

Partial Repeal of the ACA through Reconciliation

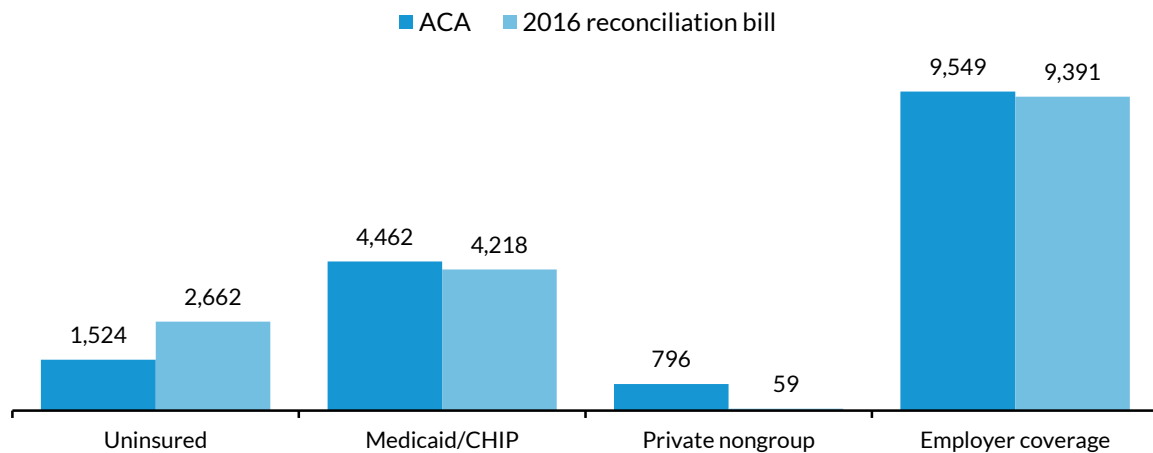
Coverage Implications for New York Residents

This fact sheet examines how a reconciliation bill similar to the one vetoed in January 2016 will affect health care coverage in New York. The estimates supplement two Health Policy Center reports: *Implications of Partial Appeal of the ACA through Reconciliation* (Linda J. Blumberg, Matthew Buettgens, and John Holahan) and *Partial Repeal of the ACA through Reconciliation: Coverage Implications for Parents and Children* (Buettgens, Genevieve M. Kenney, and Clare Pan). Information on data and methods is available in those reports.

FIGURE 1

Health Insurance Coverage for New York Residents under Age 65, 2019

Thousands of people



Source: Urban Institute analysis using HIPSM 2016.

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TABLE 1

Distribution of Health Insurance Coverage among New York Residents under Age 65, with the Affordable Care Act and under the 2016 Reconciliation Bill, 2019

	ACA		Reconciliation Bill		Difference (thousands of people)
	Thousands of people	Share of state total	Thousands of people	Share of state total	
<i>Insured</i>	15,117	91%	13,978	84%	-1,139
Employer	9,549	57%	9,391	56%	-158
Nongroup (eligible for tax credit)	310	2%	0	0%	-310
Nongroup (other)	485	3%	59	0%	-427
Medicaid/Children's Health Insurance Program	4,462	27%	4,218	25%	-244
Other (including Medicare)	310	2%	310	2%	0
<i>Uninsured</i>	1,524	9%	2,662	16%	1,139
Total	16,640	100%	16,640	100%	0

Source: Urban Institute analysis using HIPSM 2016.

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TABLE 2

Characteristics of New York Residents Losing Coverage under the 2016 Reconciliation Bill, 2019

	Thousands of people	Share of state total	Uninsurance rate under ACA	Uninsurance rate under reconciliation bill
Age (years)				
< 18	116	10%	3%	5%
18-24	197	17%	11%	22%
25-34	247	22%	17%	25%
35-44	189	17%	13%	20%
45-54	200	18%	8%	16%
55-64	192	17%	6%	14%
<i>Total</i>	1,139	100%	9%	16%
Family income level				
< 100% FPL	180	16%	12%	17%
100-150% FPL	168	15%	7%	19%
150-200% FPL	164	14%	8%	21%
200-300% FPL	163	14%	10%	17%
300-400% FPL	116	10%	6%	12%
> 400% FPL	349	31%	9%	15%
<i>Total</i>	1,139	100%	9%	16%
Family employment status				
At least one full-time worker	807	71%	8%	14%
Part-time only	170	15%	13%	23%
No worker	164	14%	14%	21%
<i>Total</i>	1,139	100%	14%	21%
Race and ethnicity				
White, non-Hispanic	609	53%	6%	13%
Black, non-Hispanic	137	12%	9%	14%
Hispanic	217	19%	17%	23%
Asian/Pacific Islander	140	12%	11%	20%
American Indian/Alaska Native	13	1%	13%	20%
Other, non-Hispanic	24	2%	8%	13%
<i>Total</i>	1,139	100%	9%	16%
Adult education attainment				
Less than high school	116	11%	25%	34%
High school	345	34%	14%	23%
Some college	254	25%	9%	18%
College	197	19%	8%	16%
Graduate school	99	10%	5%	11%
<i>Total</i>	1,010	100%	12%	20%

Source: Urban Institute analysis using HIPSM 2016.

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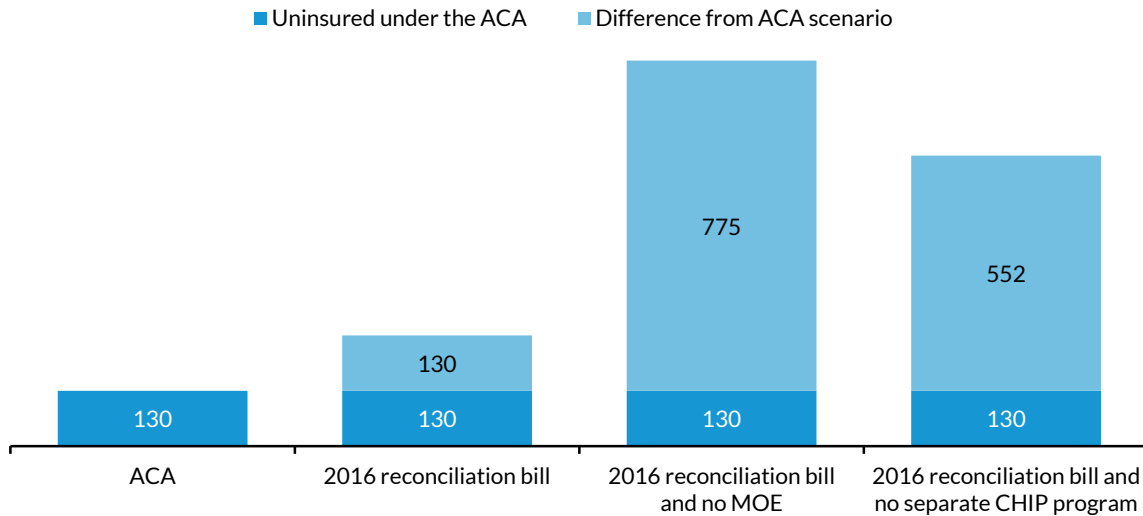
Notes: ACA = Affordable Care Act; FPL = federal poverty level.

Columns may not sum to totals because of rounding.

FIGURE 2

Uninsured Children in New York, 2019

Thousands of children



Source: Urban Institute analysis using HIPSM 2016.

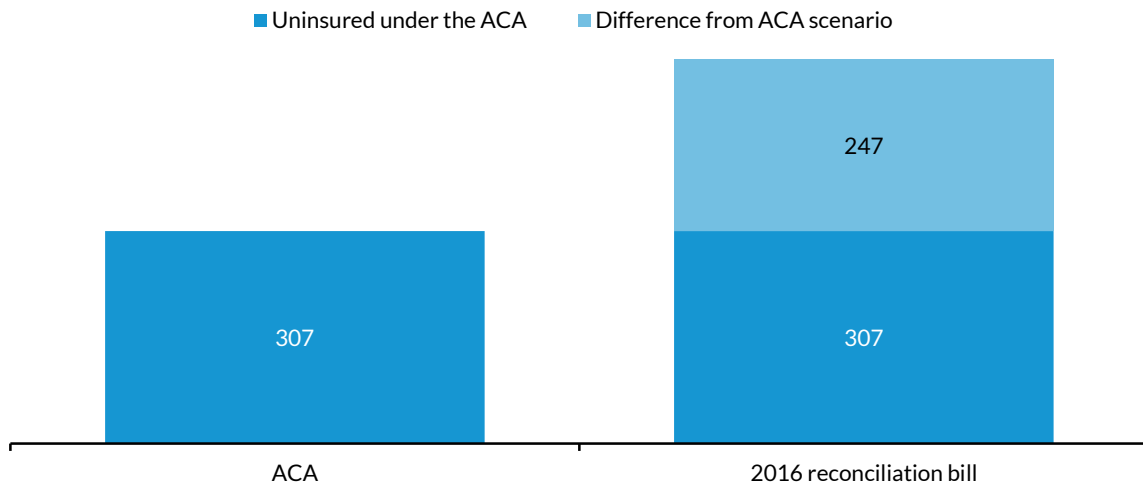
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Notes: ACA = Affordable Care Act; CHIP = Children’s Health Insurance Program; MOE = maintenance of eligibility. Children are ages 18 and younger, following Medicaid/CHIP guidelines. Medicaid/CHIP eligibility under the “no MOE” scenario is at federal minima for all states under the 2016 reconciliation bill: 138 percent of the federal poverty level for children younger than 6 and 100 percent of the federal poverty level for children ages 6 to 18. If the MOE provision is eliminated, states would decide whether to reduce eligibility levels for children.

FIGURE 3

Uninsured Parents in New York, 2019

Thousands of people



Source: Urban Institute analysis using HIPSM 2016.

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Note: ACA = Affordable Care Act.

TABLE 3

Characteristics of New York Children Losing Coverage under the 2016 Reconciliation Bill, 2019

	Losses under Reconciliation		Additional Coverage at Risk under No MOE	
	Thousands of children	Share of state total	Thousands of children	Share of state total
Age				
0-4	29	22%	156	24%
5-18	102	78%	489	76%
<i>Total</i>	<i>131</i>	<i>100%</i>	<i>645</i>	<i>100%</i>
Family income				
< 100% FPL	11	9%	<1	0%
100-150% FPL	8	6%	213	33%
150-200% FPL	10	8%	187	29%
200-300% FPL	16	12%	170	26%
300-400% FPL	13	10%	73	11%
> 400% FPL	72	55%	2	0%
<i>Total</i>	<i>131</i>	<i>100%</i>	<i>645</i>	<i>100%</i>
Race and ethnicity				
White, non-Hispanic	76	58%	223	35%
Black, non-Hispanic	13	10%	103	16%
Hispanic	20	15%	198	31%
Asian/Pacific Islander	14	11%	78	12%
American Indian/Alaska Native	1	1%	10	2%
Other, non-Hispanic	6	5%	32	5%
<i>Total</i>	<i>131</i>	<i>100%</i>	<i>645</i>	<i>100%</i>
Family employment status				
At least one full-time worker	109	83%	491	76%
Part-time only	6	5%	58	9%
No worker	7	6%	64	10%
No parent at home	8	6%	33	5%
<i>Total</i>	<i>131</i>	<i>100%</i>	<i>645</i>	<i>100%</i>

Source: Urban Institute analysis using HIPSM 2016.

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Notes: CHIP = Children's Health Insurance Program; FPL = federal poverty level; MOE = maintenance of eligibility. Columns may not sum to totals because of rounding. Children are ages 18 and younger, following Medicaid/CHIP guidelines.

Medicaid/CHIP eligibility under the "No MOE" scenario is at federal minima for all states under the 2016 reconciliation bill: 138 percent of FPL for children younger than 6 and 100 percent of FPL for children ages 6 to 18. If the MOE provision is eliminated, states would decide whether to reduce eligibility levels for children.

TABLE 4

Characteristics of New York Parents Losing Coverage under the 2016 Reconciliation Bill, 2019

	Thousands of parents	Share of state total
Age		
19-24	6	2%
25-34	59	24%
35-44	97	39%
45-54	69	28%
55-64	17	7%
<i>Total</i>	247	100%
Family income		
< 100% FPL	38	15%
100-150% FPL	45	18%
150-200% FPL	30	12%
200-300% FPL	40	16%
300-400% FPL	25	10%
> 400% FPL	70	29%
<i>Total</i>	247	100%
Race and ethnicity		
White, non-Hispanic	130	53%
Black, non-Hispanic	26	11%
Hispanic	54	22%
Asian/Pacific Islander	30	12%
American Indian/Alaska Natives	2	1%
Other, non-Hispanic	5	2%
<i>Total</i>	247	100%
Employment status		
At least one full-time worker	200	81%
Part-time only	23	9%
No worker	25	10%
<i>Total</i>	247	100%

Source: Urban Institute analysis using
HIPSM 2016.

Note: FPL = federal poverty level.

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Acknowledgments

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