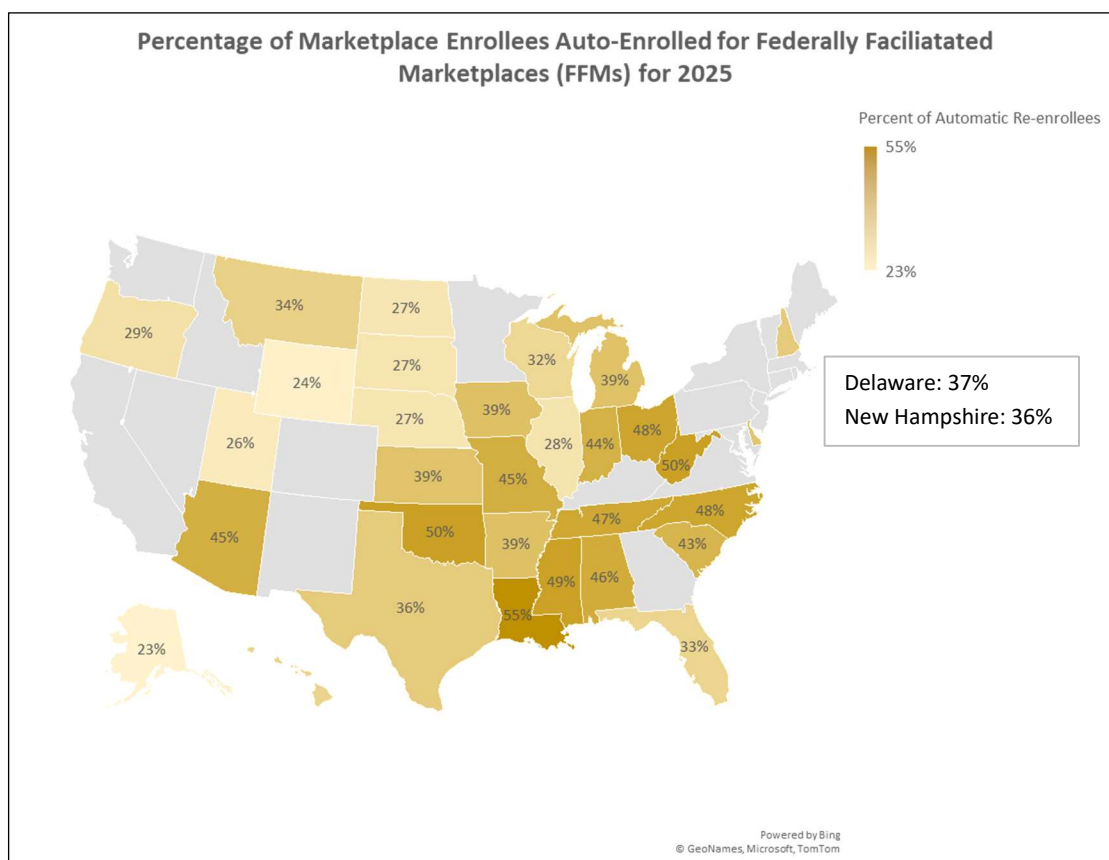


Eliminating Auto-Enrollment in Marketplace Plans Harms Marketplaces and Consumers

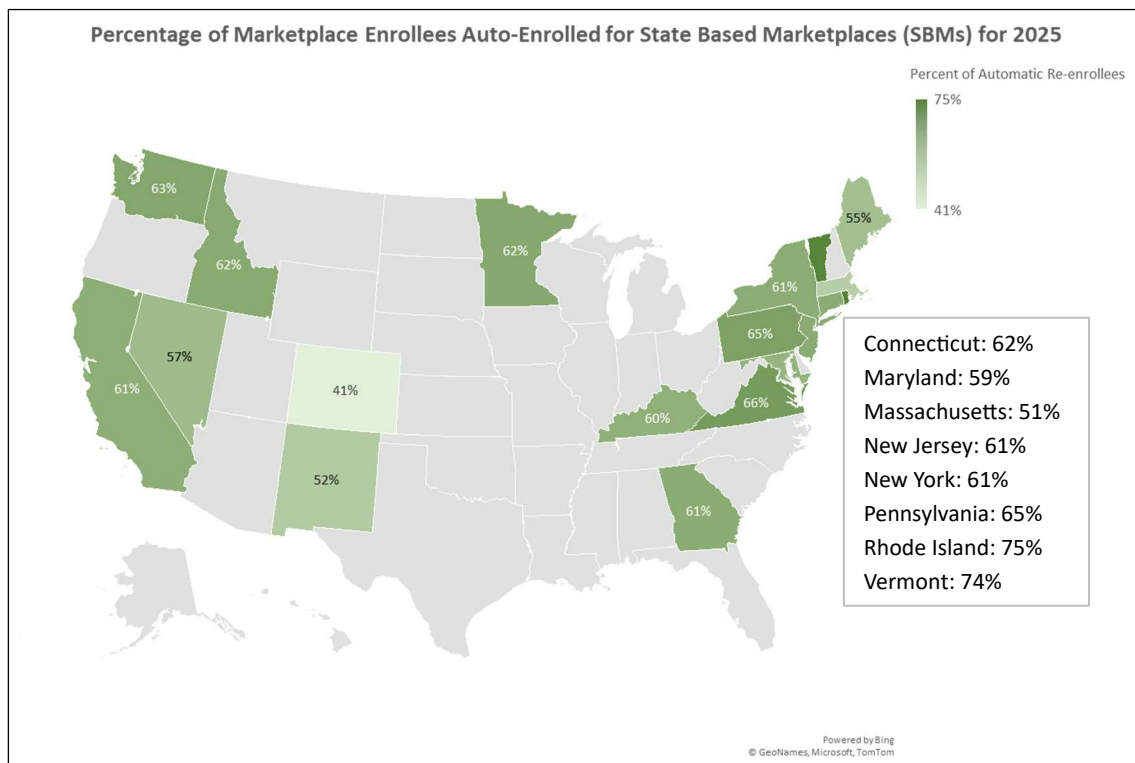
The One Big Beautiful Bill Act (Pub. Law No. 119-21) prohibits states from auto-enrolling people into Marketplace plans (regardless of whether the Marketplace is state-based or federally run). Eliminating auto-enrollment would add additional burdens to Marketplaces (which are already facing other increased administrative burdens under new federal laws).

Consumers who have come to rely on auto-enrollment will be forced to undergo a cumbersome enrollment process in order to keep their coverage. These changes come at a time when the administration has slashed funding for enrollment navigators, meaning that consumers will have fewer resources to help them traverse the enrollment process. Increased paperwork requirements can deter younger, healthier people from enrolling in coverage, which harms the risk pool and increases health insurance premiums.

The following maps show the percentage of Marketplace enrollees per state who were auto-enrolled in Marketplace coverage for plan year 2025.



Source: [2025 Health Insurance State-based Exchange Public Use Files](#), Centers for Medicare and Medicaid Services (CMS)



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July 9, 2025