



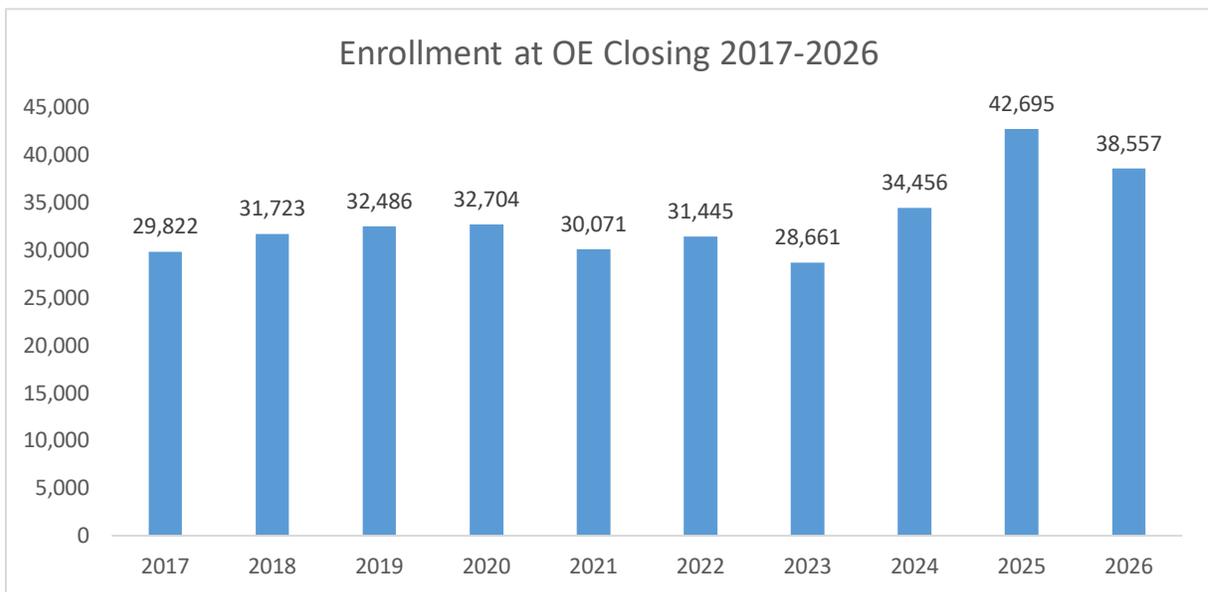
# HealthSource RI

## Open Enrollment Report 2026

HealthSource RI’s 13<sup>th</sup> annual health coverage Open Enrollment (OE) period began November 1, 2025, and ended on January 31, 2026. Vital to understanding the context of Open Enrollment data this year is that Rhode Islanders’ (and all marketplace customers’) access to financial assistance to offset monthly premiums (in the form of Advance Premium Tax Credits, known as APTCs) was impacted by the sunset of enhanced federal supports available from 2021 through 2025. During that time, historically high levels of financial assistance made available through the American Rescue Plan Act (ARPA, March 2021) and extended by the Inflation Reduction Act (August 2022) made coverage through HSRI more affordable than ever. The enhanced premium tax credits expired on December 31 due to lack of federal action. Simultaneously, premiums rose more sharply than usual at least in part as insurers across the country, Rhode Island being no exception, anticipated shifts in the uninsured and underinsured rates in their markets. These challenges to affordability caused consumers to reconsider their options for health coverage, a story borne out in both enrollment numbers and metal-level mix.

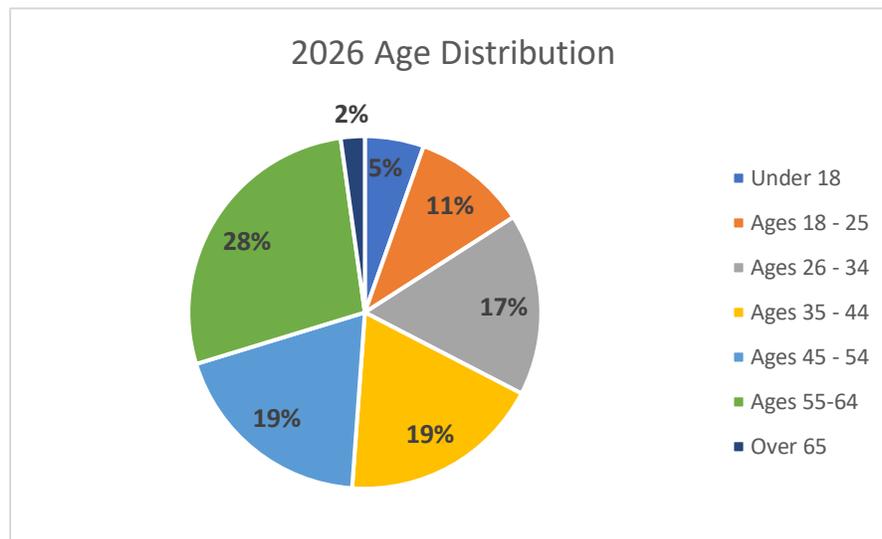
### Enrollment

- Individual and Family enrollments totaled 38,557 during this Open Enrollment, a 10 percent decline from the record-high close of Open Enrollment 2025 (42,695).



- Of these 38,557 enrollees, 6,472 (16.8%), were new customers during the OE period, down from 8,557 (20%) last year. Customers who identify as Hispanic or Latino, a group whose proportions had been steadily growing over recent years, saw a 31% reduction in the number of new customers from last year.

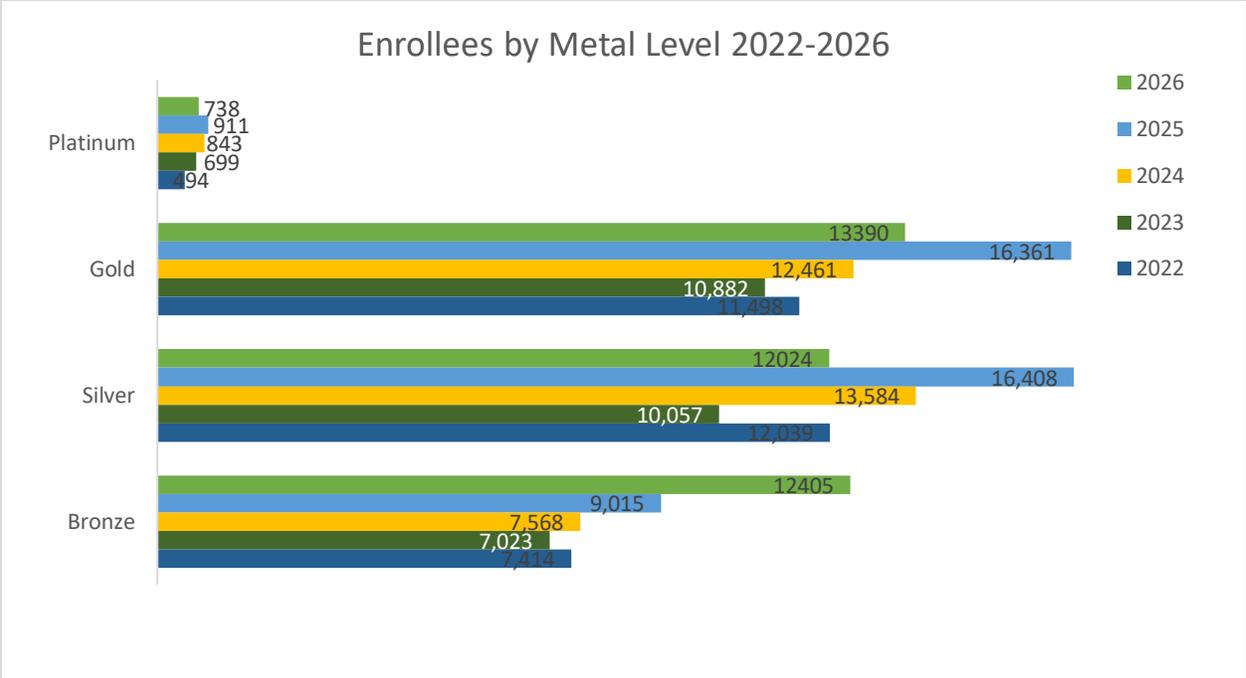
- The remaining 32,085 enrollments were renewals, representing retention of 67% of the 48,060 confirmed enrollees in November. Comparatively, for OE2025, retention was 73%; for OE2024, 76%; and OE2023, 83%.
- Overall enrollment decreased significantly (20%) from November 2025 enrollment to the end of Open Enrollment, a considerable departure from years past. The marketplace has recorded modest growth nearly every year in that same span, with exceptions including small losses in OE2025 (4.5%) as the marketplace brought customers back from the direct enrollment program established after the RIBridges Cybersecurity event, and in OE2017 (6.3%).
- Though stark, moderate retention and new enrollments helped to offset some of the loss HSRI had projected with the loss of enhanced tax credits – mid-2025 projections anticipated a loss of about 27% of enrollment. Notably, enrollment of those under 200% of the Federal Poverty Level (200% is about \$31,000 per year for a single adult), a group most affected with highest percentage change to their monthly costs, did drop off by 27%.
- Enrollees are 56.8% female and 43.2% male.
- Age demographics remained mostly consistent, with each age range remaining within a percentage point of last year both as a proportion of new enrollment and of total enrollment.
- Those aged 55-64 continue to make up a substantial portion of HSRI’s total enrollment, with 27.5% of enrollees, followed by those aged 45-54 (19.1%) and 35-44 (18.5%).

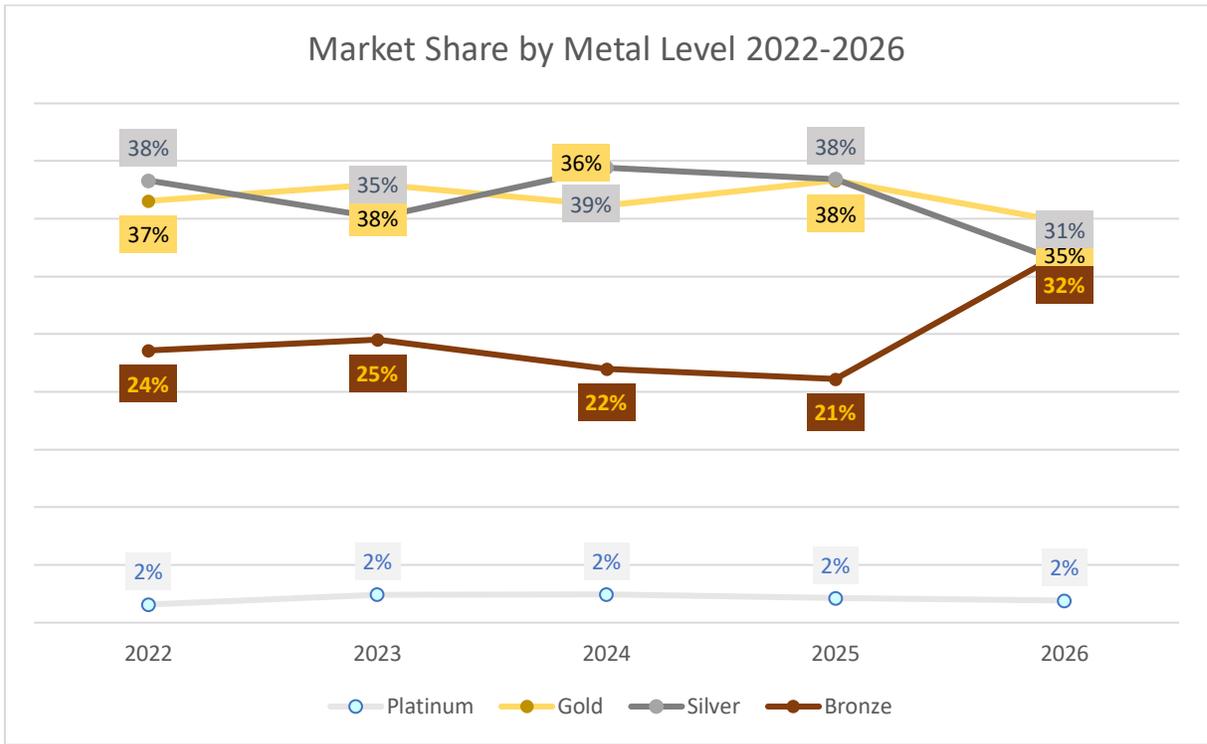


### Affordability

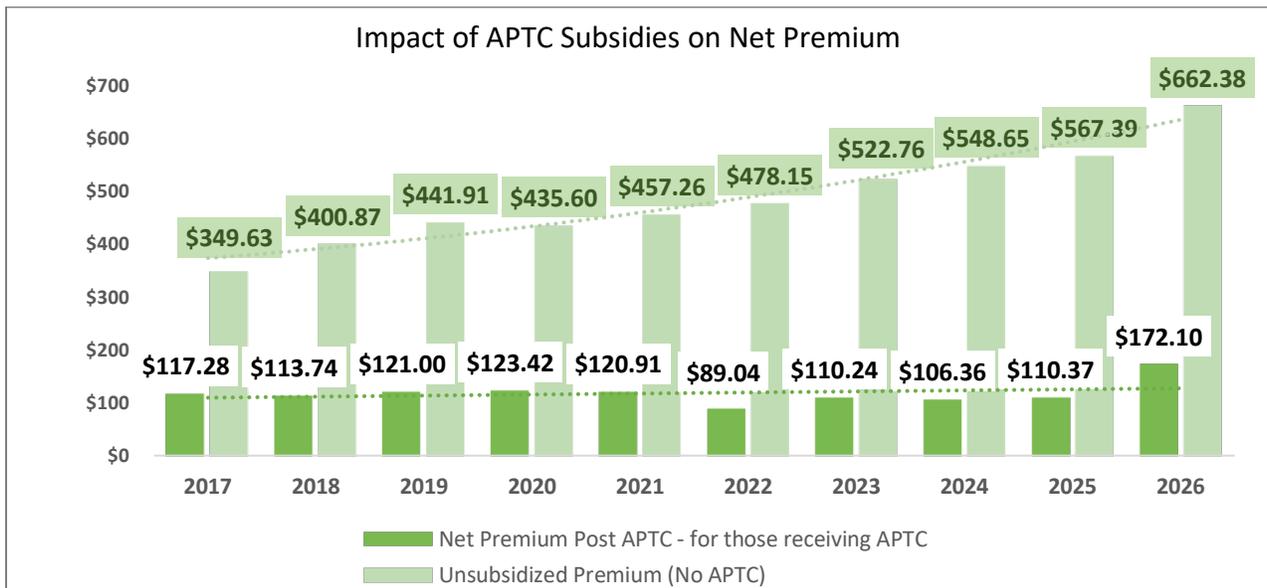
- HealthSource RI is the only place that eligible Rhode Island residents can access financial assistance to lower their health coverage premiums, in the form of federal Advance Premium Tax Credits (APTCs). In January 2026, 80.9% of HealthSource RI customers received financial assistance, down from 88.1% in February 2025, and the lowest proportion since 2021, an effect of the expiration of the enhanced Premium Tax Credits.

- Further, with the expiration of those enhancements, an eligibility ceiling of 400% of Federal Poverty Level (\$62,600 for an individual; \$84,600 for a 2-person household) once again became effective, rendering households above that mark ineligible for any financial assistance.
- For 2026, HealthSource RI’s second-lowest-cost silver plan, also known as a “benchmark plan,” has an average premium of \$506/month before tax credits, up from \$425 in 2025, (based on a single 40-year-old), though still about 19% lower than the national average of \$625 per month, and 10<sup>th</sup> lowest in the nation, down slightly from 9<sup>th</sup> last year. (Source: [Kaiser Family Foundation](#))
- During January 2026, HSRI customers qualified for \$14.15 million in APTCs, down from nearly \$16.3 million in 2025.
- Since HealthSource RI’s inception, Rhode Islanders have received more than \$1.395 billion in financial assistance to lower their monthly coverage costs.
- In 2026, just 2,535 (6.6%) of customers are enrolled in a plan with a premium of less than \$10/month after tax credits. Comparatively, in 2025, 12,909 (30.2%) of customers paid less than \$10/month in premium costs. In 2021, prior to enhancements, HSRI had just over 3,000 customers who paid less than \$10/month in premium costs.
- As of 2024, Rhode Island maintained one of the highest insured rates in the country, with just 2.2% uninsured according to the RI Health Information Survey, a biannual survey of thousands of Rhode Islanders. The survey will be updated in 2026. The national uninsured rate is approximately 8%.
- Metal-level selections shifted notably with this Open Enrollment’s increased costs and decreased overall access to tax credits. Gradually, from 2022 to 2025, customers had moved by several percentage points of overall share out of bronze level plans, into silver, gold, and even small increases in platinum plans. In 2026, bronze plan enrollments surged back, while silver and gold fell off significantly, both in terms of numbers of enrollees and of share of enrollees.





- Despite the loss of enhancements, APTCs under the Affordable Care Act continue to buffer consumers somewhat from rising costs, though to a far lesser degree than with enhancements in place. The average unsubsidized premium of all currently active plans in RI rose to \$662 in 2026 from \$567 in 2025; after APTCs have been applied, the average customer pays \$172 per month this year, up from \$110 per month last year. In years prior, customer average premiums after APTCs had remained in a range of \$89 to \$123 from 2017 through 2025.



## **Outreach and Customer Support Throughout Open Enrollment and the Anticipated Federal Changes**

Open Enrollment 2026 required special preparation and planning for customer awareness, departing somewhat from HSRI's usual marketing and outreach calendar. To brace customers and prospective customers for the anticipated cost increases ahead and potential process and eligibility changes due to administrative rule changes and the HR1 legislation, outreach began in earnest in July. Communication vehicles included a dedicated web page, [www.healthsourceri.com/stayconnected](http://www.healthsourceri.com/stayconnected), media outreach, digital/social advertising and a customer communications campaign including emails and a postal mailer, complemented by adjusted messaging in renewal and non-renewal notices sent in October. Messaging throughout the summer and ramping up into early fall forewarned that changes were ahead, that those in need of coverage should shop early, consider their plan options carefully, and leave plenty of time to make decisions during this year's Open Enrollment.

While HSRI's value proposition has, throughout much of its existence, hinged on high quality and great value given its low-cost options, that message risked ringing hollow to those facing steep cost increases in the 2026 plan year. So, messaging in the Open Enrollment campaign launched just prior to November 1 focused on the Essential Health Benefits guaranteed by marketplace coverage, and the importance of having coverage to protect against the unexpected.

The campaign, as with past years of both Open Enrollment and Special Enrollment Periods, focused on targeted audiences with special attention paid to zip code areas of Rhode Island where the RI Health Information Survey (HIS) indicates there are people who remain uninsured. All materials, including radio, buses, outdoor, digital, streaming audio and streaming TV/video ads, were presented in both English and Spanish.

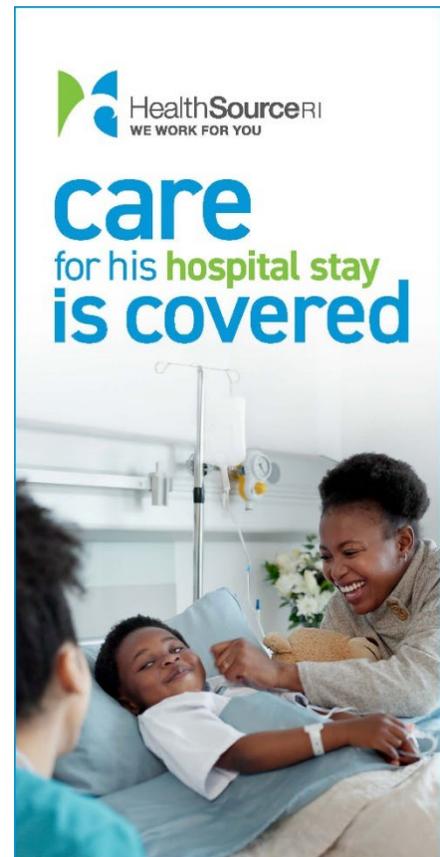
HSRI also launched a redesigned homepage in advance of Open Enrollment, with cleaner, brighter presentation, and better organization of key elements that customers would be seeking to shop, confirm and maintain their coverage.

The early awareness campaign showed success in getting the attention of the public and existing customers and driving traffic to the StayConnected page. The campaign from July through October brought 50,334 unique users in nearly 60,000 sessions to the page. 52,000+ page views were in English, and more than 15,000 were in the Spanish translation.

Likewise, the Open Enrollment campaign was successful in delivering its message to the public, and, coupled with the early awareness campaign, likely helped stave off additional losses in an already difficult year.

- Website traffic was higher year-over-year for each of the three months of the campaign (November, December, January). Website traffic over the campaign duration increased substantially from last year on both the English (+9.1%) and Spanish (+14.8%) pages.
- Digital ads drove 20.5% of traffic to English pages and 82% to Spanish pages over the campaign, with Google search, display, and paid social as the top paid sources, consistent with the last two Open Enrollment campaigns.

- This year's campaign delivered 58 million impressions (+6.3% from last year), 146.6K clicks (+25.1%), 3.3M video views (+0.1%), and 53K tracked website events, a metric of customer engagement (+82%).
- Paid search campaigns were fueled by a mix of legacy terms and new keywords, which paid off particularly well in the Spanish-language campaign, which more than doubled its previous rate of conversion to meaningful customer activity.



## Conclusion

Affordability will remain the watchword for 2026. Rhode Island is developing plans to support its residents in maintaining connections to coverage and preserving the state's historic low uninsured rate. HealthSource RI will continue to support customers in finding and securing the best health plans for their needs and their budgets, ensuring as many Rhode Islanders as possible have coverage they can afford and utilize.