How The One Big Beautiful Bill Will Impact ACA

Description

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This article discusses how the One Big Beautiful Bill Act (OBBBA) will impact the Affordable Care Act (ACA) enrollments. It also gives helpful insights on how agents can profitably grow their ACA business in this environment.

The One Big Beautiful Bill Act (OBBBA), signed into law on July 4, 2025, has created both excitement and uncertainty. Business leaders across a wide array of industries are delving into how the final bill might impact their companies. For agents who sell ACA insurance policies, the impact to their enrollment processes, revenues, and profitability could be substantial. So what are the changes that ACA agents need to be aware of?

ACA changes driven by the One Big Beautiful Bill

The OBBBA will make it more difficult to enroll individuals through the Health Insurance Marketplace. It will also make it more challenging for individuals to retain their coverage. Some of the changes include:

- **Shortened Open Enrollment Period (OEP)** â?? Consistent with The Centers for Medicare & Medicaid Servicesâ?? (CMS) proposal, the OBBBA reduced the annual open enrollment period by one month. It will now conclude on December 15th instead of January 15th. This adjustment aims to mitigate improper enrollments and reduce taxpayer costs. With roughly 40% of enrollees signing up after December 15th this year, agents will need to adapt to a heightened surge in activity over a shorter period.
- **Elimination of automatic renewals** â?? ACA plans will no longer be automatically renewed. Therefore, beneficiaries will be responsible for manually reenrolling every year during OEP.

Approximately 10 million people had automatically-renewed policies last year, so this change will impact several Americans.

- **Required updates to enrollment information** â?? Individuals must make sure information on their income level, immigration status, and other aspects is updated every year. Failing to do so could place them at risk of losing their coverage.
- **Enhanced eligibility verification** â?? New enrollees, even those enrolling outside of OEP due to some significant event, will need to prove eligibility before they can receive subsidies to help them offset their monthly premium cost. The previous policy allowed individuals to receive premium assistance for up to 90 days while their application was in process.
- **Discontinuation of ACA premium tax credits** â?? At the end of the current year, the current ACA premium tax credits will expire. While not specifically mentioned in the law itself, congress chose not to extend these tax credits. Premiums may increase by an average of 75% for the 2026 plan year without these tax credits.

Impact on ACA enrollment

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The Congressional Budget Office (CBO) estimated that ACA-related changes will reduce the number of individuals covered by approximately 8 million people (33%):

- **3.1 million** more uninsured based on OBBBA ACA changes
- **0.9 million** more uninsured based on Trump Administration ACA Proposed Rule
- **4.2 million** more uninsured based on the expiration of ACA tax credits

(Note: OBBBA Medicaid changes are estimated to result in an additional 8 million uninsured.)

Enrollment levels in the ACA Marketplace stayed relatively consistent from 2015 through 2021 at an annual average of 11.9 million. With ACA tax credits, the number of enrollments rose dramatically in the last four years. Enrollments in the ACA Marketplace reached 24.3 million in 2025. While the CBOâ??s numbers will shift, ACA enrollments will likely decrease significantly from 2024-2025 highs, coming closer to figures from a decade ago.

What ACA agents can do to grow sales amidst OBBBA driven ACA changes

ACA changes will inevitably put pressure on ACA agents. Enrollments will require more time and resources. Agents will need to work harder for renewals that were once automatic. Some of the ways ACA agents can ensure their success in 2026 include:

- **Ensure your operations are compliant and as streamlined as possible** â?? The administrative demands will increase under OBBBA. More time will be required to ensure enrollees are eligible. ACA agents should take a fresh look at their processes and systems. Do they need to be modified to be compliant for 2026? Can new technologies better support the process? Can you cut out any redundant or unnecessary steps? Do you need to modify sales scripting, making it more effective and efficient?
- **Appropriately staff your sales and support teams** â?? After you have finetuned your processes and systems, youâ??ll need to make sure you adequately staff your team. A short-staffed team often results in costly inefficiencies. Salespeople may resort to performing tasks that would be better performed by a support role. This takes away from their valuable sales time and could ultimately hurt revenues and profitability.

- **Enhance your client retention strategies** â?? With renewals no longer being automatic, ACA agents will need to have more sophisticated strategies for retaining clients. You will need to find more ways to stay connected with your clients throughout the year. And the earlier, the better. Contacting renewal clients a few weeks before a reenrollment may be too late and give competitors an opening. Focus on additional value you can bring to clients. For example, send helpful reminders for them to update their information for future eligibility. Form strong relationships with clients, eliminating confusion about who their agent is.
- **Use targeting approaches and prequalified sales leads** â?? With fewer potential enrollees, it will be essential to quickly connect with those who qualify for ACA in 2026. A partner like The Leads Warehouse can help you quickly identify and pre-qualify the best candidates for your services. Then you can spend more time selling to the highest potential prospects and less time trying to find them.

If you would like more information on opt-in ACA sales leads, give The Leads Warehouse a call at **1-800-884-8371** or visit our website at https://theleadswarehouse.com.

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