# Health Insurance Premiums by State, 2027

The benchmark Silver premium for a 40-year-old in the 31 states on plansbystate.com, cheapest to dearest, with the insurers selling marketplace plans, where residents enroll and the average 2027 rate change. Published by Health Advisory LLC (Daniel Griffin, licensed independent insurance agent, NPN 22052447). Source page: https://www.plansbystate.com/rankings/health-insurance-premiums-by-state.html

| # | State | Benchmark Silver, age 40 | vs U.S. average | Insurers | Where you enroll | 2027 change |
|---|---|---|---|---|---|---|
| 1 | Maryland | $491/mo | -30% | 6 | Maryland Health Connection | +14.6% final |
| 2 | Iowa | $528/mo | -25% | 5 | HealthCare.gov | +5.7% final |
| 3 | Indiana | $537/mo | -24% | 4 | HealthCare.gov | +17.5% final |
| 4 | Virginia | $549/mo | -22% | 8 | Virginia's Insurance Marketplace | +16.9% final |
| 5 | Nevada | $565/mo | -20% | 8 | Nevada Health Link | +17.0% final |
| 6 | Michigan | $595/mo | -15% | 7 | HealthCare.gov | +14.5% final |
| 7 | Ohio | $603/mo | -14% | 9 | HealthCare.gov | +16.3% final |
| 8 | Colorado | $615/mo | -13% | 7 | Connect for Health Colorado | +10.0% final |
| 9 | North Carolina | $660/mo | -6% | 5 | HealthCare.gov | +14.1% final |
| 10 | Kentucky | $667/mo | -5% | 3 | kynect | +18.7% final |
| 11 | Missouri | $675/mo | -4% | 6 | HealthCare.gov | +12.3% final |
| 12 | Oklahoma | $686/mo | -3% | 5 | HealthCare.gov | +21.4% final |
| 13 | South Carolina | $702/mo | about average | 6 | HealthCare.gov | +22.1% final |
| 14 | South Dakota | $704/mo | about average | 3 | HealthCare.gov | +10.1% final |
| 15 | Illinois | $707/mo | about average | 5 | Get Covered Illinois | +14.1% final |
| 16 | Alabama | $712/mo | +1% | 4 | HealthCare.gov | +20.7% final |
| 17 | Utah | $716/mo | +2% | 5 | HealthCare.gov | +7.4% final |
| 18 | Wisconsin | $720/mo | +2% | 12 | HealthCare.gov | +21.7% final |
| 19 | Louisiana | $730/mo | +4% | 5 | HealthCare.gov | +18.1% final |
| 20 | Georgia | $733/mo | +4% | 8 | Georgia Access | +20.7% final |
| 21 | Texas | $737/mo | +5% | 13 | HealthCare.gov | +14.6% final |
| 22 | Florida | $738/mo | +5% | 12 | HealthCare.gov | +10.4% final |
| 23 | Kansas | $748/mo | +6% | 5 | HealthCare.gov | +19.5% final |
| 24 | Arkansas | $757/mo | +8% | 4 | HealthCare.gov | +7.6% final |
| 25 | Nebraska | $780/mo | +11% | 5 | HealthCare.gov | +13.8% final |
| 26 | Tennessee | $796/mo | +13% | 5 | HealthCare.gov | +15.6% final |
| 27 | Mississippi | $814/mo | +16% | 3 | HealthCare.gov | +20.2% final |
| 28 | Delaware | $876/mo | +24% | 2 | HealthCare.gov | +16.4% final |
| 29 | Montana | $889/mo | +26% | 2 | HealthCare.gov | +23.3% final |
| 30 | West Virginia | $1,185/mo | +68% | 2 | HealthCare.gov | +14.9% final |
| 31 | Wyoming | $1,190/mo | +69% | 2 | HealthCare.gov | +11.1% final |

Benchmark: KFF's 2027 average benchmark premium (the second-lowest-cost Silver plan for a 40-year-old, weighted by plan selections); the U.S. average is $704. Insurers: every company selling marketplace plans somewhere in the state for 2027, from the CMS Plan Year 2027 landscape file for HealthCare.gov states and the state marketplace's own list elsewhere. 2027 change: the average rate change before any credit, final in 31 of the 31 states and still the requested figure in 0 (status and sources, state by state). Checked November 7, 2026. Full-price rates, not a quote or an offer of coverage.

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