

In Wyoming and other frontier states, rising health insurance premiums are hitting harder than ever. With fewer providers, limited competition, and long travel times to care, rural families, ranchers, and small-town workers face unique challenges.

In August of this year, Mountain Health Co-op announced it was leaving the Wyoming insurance market effective January 1, 2026. Some of their reasons for exiting the market was a combination of high cost of care; rural challenges such as a limited network and insureds. In addition, they mentioned the loss of federal support through subsidies, also known as the Advanced Premium Tax Credit (APTC).

What's Driving the Increase? Health insurance premiums are rising across the country, but rural and frontier states are seeing sharper spikes. Several key factors are contributing:

- **Limited competition:** In many Wyoming counties, only one or two insurers offer plans, reducing consumer choice and driving up prices.

- **High medical costs:** Rural hospitals often operate with fewer resources and higher per-patient costs, which insurers pass on to consumers.

- **Provider shortages:** Fewer doctors and specialists mean more out-of-network care, leading to increased costs.

- **Policy shifts:** Changes in federal and state healthcare policy—such as adjustments to subsidies—can disproportionately affect rural residents.

The Impact on Our Communities: The rising cost of coverage isn't just a number—it's a daily reality for many Wyomingites:

- Families may skip preventive care or delay treatment due to unaffordable premiums and deductibles.

- Small businesses struggle to offer competitive health benefits, making it harder to attract and retain workers.



- **Seniors and chronically ill residents** face higher out-of-pocket costs, especially when forced to travel long distances for care.

- **Young adults and seasonal workers** often fall through the cracks, unable to afford coverage or qualify for assistance.

What You Can Do: While systemic change is needed, there are steps individuals and communities can take now:

- Compare plans carefully during open enrollment at [Healthcare.gov](https://www.healthcare.gov) or take the moment to read your current plan completely.

- Check for subsidies and rural-specific programs, including telehealth support and sliding-scale clinics.

- **Reach out locally:** Your county health department or insurance navigator can help you understand your options.

Need help understanding your health insurance options? You're not alone. There are trusted resources available to guide you through the process:

- **Enroll Wyoming** (enrollwyo.org) offers free, expert assistance to help you explore, renew, or review your health care coverage. Their trained Navigators can walk you through your choices and ensure you understand your options.

- **Wyoming Department of Insurance** provides valuable insights to help you make informed decisions. While they can't rec-

ommend specific plans, they can offer key considerations for selecting coverage and help you locate licensed agents in your area.

- **Links that can provide assistance:**

- o <https://content.naic.org/glossary-insurance-terms>

- o <https://www.healthcare.gov/have-job-based-coverage/change-to-marketplace-plan/>

- o <https://content.naic.org/article/not-all-products-are-health-insurance-health-care-sharing-ministries-discount-plans-and-risk-sharing>

In Wyoming, we take care of our own. Let's make sure no one is left behind when it comes to healthcare.

