

**FOR RELEASE**

August 14, 2024

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## **Actuaries See Relatively Mild Pressures on ACA Health Insurance Premiums for 2025, With Most Coming from Higher Prescription Costs**

**WASHINGTON**—The American Academy of Actuaries is shedding light on the factors and trends likely to affect the health insurance premiums that millions of Americans will pay in 2025 versus 2024 in a new issue brief, [Drivers of 2025 Health Insurance Premium Changes](#).

“Pressures on ACA-market premiums are relatively mild compared to some previous years, but there is some upward pressure from higher prescription costs and, to a lesser degree, inflation,” said Academy Senior Health Fellow Cori Uccello. “Changes in risk pools are not seen as likely to have a major effect on next year’s premiums overall, though it’s always important to keep in mind that individual insurers may be affected by specific factors, trends, and developments in their state or regional markets.”

Developed by the Academy’s Individual and Small Group Markets Committee, the analysis draws on the actuarial profession’s expertise in the health insurance rate-setting process to identify key trends that have emerged in the past year that could affect gross health insurance premium rates in individual and small group markets regulated by the Affordable Care Act (ACA). The annual analysis is produced as part of the Academy’s mission to serve the public and the U.S. actuarial profession, providing a description of the trends across markets broadly and not information for use in rate filings by particular insurers that may be affected by trends and factors within their specific markets.

The Academy uses the analysis to educate the public, public policymakers and regulators, and other insurance stakeholders about the trends that could affect gross premiums, and an accompanying, accessible Academy [infographic](#) highlights the market-wide trends explored in the issue brief. Learn more about this and other aspects of the Academy’s comprehensive public policy work on health care issues at [actuary.org](http://actuary.org).

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The American Academy of Actuaries is a 20,000-member professional association whose mission is to serve the public and the U.S. actuarial profession. For more than 50 years, the Academy has assisted public policymakers on all levels by providing leadership, objective expertise, and actuarial advice on risk and financial security issues. The Academy also sets qualification, practice, and professionalism standards for actuaries in the United States.