

Many State Farm Bureaus Offer Affordable Alternative for Health Insurance Coverage

Health Equity

04.27.26

Currently, [farm bureaus](#) in 14 states offer health insurance options for their members at price points lower than coverage obtained through the Affordable Care Act's marketplace. But saving on premiums often comes with a tradeoff, including a potentially narrower range of covered services, increased cost sharing, and a lack of protection against coverage rejections due to preexisting conditions.