes	44
No	56
No answer	*

BORNAGN. Would you describe yourself as a born-again or evangelical Christian?

	11/25
Yes	31
No	69
No answer	*

RGENDER. (IF PHONE: Just to confirm,) Do you describe yourself as a man, a woman, or in some other way?

	11/25
Man	47
Woman	52
Some other way	1
No answer	*

MARITAL. Are you currently married, living with a partner, widowed, divorced, separated, or have you never been married?

	11/25
Married	47
Living with a partner	12
Widowed	2
Divorced	8
Separated	2
Never been married	30
No answer	*

EDUC. What is the highest level of school you have completed or the highest degree you have received?

	11/25
HS grad or less (NET)	35
Less than high school (Grades 1-8 or no formal schooling)	2
High school incomplete (Grades 9-11 or Grade 12 with no diploma)	7
High school graduate (Grade 12 with diploma or GED certificate)	26
Some college (NET)	27
Some college, no degree (includes some community college)	17
Two-year associate degree from a college or university	10
College grad+ (NET)	37
Four-year college or university degree/Bachelor's degree	20
Some postgraduate or professional schooling, no postgraduate degree	3
Postgraduate or professional degree, including master's, doctorate, medical or law degree	14
No answer	-

HISPANIC. Are you of Hispanic, Latino, or Spanish origin or descent, such as Mexican, Puerto Rican, or Cuban?

	11/25
Yes	22
No	78
No answer	*

RACE. What is your race? (Select all that apply.)

	11/25
White	76
Black or African American	13
Asian	8
American Indian	2
Alaska Native	*
Native Hawaiian	*
Pacific Islander	*
Multiple races	*
Some other race (Specify)	3
No answer	1

HISPANIC/RACE Combined - RACETHN

	11/25
White, Non-Hispanic	56
Black, Non-Hispanic	12
Asian, Non-Hispanic	7
American Indian/Alaskan Native, non-Hispanic	1
Native Hawaiian/Pacific Islander, non-Hispanic	*
Some other race, non-Hispanic	*
Hispanic	22
Multiple races, non-Hispanic	1
Race undetermined	*

NATIVITY. Were you born in the United States, or on the island of Puerto Rico or another U.S. territory, or in another country?

	11/25
U.S.	80
Puerto Rico	1
Another U.S. territory	*
Another country	19
No answer	*

HISPANIC/RACE Combined – RACETHN2

	11/25
White, Non-Hispanic	56
Black, Non-Hispanic	12
Hispanic, born in US	10
Hispanic, born outside US	12
Other, Non-Hispanic	10
Race undetermined	*

OWNHOME. Is your home owned or rented?

	11/25
Owned	64
Rented	36
No answer	*

HHADULTS. How many adults, age 18 and over, currently live in your household **including yourself**?

	11/25
1	16
2	48
3	22
4	11
5	2
6 or greater	1
No answer	-

INT5. About how often do you use the Internet?

	11/25
IF PHONE: Never	-
Almost constantly	56
Several times a day	39
About once a day	3
Several times a week	2
Less often	*
No answer	-

CE1. In the past 12 months, how often did you have a conversation or spend time with your neighbors?

	11/25
Basically every day	11
A few times a week	24
A few times a month	26
Once a month	10
Less than once a month	15
Not at all	13
No answer	*

CE2. In the past 12 months, did you spend any time volunteering for any organization or association? This includes activities you may do infrequently or for children's schools or youth organizations.

	11/25
Yes	37
No	63
No answer	-

PPD. Do you use a prepaid plan for your cellphone? Prepaid plans, also known as pay-as-you-go or no-contract phone, are plans where the user pays for a specific amount of data usage or minutes in advance.

*Asked among Ipsos and SSRS PP sample*

	11/25
Yes	20
No	80
No answer	*
	<i>n=1,322</i>

EMPLOY. Which of the following best describes your current situation?

	11/25
Employed (NET)	64
Employed full-time	47
Employed part-time	18
Retired	11
A stay-at-home parent or homemaker	8
A student	4
Unemployed but looking for work	7
On disability and can't work	2
No answer	5
	*

INCSOURCE. Do you or anyone in your household have income from any of the following sources?

	Yes	No	No answer
a. Working for a small business (with 50 or fewer employees)			
11/25	37	63	*
b. Owning a small business (with 50 or fewer employees)			
11/25	22	77	1
c. Self-employment			
11/25	35	64	1
d. Gig work			
11/25	17	82	1
e. Farm work			
11/25	3	96	1

INC26. How confident are you that you can accurately estimate your total household income for next year, that is, 2026, within \$2,000 of what it will be?

	11/25
Very/Somewhat confident	62
Very easy	23
Somewhat easy	38
Not too/Not at all confident	38
Not too confident	27
Not at all confident	11
No answer	*

HH\_SIZE. Besides yourself, how many other people are in your family household? This includes a spouse or any dependent [IF WEB: HOVER “Dependent children” means any child who is dependent on you for support, or who you claim as a dependent on your tax return.] children you may have or parents who may claim you as a dependent as well as any other children your parents claim as a dependent.

	11/25
1	21
2	18
3	14
4	9
5	4
6	1
7	1
8	*
9	*
10	-
11	*
12	-
13 or more	3
0 – No one else in family household	28
No answer	*

DEPENDENT. Does anyone, such as a parent or guardian, claim you as a dependent on their tax return?

*Based on those who have no other people in household*

	11/25
Yes, I am claimed as a dependent	5
No, I am not claimed as a dependent	95
No answer	-
	<i>n=449</i>

HH\_SIZE2. Besides yourself, how many people are in that family? This includes the person who claims you as a dependent, their spouse, and any other dependent children they may have.

*Based on those who are claimed as a dependent*

	11/25
1	40
2	17
3	6
4	16
5	-
6	-
7	-
8	-
9	-
10	-
11	-
12	-
13 or more	21
No answer	-
	<i>n=12</i>

FAMILY SIZE VARIABLE

	11/25
1	27
2	22
3	18
4	14
5	9
6	4
7	1
8	1
9	*
10	*
11	-
12	*
13	-
14 or more	3
No answer	*

CHILD. Are you the parent or guardian of any child under the age of 18 living in your household?

*Based on those who have at least one person in HH besides self*

	11/25
Yes	39
No	61
No answer	-
	<i>n=899</i>



INCOME. To help us describe the people who took part in our study, it would be helpful to know which category best describes your (IF FAMILYSIZE=1 “personal”) (IF FAMILYSIZE>1 “family”) income last year before taxes. (IF FAMILYSIZE>1, “Family income only includes income from you yourself (IF MARITAL=1, your spouse,) and any dependent children you may have.)

(IF FAMILYSIZE>1 If anyone claims you as a dependent, family income only includes income from you yourself, your parent(s), and any other dependent children of your parent(s).)

Was your total (IF FAMILYSIZE=1 “personal”) (IF FAMILYSIZE>1 “family”) income in 2024 from all sources, and before taxes...

FPL VARIABLE<sup>1</sup>

	11/25
Less than 200% FPL (NET)	54
Under 138% FPL	28
138% - 200% FPL	25
200% FPL or more (NET)	46
200% - 400% FPL	29
400% FPL or more	17
No answer	*

	100%	AMT1 (138%)	AMT2 (200%)	AMT3 (400%)
FamilySize	Federal Poverty Level Guideline (2025)			
1	\$15,650	\$21,597	\$31,300	\$62,600
2	\$21,150	\$29,187	\$42,300	\$84,600
3	\$26,650	\$36,777	\$53,300	\$106,600
4	\$32,150	\$44,367	\$64,300	\$128,600
5	\$37,650	\$51,957	\$75,300	\$150,600
6	\$43,150	\$59,547	\$86,300	\$172,600
7	\$48,650	\$67,137	\$97,300	\$194,600
8	\$54,150	\$74,727	\$108,300	\$216,600
9	\$59,650	\$82,317	\$119,300	\$238,600
10	\$65,150	\$89,907	\$130,300	\$260,600
11	\$70,650	\$97,497	\$141,300	\$282,600
12	\$76,150	\$105,087	\$152,300	\$304,600
13	\$81,650	\$112,677	\$163,300	\$326,600
14	\$87,150	\$120,267	\$174,300	\$348,600

Respondents were asked whether their total income was less than AMT1 (equivalent to under 138% FPL based on their calculated family size), at least AMT1 but less than AMT2 (equivalent to 138%-200% FPL), at least AMT2 up to AMT3 (equivalent to 200%-400% FPL), or more than AMT3 (equivalent to 400% FPL or more).



**Headquarters**

185 Berry Street, Suite 2000  
San Francisco, CA 94107  
650.854.9400

**Washington Office &  
Barbara Jordan Conference Center**

1330 G Street NW  
Washington, DC 20005  
202.347.5270

This publication is available at [kff.org](http://kff.org).

The independent source for health policy research, polling, and news.