

# Partial Repeal of the ACA through Reconciliation

## **Coverage Implications for Iowa Residents**

This fact sheet examines how a reconciliation bill similar to the one vetoed in January 2016 will affect health care coverage in Iowa. 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 Iowa Residents under Age 65, 2019

Thousands of people

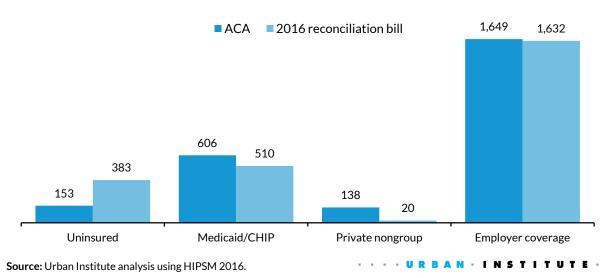


TABLE 1

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

	ACA		Reconciliation Bill		Difference
	Thousands of people	Share of state total	Thousands of people	Share of state total	(thousands of people)
Insured	2,445	94%	2,215	85%	-230
Employer	1,649	63%	1,632	63%	-17
Nongroup (eligible for tax credit)	42	2%	0	0%	-42
Nongroup (other)	96	4%	20	1%	-76
Medicaid/Children's Health					
Insurance Program	606	23%	510	20%	-95
Other (including Medicare)	53	2%	53	2%	0
Uninsured	153	6%	383	15%	230
Total	2,599	100%	2,599	100%	0

Source: Urban Institute analysis using HIPSM 2016.

TABLE 2 Characteristics of Iowa 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	22	10%	3%	6%
18-24	42	18%	7%	21%
25-34	55	24%	10%	23%
35-44	38	16%	8%	18%
45-54	36	16%	6%	16%
55-64	38	16%	4%	13%
Total	230	100%	6%	15%
Family income level				
< 100% FPL	59	26%	7%	21%
100-150% FPL	32	14%	6%	21%
150-200% FPL	22	9%	9%	18%
200-300% FPL	34	15%	8%	15%
300-400% FPL	27	12%	4%	10%
> 400% FPL	57	25%	4%	11%
Total	230	100%	6%	15%
Family employment status				
At least one full-time worker	161	70%	5%	13%
Part-time only	36	16%	10%	25%
No worker	34	15%	9%	22%
Total	230	100%	6%	15%
Race and ethnicity				
White, non-Hispanic	192	83%	5%	14%
Black, non-Hispanic	11	5%	6%	15%
Hispanic	18	8%	15%	24%
Asian/Pacific Islander	5	2%	9%	18%
American Indian/Alaska Native	3	1%	12%	23%
Other, non-Hispanic	3	1%	4%	13%
Total	230	100%	6%	15%
Adult education attainment				
Less than high school	18	9%	18%	34%
High school	88	43%	9%	22%
Some college	63	31%	6%	18%
College	28	13%	3%	11%
Graduate school	9	4%	2%	8%
Total	206	100%	7%	18%
Source: Urban Institute analysis using F	HIPSM 2016.		· · · U R B A N · I	NSTITUTE -

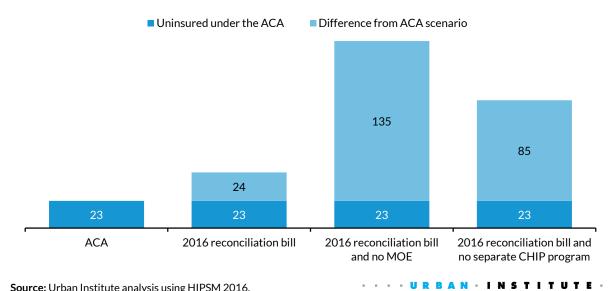
Notes: ACA = Affordable Care Act; FPL = federal poverty level.

Columns may not sum to totals because of rounding.

#### FIGURE 2

### Uninsured Children in Iowa, 2019

Thousands of children



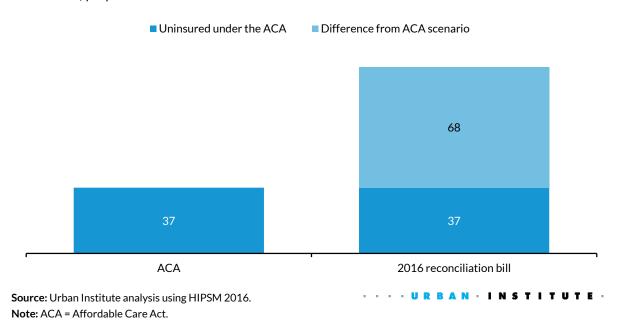
Source: Urban Institute analysis using HIPSM 2016.

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 Iowa, 2019

Thousands of people



3

TABLE 3
Characteristics of Iowa 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	6	24%	25	23%
5-18	19	76%	85	77%
Total	25	100%	110	100%
Family income				
< 100% FPL	2	6%	<1	0%
100-150% FPL	1	5%	33	30%
150-200% FPL	3	10%	36	33%
200-300% FPL	4	16%	38	35%
300-400% FPL	3	13%	2	2%
> 400% FPL	12	49%	<1	0%
Total	25	100%	110	100%
Race and ethnicity				
White, non-Hispanic	19	77%	82	75%
Black, non-Hispanic	2	6%	6	5%
Hispanic	3	12%	14	13%
Asian/Pacific Islander	<1	1%	2	1%
American Indian/Alaska Native	<1	2%	2	2%
Other, non-Hispanic	<1	2%	4	4%
Total	25	100%	110	100%
Family employment status				
At least one full-time worker	22	88%	98	89%
Part-time only	<1	4%	6	6%
No worker	1	4%	3	3%
No parent at home	1	5%	3	3%
Total	25	100%	110	100%

**Source:** Urban Institute analysis using HIPSM 2016.

**Notes:** CHIP = Children's Health Insurance Program; FPL = federal poverty level; MOE = maintenance of eligibility. Columns may not sum to totals because of rounding.

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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 Iowa Parents Losing Coverage under the 2016 Reconciliation Bill, 2019

	Thousands of parents	Share of state total
Age		
19-24	3	5%
25-34	24	35%
35-44	24	36%
45-54	14	21%
55-64	2	3%
Total	68	100%
Family income		
< 100% FPL	17	24%
100-150% FPL	14	20%
150-200% FPL	6	8%
200-300% FPL	11	16%
300-400% FPL	8	12%
> 400% FPL	13	19%
Total	68	100%
Race and ethnicity		
White, non-Hispanic	55	80%
Black, non-Hispanic	4	6%
Hispanic	7	10%
Asian/Pacific Islander	1	2%
American Indian/Alaska Natives	<1	1%
Other, non-Hispanic	<1	1%
Total	68	100%
Employment status		
At least one full-time worker	56	82%
Part-time only	7	10%
No worker	5	8%
Total	68	100%
Course Urban Institute analysis using	U P R A N	. INSTITUTE.

Source: Urban Institute analysis using

HIPSM 2016.

Note: FPL = federal poverty level.

### **Acknowledgments**

This fact sheet was prepared by Linda J. Blumberg, Matthew Buettgens, John Holahan, Genevieve M. Kenney, and Clare Pan. These estimates were funded by the Robert Wood Johnson Foundation and the David and Lucile Packard Foundation. Funders do not determine research findings or the insights and recommendations of Urban experts. Further information on the Urban Institute's funding principles is available at http://www.urban.org/support.

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Errata: This brief was updated on February 2, 2017, to correct a typographical error in table 2.