Why 2027 Could Be The Biggest ACA Shopping Year Yet â?? Even As Marketplace Enrollment Falls

Description

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By James Schulze

This article discusses the recent changes in the ACA Marketplace and the factors that are causing more ACA consumers to shop for alternative plans. It also highlights how the CMSâ?? tighter ACA marketing rules for 2027 will ultimately create more intentful consumers and helps agents understand the different types of ACA leads that can connect them with these higher quality prospects.

The ACA Marketplace is entering an unusual period. Enrollment is falling. Consumers are paying more for coverage. Deductibles are rising. Millions of Americans have lost the enhanced premium subsidies that helped drive Marketplace enrollment to record levels. Following the expiration of enhanced federal tax credits, over a million Americans dropped their ACA health plans as average out-of-pocket premiums spiked by nearly **60%**.

At first glance, that might sound like bad news for insurance agents. It may be exactly the opposite. Fewer people enrolled in ACA Marketplace plans doesnâ??t necessarily mean fewer people shopping for health insurance. Rising costs and changing benefits give consumers more reasons to reconsider their coverage, compare alternatives, and speak with an insurance agent.

For agents, more shopping creates more opportunities. And agents looking for new consumers need ACA leads, such as aged ACA leads, real-time ACA leads, and ACA inbound calls to reach them. At The Leads Warehouse, we have all of these marketing options available to match any agencyâ??s sales process (for more information on ACA lead types, read our blog, â??What Are Health Insurance Leads? Medicare vs. ACA Leads Explainedâ?•).

2027 could therefore become one of the biggest ACA shopping opportunities yet â?? even if total Marketplace enrollment continues to fall.

The ACA Marketplace changed dramatically in 2026

The expiration of the enhanced premium tax credits at the end of 2025 changed the economics of ACA coverage for millions of Americans. According to KFFâ??s analysis of CMS and state Marketplace data, the average monthly premium payments increased **58%**, from **$113** to **$178**. Average marketplace deductibles increased **37%** or **$1,027** per person, reaching a record **$3,786**.

Enrollment also declined. KFF estimates average monthly effectuated ACA Marketplace enrollment could fall to approximately **17.5 million** in 2026, compared with **22.3 million** in 2025. But consumers arenâ??t simply disappearing from the health insurance market. Many are being forced to reconsider what theyâ??re willing or able to pay for coverage. That creates shoppers.

Consumers are already shopping differently

One of the clearest signs of changing consumer behavior is the type of plans people are choosing. Bronze plans increased from approximately **30%** of Marketplace selections in 2025 to **40%** in 2026, while Silver plans fell from 57% to 43%. For the first time, fewer than half of Marketplace consumers selected Silver coverage.

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Consumers are effectively trading higher out-of-pocket exposure for lower monthly premiums. Thatâ??s important for insurance agents. Someone changing from Silver to Bronze because of price isnâ??t necessarily satisfied with the outcome. Theyâ??re making a financial compromise.

Other consumers may leave the Marketplace entirely. Some may investigate private U65 health insurance alternatives. Others will continue comparing ACA plans looking for the best combination of premiums, deductibles, networks, and benefits.

The common denominator is **shopping.**

Rising costs can create more ACA leads

Insurance agents need consumers to talk to. Consumers generally donâ??t shop aggressively when theyâ??re completely satisfied with their existing coverage. They shop when something changes. And for 2027, plenty is changing.

Premiums are higher. Deductibles are higher. Enhanced subsidies are gone. Consumers who previously qualified for enhanced assistance may now face substantially different economics. Insurers are also proposing another round of significant premium increases for 2027.

These changes can create greater demand for ACA leads because agents will be competing to reach consumers who are actively reconsidering their health insurance. A shrinking Marketplace can therefore coexist with an expanding opportunity for agents to help consumers shop. The question isnâ??t simply: â??How many people have ACA coverage?â?• For lead buyers, the more important question is: **â??How many people have a reason to shop?â?•**

2027 could create better ACA shoppers

Another major change is happening on the marketing side. The Centers for Medicare & Medicaid Services (CMS) has strengthened its rules governing ACA marketing by agents, brokers, and web-brokers.

The 2027 final rule specifically identifies prohibited practices including:

- Using cash, monetary rebates, or cash equivalents to induce enrollment
- Falsely suggesting consumers will always qualify for zero-dollar insurance or zero-dollar premiums
- Misrepresenting enrollment timelines or deadlines

The CMS says these rules are intended to provide consumers with accurate information before enrollment and to strengthen trust between consumers and agents (read our blog, â??Navigating the 2027 ACA Shift: Why The Sky Isnâ??t Falling (And Smart Agents Are Buying Leads)â?•).

For legitimate ACA marketers, that could be good news. A consumer entering a health insurance funnel because they believe theyâ??re receiving â??$0 insuranceâ?• and thousands of dollars in cash isnâ??t necessarily shopping for health insurance. Theyâ??re responding to an incentive or unrealistic expectation.

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As those practices are pushed out of ACA marketing, the consumers entering legitimate funnels should increasingly be people actually interested in understanding their health insurance options. **Fewer misleading offers can mean better-informed consumers with more realistic expectations.** For companies generating and buying ACA leads, thatâ??s potentially a healthier marketplace.

Quality ACA leads could become more important

The combination of increased shopping and tighter marketing rules changes what agents should value. Volume still matters, but consumer intent and compliant lead generation becomes increasingly important.

A real-time ACA lead gives an agent the opportunity to reach a consumer shortly after that person expresses interest in health insurance. Speed-to-lead is critical because that consumer may be comparing several options.

An aged ACA lead creates a different opportunity. Someone who requested health insurance information months ago may now be facing a completely different situation. Their premium may have increased. Their subsidy may have changed. Their deductible may be higher. They may have switched plans and discovered they arenâ??t happy with the coverage. The lead aged, and **the consumerâ??s reason to shop may have gotten stronger.** That makes aged ACA leads particularly interesting entering a year when millions of consumers are adjusting to a fundamentally different health insurance environment.

ACA inbound calls put shoppers directly in front of agents

ACA inbound calls provide another way to reach consumers who are actively shopping. Instead of an agent reaching out to a lead, the consumer initiates the conversation. That can be extremely valuable during a period when consumers have questions about premiums, subsidies, deductibles, networks, and available alternatives.

An agencyâ??s sales operation is extremely important in successfully using inbound calls. Inbound calls need to be answered. Agents need to understand the products available in the consumerâ??s state. Routing technology needs to work, and agents need scripts and rebuttals appropriate for increasingly price-sensitive consumers. A high-intent shopper only becomes valuable if the agency is prepared to handle the opportunity.

ACA is becoming more state-specific

Another important development is that ACA performance is increasingly different from state to state. Some states have introduced their own subsidies or affordability programs, while others have experienced much larger enrollment declines following the expiration of enhanced federal subsidies. That means a national ACA strategy shouldnâ??t assume every market behaves the same way.

Agents buying ACA leads should understand the economics of the states where theyâ??re licensed, including premium changes, available plans, carrier participation, subsidy environments, and consumer behavior.

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The opportunity may increasingly be about identifying where consumers have the strongest reasons to shop.

Conclusion

The ACA Marketplace may be smaller in 2027 than it was at its enhanced-subsidy peak. That doesnâ??t mean the opportunity for insurance agents is smaller. The consumers remaining in the market are confronting higher costs and making more difficult coverage decisions. Other consumers are leaving Marketplace coverage and looking at alternatives. Meanwhile, tighter marketing rules should help reduce misleading offers and create a cleaner environment for legitimate health insurance marketers. That combination could create exactly what agents need: more motivated health insurance shoppers with realistic expectations. And when consumers shop, agents compete to find them.

For insurance agencies, that makes ACA leads, real-time ACA leads, aged ACA leads, and ACA inbound calls increasingly important heading into 2027. The Leads Warehouse has worked with insurance agents and agencies for more than 20 years. As the ACA market changes, our focus remains the same: helping agents reach consumers who are actively evaluating their health insurance options and turning those opportunities into customers. Are you ready to strengthen your ACA sales pipeline?

About the author

James Schulze is the President and CEO of The Leads Warehouse, a marketing data company with over 20 years of experience in bringing lead generation solutions to companies selling into the home, automotive, financial, insurance, health and life, and legal sectors. He works directly with clients to optimize conversion strategies and ROI across multiple verticals.

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If you are serious about growing your ACA insurance business, the right mix of leads is important. Our team works with agencies to maximize their ROI on health insurance sales leads. Call **1-800-884-8371** or visit The Leads Warehouse to get started.

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