

SUMMARY TABLE

Effects of Revised BCRA on the Uninsured and on Federal Health Care Funding for the Nonelderly, 2022

State	ACA			Revised BCRA				
	Number uninsured (thousands)	Share of state nonelderly uninsured	Federal spending (\$ millions)	Number uninsured (thousands)	Share of state nonelderly uninsured	Increase in number uninsured (thousands)	Change in federal spending (\$ millions)	Percent change in federal spending
Alabama	545	13.3%	5,329	688	16.8%	143	-1,283	-24.1%
Alaska	111	15.4%	1,543	176	24.4%	65	-638	-41.3%
Arizona	828	13.4%	14,270	1,203	19.5%	375	-3,713	-26.0%
Arkansas	183	7.1%	4,483	543	21.0%	359	-1,506	-33.6%
California	3,082	9.0%	39,143	7,359	21.4%	4,277	-16,410	-41.9%
Colorado	429	9.0%	7,302	994	20.9%	565	-3,921	-53.7%
Connecticut	174	5.9%	5,513	488	16.6%	314	-2,201	-39.9%
Delaware	72	9.0%	1,403	129	16.3%	58	-362	-25.8%
District of Columbia	29	5.0%	1,759	89	15.4%	60	-461	-26.2%
Florida	2,459	15.0%	23,920	3,913	23.8%	1,454	-8,868	-37.1%
Georgia	1,878	19.1%	10,048	2,254	22.9%	376	-1,777	-17.7%
Hawaii	101	7.9%	1,358	158	12.4%	57	-330	-24.3%
Idaho	210	14.0%	2,831	317	21.1%	107	-734	-25.9%
Illinois	1,027	9.2%	15,220	2,072	18.6%	1,046	-5,430	-35.7%
Indiana	542	9.4%	8,449	1,190	20.7%	648	-3,105	-36.7%
Iowa	173	6.6%	3,330	402	15.3%	229	-945	-28.4%
Kansas	343	13.6%	2,499	452	17.9%	109	-478	-19.1%
Kentucky	234	6.3%	10,709	766	20.8%	532	-6,270	-58.5%
Louisiana	342	8.9%	7,672	741	19.3%	399	-2,719	-35.4%
Maine	74	7.4%	1,933	133	13.2%	59	-445	-23.0%
Maryland	411	7.6%	8,206	920	17.1%	509	-3,743	-45.6%
Massachusetts	239	4.3%	9,169	348	6.3%	109	-1,328	-14.5%
Michigan	516	6.5%	14,458	1,510	18.9%	994	-5,339	-36.9%
Minnesota	393	8.3%	7,316	796	16.7%	403	-2,176	-29.7%
Mississippi	396	16.0%	4,437	478	19.3%	83	-701	-15.8%
Missouri	596	11.6%	8,674	889	17.4%	293	-1,783	-20.6%
Montana	84	10.0%	2,219	187	22.4%	103	-904	-40.7%
Nebraska	178	11.1%	1,780	277	17.3%	99	-486	-27.3%
Nevada	420	14.6%	3,598	741	25.8%	321	-1,740	-48.4%
New Hampshire	61	5.7%	1,431	178	16.6%	117	-620	-43.3%
New Jersey	650	8.7%	13,125	1,622	21.7%	972	-7,009	-53.4%
New Mexico	181	9.9%	7,064	498	27.3%	317	-3,736	-52.9%
New York	1,300	7.9%	35,818	2,560	15.5%	1,259	-8,617	-24.1%
North Carolina	1,316	14.6%	16,742	1,835	20.4%	519	-4,560	-27.2%
North Dakota	51	8.8%	748	118	20.5%	68	-390	-52.2%
Ohio	610	6.5%	17,238	1,696	18.0%	1,086	-6,619	-38.4%
Oklahoma	605	17.6%	5,104	740	21.5%	134	-971	-19.0%
Oregon	279	8.3%	7,429	782	23.3%	502	-4,075	-54.9%
Pennsylvania	620	6.0%	16,925	1,817	17.5%	1,197	-6,388	-37.7%
Rhode Island	53	6.2%	2,167	153	17.9%	100	-995	-45.9%
South Carolina	604	14.8%	6,589	807	19.7%	203	-1,551	-23.5%
South Dakota	95	12.9%	881	121	16.5%	26	-135	-15.3%
Tennessee	726	12.9%	10,539	1,045	18.5%	319	-3,086	-29.3%
Texas	5,098	20.4%	32,857	6,198	24.8%	1,100	-5,251	-16.0%
Utah	341	11.6%	3,511	581	19.8%	240	-806	-22.9%
Vermont	23	4.7%	1,077	62	12.7%	39	-294	-27.3%
Virginia	1,050	13.4%	6,480	1,480	18.9%	429	-1,592	-24.6%
Washington	520	8.4%	8,858	1,268	20.6%	749	-4,735	-53.5%
West Virginia	71	5.0%	3,670	282	19.8%	211	-1,818	-49.5%
Wisconsin	391	8.1%	5,358	661	13.8%	270	-1,255	-23.4%
Wyoming	69	13.8%	567	90	18.0%	21	-134	-23.5%
Total	30,780	11.1%	432,748	54,804	19.8%	24,024	-144,430	-33.4%

Source: Urban Institute analysis using HIPSIM 2017.

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Notes: ACA = Affordable Care Act; BCRA = Better Care Reconciliation Act as introduced in the Senate on July 13, 2017. BCRA simulation does not include Title III, the so-called Cruz provisions. Federal spending includes Medicaid and CHIP, nongroup premium tax credits, and cost-sharing reductions (the last only under the ACA). Estimates may not sum to totals because of rounding.

TABLE 1.A

Health Insurance Coverage among All Nonelderly People under the ACA and Revised BCRA, 2022

Coverage type	ACA		Revised BCRA		Change from ACA	
	Number (thousands)	Share of all nonelderly	Number (thousands)	Share of all nonelderly	Number (thousands)	Percentage-point difference
Insured	245,894	88.9%	221,870	80.2%	-24,024	-8.7%
<i>Medicaid/CHIP</i>	69,864	25.3%	54,022	19.5%	-15,842	-5.7%
Expansion-eligible adults	13,031	4.7%	0	0.0%	-13,031	-4.7%
Other adults	11,642	4.2%	11,082	4.0%	-561	-0.2%
Children	35,078	12.7%	33,091	12.0%	-1,987	-0.7%
Nonelderly with disability	10,112	3.7%	9,849	3.6%	-263	-0.1%
<i>Employer-sponsored</i>	148,110	53.5%	143,876	52.0%	-4,234	-1.5%
<i>Nongroup</i>	19,302	7.0%	15,354	5.5%	-3,948	-1.4%
Tax credits	9,810	3.5%	2,915	1.1%	-6,895	-2.5%
Other nongroup	9,492	3.4%	12,439	4.5%	2,946	1.1%
<i>Medicare and other public</i>	8,617	3.1%	8,617	3.1%	0	0.0%
Uninsured	30,780	11.1%	54,804	19.8%	24,024	8.7%
Total	276,674	100.0%	276,674	100.0%	0	0.0%

Source: Urban Institute analysis using HIPSM 2017.

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Notes: ACA = Affordable Care Act; BCRA = Better Care Reconciliation Act as introduced in the Senate on July 13, 2017. BCRA simulation does not include Title III, the so-called Cruz provisions. Estimates may not sum to totals because of rounding.

TABLE 1.B

Health Insurance Coverage among Nonelderly People with Incomes at or below 138 Percent of FPL under the ACA and Revised BCRA, 2022

Coverage type	ACA		Revised BCRA		Change from ACA	
	Number (thousands)	Share of nonelderly with incomes at or below 138% of FPL	Number (thousands)	Share of nonelderly with incomes at or below 138% of FPL	Number (thousands)	Percentage-point difference
Insured	81,383	83.2%	69,384	70.9%	-11,999	-12.3%
<i>Medicaid/CHIP</i>	54,822	56.0%	40,373	41.3%	-14,449	-14.8%
Expansion-eligible adults	13,031	13.3%	0	0.0%	-13,031	-13.3%
Other adults	8,879	9.1%	8,336	8.5%	-543	-0.6%
Children	23,781	24.3%	23,131	23.6%	-650	-0.7%
Nonelderly with disability	9,131	9.3%	8,906	9.1%	-225	-0.2%
<i>Employer-sponsored</i>	18,553	19.0%	20,304	20.7%	1,751	1.8%
<i>Nongroup</i>	3,907	4.0%	4,606	4.7%	699	0.7%
Tax credits	2,620	2.7%	1,994	2.0%	-626	-0.6%
Other nongroup	1,287	1.3%	2,612	2.7%	1,325	1.4%
<i>Medicare and other public</i>	4,101	4.2%	4,101	4.2%	0	0.0%
Uninsured	16,482	16.8%	28,482	29.1%	11,999	12.3%
Total	97,865	100.0%	97,865	100.0%	0	0.0%

Source: Urban Institute analysis using HIPSM 2017.

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Notes: ACA = Affordable Care Act; BCRA = Better Care Reconciliation Act as introduced in the Senate on July 13, 2017; FPL = federal poverty level. BCRA simulation does not include Title III, the so-called Cruz provisions. Estimates may not sum to totals because of rounding.

TABLE 1.C

Health Insurance Coverage among Nonelderly People with Incomes between 138 and 400 Percent of FPL under the ACA and Revised BCRA, 2022

Coverage type	ACA		Revised BCRA		Change from ACA	
	Number (thousands)	Share of nonelderly with incomes between 138% and 400% of FPL	Number (thousands)	Share of nonelderly with incomes between 138% and 400% of FPL	Number (thousands)	Percentage-point difference
Insured	85,516	87.8%	78,615	80.7%	-6,901	-7.1%
<i>Medicaid/CHIP</i>	13,486	13.8%	12,123	12.4%	-1,363	-1.4%
Expansion-eligible adults	0	0.0%	0	0.0%	0	0.0%
Other adults	2,352	2.4%	2,345	2.4%	-8	0.0%
Children	10,596	10.9%	9,261	9.5%	-1,336	-1.4%
Nonelderly with disability	537	0.6%	517	0.5%	-19	0.0%
<i>Employer-sponsored</i>	59,983	61.6%	58,279	59.9%	-1,704	-1.8%
<i>Nongroup</i>	9,488	9.7%	5,654	5.8%	-3,834	-3.9%
Tax credits	7,190	7.4%	922	0.9%	-6,269	-6.4%
Other nongroup	2,298	2.4%	4,733	4.9%	2,435	2.5%
<i>Medicare and other public</i>	2,559	2.6%	2,559	2.6%	0	0.0%
Uninsured	11,857	12.2%	18,758	19.3%	6,901	7.1%
Total	97,373	100.0%	97,373	100.0%	0	0.0%

Source: Urban Institute analysis using HIPSM 2017.

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Notes: ACA = Affordable Care Act; BCRA = Better Care Reconciliation Act as introduced in the Senate on July 13, 2017; FPL = federal poverty level. BCRA simulation does not include Title III, the so-called Cruz provisions. Estimates may not sum to totals because of rounding.

TABLE 1.D

Health Insurance Coverage among Nonelderly People with Incomes at or above 400 Percent of FPL under the ACA and Revised BCRA, 2022

Coverage type	ACA		Revised BCRA		Change from ACA	
	Number (thousands)	Share of nonelderly with incomes at or above 400% of FPL	Number (thousands)	Share of nonelderly with incomes at or above 400% of FPL	Number (thousands)	Percentage-point difference
Insured	78,995	97.0%	73,871	90.7%	-5,124	-6.3%
<i>Medicaid/CHIP</i>	1,557	1.9%	1,527	1.9%	-30	0.0%
Expansion-eligible adults	0	0.0%	0	0.0%	0	0.0%
Other adults	411	0.5%	401	0.5%	-10	0.0%
Children	701	0.9%	700	0.9%	-1	0.0%
Nonelderly with disability	445	0.5%	426	0.5%	-19	0.0%
<i>Employer-sponsored</i>	69,573	85.4%	65,293	80.2%	-4,280	-5.3%
<i>Nongroup</i>	5,908	7.3%	5,094	6.3%	-814	-1.0%
Tax credits	0	0.0%	0	0.0%	0	0.0%
Other nongroup	5,908	7.3%	5,094	6.3%	-814	-1.0%
<i>Medicare and other public</i>	1,957	2.4%	1,957	2.4%	0	0.0%
Uninsured	2,441	3.0%	7,564	9.3%	5,124	6.3%
Total	81,436	100.0%	81,436	100.0%	0	0.0%

Source: Urban Institute analysis using HIPSM 2017.

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Notes: ACA = Affordable Care Act; BCRA = Better Care Reconciliation Act as introduced in the Senate on July 13, 2017; FPL = federal poverty level. BCRA simulation does not include Title III, the so-called Cruz provisions. Estimates may not sum to totals because of rounding.

TABLE 2

Changes in Insurance Coverage under Revised BCRA by State, 2022

State	Employer-Sponsored		Nongroup		Medicaid/CHIP		Uninsured	
	Difference (thousands of people)	Percent change from ACA	Difference (thousands of people)	Percent change from ACA	Difference (thousands of people)	Percent change from ACA	Difference (thousands of people)	Percent change from ACA
Alabama	-81	-3.8%	-13	-4.8%	-49	-5.2%	143	26.3%
Alaska	-32	-8.2%	10	30.2%	-43	-29.0%	65	58.6%
Arizona	-177	-5.8%	-17	-5.1%	-180	-10.1%	375	45.2%
Arkansas	59	4.9%	0	0.2%	-418	-43.6%	359	196.2%
California	449	2.7%	-357	-14.4%	-4,369	-38.3%	4,277	138.8%
Colorado	10	0.4%	42	14.9%	-617	-46.4%	565	131.7%
Connecticut	-31	-1.8%	-24	-13.7%	-259	-33.8%	314	180.7%
Delaware	-27	-5.8%	-11	-27.0%	-20	-10.1%	58	80.5%
District of Columbia	-11	-3.2%	3	10.0%	-52	-29.4%	60	205.8%
Florida	-147	-2.0%	-961	-44.4%	-346	-9.4%	1,454	59.1%
Georgia	-297	-5.9%	-128	-18.3%	50	2.7%	376	20.0%
Hawaii	-36	-4.9%	5	9.1%	-25	-8.9%	57	56.1%
Idaho	-39	-5.1%	-35	-22.4%	-32	-10.5%	107	50.8%
Illinois	-332	-5.1%	-95	-14.6%	-618	-22.3%	1,046	101.9%
Indiana	-129	-3.8%	-24	-8.0%	-495	-35.3%	648	119.7%
Iowa	-69	-4.2%	9	6.3%	-168	-28.0%	229	132.5%
Kansas	-91	-6.1%	-18	-10.0%	-1	-0.2%	109	31.8%
Kentucky	142	7.9%	28	22.1%	-702	-51.5%	532	227.3%
Louisiana	-38	-2.1%	21	8.9%	-383	-29.1%	399	116.7%
Maine	-12	-2.2%	-34	-36.5%	-13	-5.0%	59	79.1%
Maryland	-49	-1.5%	-15	-5.6%	-444	-35.4%	509	123.7%
Massachusetts	61	2.0%	-164	-47.7%	-6	-0.3%	109	45.5%
Michigan	-194	-4.3%	-130	-24.2%	-670	-30.4%	994	192.6%
Minnesota	-170	-5.6%	-14	-4.9%	-219	-23.4%	403	102.6%
Mississippi	-40	-3.4%	-4	-3.4%	-39	-5.7%	83	20.9%
Missouri	-154	-5.3%	-59	-16.4%	-80	-7.6%	293	49.1%
Montana	-16	-3.9%	-7	-8.7%	-81	-33.4%	103	122.8%
Nebraska	-66	-6.7%	-30	-20.2%	-3	-1.2%	99	55.8%
Nevada	-42	-2.7%	-16	-10.7%	-263	-41.5%	321	76.5%
New Hampshire	-26	-3.8%	-10	-15.4%	-80	-37.4%	117	192.5%
New Jersey	-267	-5.8%	-83	-18.6%	-622	-37.9%	972	149.7%
New Mexico	56	7.9%	-8	-10.3%	-365	-45.7%	317	175.6%
New York	-158	-1.8%	-557	-45.6%	-544	-11.3%	1,259	96.9%
North Carolina	-196	-4.4%	-109	-14.4%	-213	-10.3%	519	39.4%
North Dakota	-25	-6.7%	-6	-12.7%	-37	-42.5%	68	134.0%
Ohio	-202	-3.6%	-15	-3.5%	-869	-33.7%	1,086	178.1%
Oklahoma	-100	-5.7%	-25	-11.1%	-9	-1.3%	134	22.2%
Oregon	-71	-4.0%	-21	-9.5%	-410	-41.8%	502	179.8%
Pennsylvania	-307	-4.9%	-129	-18.8%	-761	-30.4%	1,197	193.0%
Rhode Island	13	2.7%	-7	-13.2%	-106	-39.6%	100	189.8%
South Carolina	-82	-4.0%	-63	-20.7%	-58	-6.3%	203	33.6%
South Dakota	-27	-6.6%	-2	-3.4%	3	2.4%	26	27.9%
Tennessee	-1	0.0%	-20	-5.3%	-297	-19.1%	319	43.9%
Texas	-714	-5.7%	-476	-27.5%	90	1.9%	1,100	21.6%
Utah	-121	-6.6%	-105	-36.2%	-13	-3.4%	240	70.5%
Vermont	-6	-2.3%	-10	-26.9%	-23	-15.6%	39	168.6%
Virginia	-308	-6.6%	-145	-23.4%	23	2.4%	429	40.9%
Washington	-58	-1.7%	19	5.9%	-710	-41.0%	749	144.1%
West Virginia	46	6.6%	6	11.7%	-263	-50.1%	211	299.4%
Wisconsin	-103	-3.5%	-136	-37.1%	-32	-3.3%	270	69.2%
Wyoming	-16	-5.3%	-4	-10.2%	-1	-1.1%	21	30.6%
Total	-4,234	-2.9%	-3,948	-20.5%	-15,842	-22.7%	24,024	78.0%

Source: Urban Institute analysis using HIPSIM 2017.

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Notes: ACA = Affordable Care Act; BCRA = Better Care Reconciliation Act as introduced in the Senate on July 13, 2017. BCRA simulation does not include Title III, the so-called Cruz provisions. Estimates may not sum to totals because of rounding.

TABLE 3

Effects of Revised BCRA on the Number of Uninsured Nonelderly People by State, 2022

State	ACA		Revised BCRA		Change from ACA	
	Number nonelderly uninsured (thousands)	Share of state nonelderly population	Number nonelderly uninsured (thousands)	Share of state nonelderly population	Difference (thousands)	Percent change from ACA
Alabama	545	13.3%	688	16.8%	143	26.3%
Alaska	111	15.4%	176	24.4%	65	58.6%
Arizona	828	13.4%	1,203	19.5%	375	45.2%
Arkansas	183	7.1%	543	21.0%	359	196.2%
California	3,082	9.0%	7,359	21.4%	4,277	138.8%
Colorado	429	9.0%	994	20.9%	565	131.7%
Connecticut	174	5.9%	488	16.6%	314	180.7%
Delaware	72	9.0%	129	16.3%	58	80.5%
District of Columbia	29	5.0%	89	15.4%	60	205.8%
Florida	2,459	15.0%	3,913	23.8%	1,454	59.1%
Georgia	1,878	19.1%	2,254	22.9%	376	20.0%
Hawaii	101	7.9%	158	12.4%	57	56.1%
Idaho	210	14.0%	317	21.1%	107	50.8%
Illinois	1,027	9.2%	2,072	18.6%	1,046	101.9%
Indiana	542	9.4%	1,190	20.7%	648	119.7%
Iowa	173	6.6%	402	15.3%	229	132.5%
Kansas	343	13.6%	452	17.9%	109	31.8%
Kentucky	234	6.3%	766	20.8%	532	227.3%
Louisiana	342	8.9%	741	19.3%	399	116.7%
Maine	74	7.4%	133	13.2%	59	79.1%
Maryland	411	7.6%	920	17.1%	509	123.7%
Massachusetts	239	4.3%	348	6.3%	109	45.5%
Michigan	516	6.5%	1,510	18.9%	994	192.6%
Minnesota	393	8.3%	796	16.7%	403	102.6%
Mississippi	396	16.0%	478	19.3%	83	20.9%
Missouri	596	11.6%	889	17.4%	293	49.1%
Montana	84	10.0%	187	22.4%	103	122.8%
Nebraska	178	11.1%	277	17.3%	99	55.8%
Nevada	420	14.6%	741	25.8%	321	76.5%
New Hampshire	61	5.7%	178	16.6%	117	192.5%
New Jersey	650	8.7%	1,622	21.7%	972	149.7%
New Mexico	181	9.9%	498	27.3%	317	175.6%
New York	1,300	7.9%	2,560	15.5%	1,259	96.9%
North Carolina	1,316	14.6%	1,835	20.4%	519	39.4%
North Dakota	51	8.8%	118	20.5%	68	134.0%
Ohio	610	6.5%	1,696	18.0%	1,086	178.1%
Oklahoma	605	17.6%	740	21.5%	134	22.2%
Oregon	279	8.3%	782	23.3%	502	179.8%
Pennsylvania	620	6.0%	1,817	17.5%	1,197	193.0%
Rhode Island	53	6.2%	153	17.9%	100	189.8%
South Carolina	604	14.8%	807	19.7%	203	33.6%
South Dakota	95	12.9%	121	16.5%	26	27.9%
Tennessee	726	12.9%	1,045	18.5%	319	43.9%
Texas	5,098	20.4%	6,198	24.8%	1,100	21.6%
Utah	341	11.6%	581	19.8%	240	70.5%
Vermont	23	4.7%	62	12.7%	39	168.6%
Virginia	1,050	13.4%	1,480	18.9%	429	40.9%
Washington	520	8.4%	1,268	20.6%	749	144.1%
West Virginia	71	5.0%	282	19.8%	211	299.4%
Wisconsin	391	8.1%	661	13.8%	270	69.2%
Wyoming	69	13.8%	90	18.0%	21	30.6%
Total	30,780	11.1%	54,804	19.8%	24,024	78.0%

Source: Urban Institute analysis using HIPSM 2017.

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Notes: ACA = Affordable Care Act; BCRA = Better Care Reconciliation Act as introduced in the Senate on July 13, 2017. BCRA simulation does not include Title III, the so-called Cruz provisions. Estimates may not sum to totals because of rounding.

TABLE 4

Characteristics of Uninsured People and People Who Would Lose Coverage under Revised BCRA, 2022

Characteristic	Uninsured under ACA		Uninsured under Revised BCRA		Newly Uninsured under Revised BCRA	
	Number uninsured (thousands)	Share of all uninsured	Number uninsured (thousands)	Share of all uninsured	Number newly uninsured (thousands)	Share of all newly uninsured
Race/ethnicity						
White, non-Hispanic	11,412	37.1%	24,921	45.5%	14,031	55.7%
Hispanic	12,590	40.9%	17,721	32.3%	5,462	21.7%
Black, non-Hispanic	3,996	13.0%	6,893	12.6%	3,121	12.4%
Asian/Pacific Islander	1,616	5.2%	3,126	5.7%	1,565	6.2%
Other	1,167	3.8%	2,144	3.9%	1,027	4.1%
Gender						
<i>Male</i>						
Ages 18 and under	1,888	11.2%	3,868	13.4%	2,046	16.1%
Ages 19 to 34	7,354	43.7%	11,555	39.9%	4,393	34.5%
Ages 35 to 54	5,837	34.7%	10,392	35.9%	4,746	37.3%
Ages 55 to 64	1,731	10.3%	3,133	10.8%	1,550	12.2%
<i>Female</i>						
Ages 18 and under	1,784	12.8%	3,641	14.1%	1,914	15.3%
Ages 19 to 34	5,241	37.5%	9,284	35.9%	4,222	33.9%
Ages 35 to 54	5,122	36.7%	9,439	36.5%	4,510	36.2%
Ages 55 to 64	1,824	13.1%	3,492	13.5%	1,826	14.6%
Education (ages 19 to 64)						
Less than high school	6,699	24.7%	9,438	20.0%	2,974	14.0%
High school	11,154	41.1%	19,315	40.8%	8,637	40.7%
Some college	5,862	21.6%	11,094	23.5%	5,465	25.7%
College graduate	3,393	12.5%	7,448	15.7%	4,171	19.6%
Work status						
No workers in family	6,547	21.3%	10,954	20.0%	4,827	19.1%
Part-time worker in family	2,636	8.6%	4,841	8.8%	2,395	9.5%
Full-time worker in family	21,598	70.2%	39,009	71.2%	17,985	71.4%
Total	30,780	100.0%	54,804	100.0%	25,207	100.0%

Source: Urban Institute analysis using HIPSM 2017.

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Notes: ACA = Affordable Care Act; BCRA = Better Care Reconciliation Act as introduced in the Senate on July 13, 2017. BCRA simulation does not include Title III, the so-called Cruz provisions. Estimates may not sum to totals because of rounding.

TABLE 5

Income Distribution of Tax Credits and Cost-Sharing Reductions under the ACA and Revised BCRA, 2022

Income level	ACA Tax Credits		ACA Cost-Sharing Reductions		Revised BCRA Tax Credits	
	Amount (\$ millions)	Share of total	Amount (\$ millions)	Share of total	Amount (\$ millions)	Share of total
< 100% of FPL	544	1.4%	25	0.4%	1,057	35.4%
100–200% of FPL	25,964	66.9%	6,409	95.6%	1,517	50.8%
200–300% of FPL	8,349	21.5%	270	4.0%	376	12.6%
300–400% of FPL	3,930	10.1%	0	0.0%	36	1.2%
400–500% of FPL	0	0.0%	0	0.0%	0	0.0%
500–600% of FPL	0	0.0%	0	0.0%	0	0.0%
> 600% of FPL	0	0.0%	0	0.0%	0	0.0%
Total	38,787	100.0%	6,704	100.0%	2,986	100.0%

Source: Urban Institute analysis using HIPSM 2017.

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Notes: ACA = Affordable Care Act; BCRA = Better Care Reconciliation Act as introduced in the Senate on July 13, 2017; FPL = federal poverty level. BCRA simulation does not include Title III, the so-called Cruz provisions. Estimates may not sum to totals because of rounding.

TABLE 6

Federal Spending on Medicaid and CHIP, Premium Tax Credits, and Cost-Sharing Reductions under the ACA and Revised BCRA, 2022

Millions of dollars

State	ACA			Revised BCRA			Difference	
	Medicaid and CHIP	Tax credits and subsidies	Total federal spending	Medicaid and CHIP	Tax credits	Total federal spending	Total federal spending	Percent change from ACA
Alabama	4,279	1,050	5,329	3,969	78	4,046	-1,283	-24.1%
Alaska	1,427	116	1,543	841	65	906	-638	-41.3%
Arizona	13,311	959	14,270	10,539	18	10,558	-3,713	-26.0%
Arkansas	4,286	197	4,483	2,976	2	2,977	-1,506	-33.6%
California	33,708	5,435	39,143	22,545	188	22,733	-16,410	-41.9%
Colorado	7,100	202	7,302	3,360	20	3,381	-3,921	-53.7%
Connecticut	5,103	410	5,513	3,264	48	3,312	-2,201	-39.9%
Delaware	1,311	92	1,403	1,039	2	1,041	-362	-25.8%
District of Columbia	1,750	9	1,759	1,298	0	1,298	-461	-26.2%
Florida	16,819	7,101	23,920	14,688	365	15,053	-8,868	-37.1%
Georgia	8,348	1,699	10,048	8,152	119	8,271	-1,777	-17.7%
Hawaii	1,288	70	1,358	1,022	6	1,028	-330	-24.3%
Idaho	2,457	373	2,831	2,091	6	2,097	-734	-25.9%
Illinois	14,017	1,202	15,220	9,787	3	9,790	-5,430	-35.7%
Indiana	7,911	539	8,449	5,337	8	5,345	-3,105	-36.7%
Iowa	3,158	171	3,330	2,371	13	2,385	-945	-28.4%
Kansas	2,097	402	2,499	1,984	37	2,021	-478	-19.1%
Kentucky	10,496	213	10,709	4,438	1	4,439	-6,270	-58.5%
Louisiana	7,035	637	7,672	4,706	247	4,953	-2,719	-35.4%
Maine	1,566	366	1,933	1,447	41	1,487	-445	-23.0%
Maryland	7,851	355	8,206	4,461	2	4,463	-3,743	-45.6%
Massachusetts	8,571	597	9,169	7,738	103	7,841	-1,328	-14.5%
Michigan	13,643	815	14,458	9,117	2	9,119	-5,339	-36.9%
Minnesota	7,052	264	7,316	5,125	15	5,140	-2,176	-29.7%
Mississippi	4,029	408	4,437	3,651	85	3,736	-701	-15.8%
Missouri	7,601	1,073	8,674	6,791	100	6,891	-1,783	-20.6%
Montana	2,018	202	2,219	1,264	51	1,315	-904	-40.7%
Nebraska	1,349	432	1,780	1,256	39	1,295	-486	-27.3%
Nevada	3,242	356	3,598	1,847	11	1,858	-1,740	-48.4%
New Hampshire	1,335	96	1,431	810	1	811	-620	-43.3%
New Jersey	12,431	694	13,125	6,094	22	6,116	-7,009	-53.4%
New Mexico	6,965	99	7,064	3,322	6	3,328	-3,736	-52.9%
New York	33,994	1,824	35,818	27,156	45	27,201	-8,617	-24.1%
North Carolina	13,307	3,435	16,742	11,493	689	12,182	-4,560	-27.2%
North Dakota	688	60	748	356	1	357	-390	-52.2%
Ohio	16,649	589	17,238	10,612	6	10,618	-6,619	-38.4%
Oklahoma	4,319	785	5,104	4,044	89	4,133	-971	-19.0%
Oregon	7,121	308	7,429	3,351	3	3,354	-4,075	-54.9%
Pennsylvania	15,379	1,547	16,925	10,520	17	10,538	-6,388	-37.7%
Rhode Island	2,109	58	2,167	1,169	2	1,171	-995	-45.9%
South Carolina	5,486	1,103	6,589	4,919	119	5,038	-1,551	-23.5%
South Dakota	735	146	881	717	30	746	-135	-15.3%
Tennessee	9,455	1,083	10,539	7,402	51	7,453	-3,086	-29.3%
Texas	28,748	4,109	32,857	27,537	69	27,606	-5,251	-16.0%
Utah	2,943	568	3,511	2,702	3	2,705	-806	-22.9%
Vermont	993	84	1,077	777	5	783	-294	-27.3%
Virginia	5,013	1,467	6,480	4,860	28	4,888	-1,592	-24.6%
Washington	8,470	388	8,858	4,078	45	4,123	-4,735	-53.5%
West Virginia	3,510	161	3,670	1,848	5	1,853	-1,818	-49.5%
Wisconsin	4,368	989	5,358	4,075	28	4,103	-1,255	-23.4%
Wyoming	410	158	567	386	48	434	-134	-23.5%
Total	387,249	45,498	432,748	285,332	2,986	288,318	-144,430	-33.4%

Source: Urban Institute analysis using HIPSIM 2017.

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Notes: ACA = Affordable Care Act; BCRA = Better Care Reconciliation Act as introduced in the Senate on July 13, 2017. BCRA simulation does not include Title III, the so-called Cruz provisions. Estimates may not sum to totals because of rounding.

TABLE 7

State Medicaid and CHIP Spending under the ACA and Revised BCRA, 2022

Millions of dollars

State	ACA	Revised BCRA	Difference	Percent change
Alabama	1,896	1,997	101	5.3%
Alaska	957	945	-12	-1.3%
Arizona	5,630	6,334	704	12.5%
Arkansas	1,573	1,501	-72	-4.6%
California	27,172	25,026	-2,146	-7.9%
Colorado	4,183	3,523	-659	-15.8%
Connecticut	3,790	3,617	-173	-4.6%
Delaware	789	866	78	9.9%
District of Columbia	632	677	45	7.1%
Florida	11,520	11,460	-60	-0.5%
Georgia	4,193	4,739	546	13.0%
Hawaii	913	994	81	8.9%
Idaho	952	982	30	3.1%
Illinois	10,143	10,184	42	0.4%
Indiana	2,986	2,930	-57	-1.9%
Iowa	1,807	1,836	29	1.6%
Kansas	1,524	1,612	88	5.8%
Kentucky	2,901	2,222	-679	-23.4%
Louisiana	3,447	3,372	-75	-2.2%
Maine	956	1,013	57	5.9%
Maryland	5,511	5,126	-385	-7.0%
Massachusetts	5,658	6,459	801	14.2%
Michigan	5,308	5,272	-36	-0.7%
Minnesota	5,671	5,851	180	3.2%
Mississippi	1,453	1,556	103	7.1%
Missouri	4,502	4,642	140	3.1%
Montana	747	710	-37	-5.0%
Nebraska	1,115	1,179	64	5.8%
Nevada	1,300	1,214	-86	-6.6%
New Hampshire	927	895	-32	-3.5%
New Jersey	6,976	6,504	-471	-6.8%
New Mexico	2,176	1,854	-321	-14.8%
New York	25,487	27,414	1,927	7.6%
North Carolina	6,791	6,817	25	0.4%
North Dakota	410	384	-26	-6.3%
Ohio	7,329	7,117	-212	-2.9%
Oklahoma	2,428	2,638	210	8.7%
Oregon	2,438	2,131	-307	-12.6%
Pennsylvania	9,629	9,561	-68	-0.7%
Rhode Island	1,522	1,320	-201	-13.2%
South Carolina	2,288	2,458	170	7.4%
South Dakota	633	691	58	9.2%
Tennessee	4,820	4,553	-267	-5.5%
Texas	19,615	21,913	2,297	11.7%
Utah	1,212	1,348	137	11.3%
Vermont	620	674	55	8.8%
Virginia	4,878	5,293	415	8.5%
Washington	4,963	4,404	-559	-11.3%
West Virginia	1,000	811	-189	-18.9%
Wisconsin	2,959	3,093	135	4.5%
Wyoming	402	419	17	4.3%
Total	228,728	230,131	1,403	0.6%

Source: Urban Institute analysis using HIPSM 2017.

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Notes: ACA = Affordable Care Act; BCRA = Better Care Reconciliation Act as introduced in the Senate on July 13, 2017. BCRA simulation does not include Title III, the so-called Cruz provisions. Estimates may not sum to totals because of rounding.

TABLE 8

Uninsured Children under the ACA and Revised BCRA, by State, 2022

State	ACA		Revised BCRA		Change from ACA	
	Number of uninsured children (thousands)	Share of state child population	Number of uninsured children (thousands)	Share of state child population	Difference (thousands)	Percent change from ACA
Alabama	36	3.1%	76	6.5%	39	108.7%
Alaska	21	9.3%	32	13.9%	11	49.4%
Arizona	181	9.1%	240	12.1%	60	33.1%
Arkansas	19	2.5%	50	6.5%	31	163.7%
California	256	2.4%	775	7.4%	519	202.3%
Colorado	42	3.0%	145	10.3%	103	242.9%
Connecticut	13	1.7%	60	7.5%	46	347.8%
Delaware	8	3.7%	21	9.3%	12	149.8%
District of Columbia	2	1.4%	7	5.3%	5	281.9%
Florida	223	5.0%	487	11.0%	264	118.2%
Georgia	243	8.3%	332	11.4%	89	36.9%
Hawaii	10	2.5%	25	6.1%	15	144.3%
Idaho	22	4.5%	52	10.8%	30	139.3%
Illinois	110	3.3%	253	7.7%	143	130.1%
Indiana	104	6.1%	174	10.2%	70	66.9%
Iowa	25	3.2%	53	6.8%	28	114.8%
Kansas	49	6.1%	81	10.2%	32	65.5%
Kentucky	17	1.6%	80	7.7%	63	380.0%
Louisiana	23	2.0%	79	6.9%	56	241.5%
Maine	7	2.9%	17	6.7%	9	132.0%
Maryland	26	1.8%	107	7.4%	81	312.5%
Massachusetts	35	2.4%	42	2.9%	7	21.6%
Michigan	79	3.4%	188	8.0%	109	138.0%
Minnesota	72	5.0%	151	10.5%	79	110.4%
Mississippi	36	4.9%	58	7.9%	22	62.8%
Missouri	52	3.5%	143	9.7%	91	175.2%
Montana	13	5.4%	31	12.5%	18	132.1%
Nebraska	27	5.3%	57	11.2%	30	111.3%
Nevada	81	9.5%	131	15.4%	51	62.7%
New Hampshire	6	2.3%	22	8.0%	16	250.4%
New Jersey	74	3.5%	224	10.8%	151	204.8%
New Mexico	22	3.8%	58	9.9%	36	164.5%
New York	136	3.0%	312	6.9%	176	129.2%
North Carolina	96	3.7%	229	8.7%	133	138.9%
North Dakota	10	6.1%	24	14.3%	14	135.4%
Ohio	83	3.1%	228	8.4%	145	173.6%
Oklahoma	89	8.1%	130	12.0%	42	46.9%
Oregon	27	2.8%	88	9.1%	61	229.6%
Pennsylvania	111	4.0%	246	8.7%	135	121.1%
Rhode Island	5	2.1%	20	8.8%	15	311.6%
South Carolina	60	5.3%	106	9.2%	45	75.1%
South Dakota	10	4.6%	19	8.5%	9	85.4%
Tennessee	37	2.3%	127	7.9%	90	240.6%
Texas	773	9.6%	1,048	13.0%	275	35.6%
Utah	83	7.9%	159	15.1%	76	90.9%
Vermont	2	1.7%	6	5.2%	4	196.9%
Virginia	113	5.3%	220	10.3%	107	94.8%
Washington	29	1.6%	143	7.9%	114	387.6%
West Virginia	4	1.1%	22	6.1%	18	445.3%
Wisconsin	61	4.4%	117	8.5%	57	93.4%
Wyoming	9	6.3%	15	10.7%	6	70.3%
Total	3,672	4.5%	7,509	9.3%	3,837	104.5%

Source: Urban Institute analysis using HIPSM 2017.

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Notes: ACA = Affordable Care Act; BCRA = Better Care Reconciliation Act as introduced in the Senate on July 13, 2017. Children are ages 18 and younger. BCRA simulation does not include Title III, the so-called Cruz provisions. Estimates may not sum to totals because of rounding.

TABLE 9

Allocation of State Stability and Innovation Funds (Assuming All Available Funds Are Used for Reinsurance in 2022 and All States Draw Down Funds by Contributing Required State Match) under Revised BCRA, 2022

Millions of dollars

State	Federal reinsurance spending	Change in federal health care spending plus reinsurance	State reinsurance spending	Change in state Medicaid/CHIP spending plus state reinsurance spending
Alabama	313	-970	22	123
Alaska	245	-393	17	5
Arizona	398	-3,314	28	732
Arkansas	148	-1,358	10	-61
California	2,617	-13,794	183	-1,963
Colorado	399	-3,522	28	-631
Connecticut	186	-2,015	13	-160
Delaware	38	-324	3	80
District of Columbia	35	-425	2	47
Florida	1,490	-7,378	104	44
Georgia	711	-1,066	50	596
Hawaii	68	-262	5	86
Idaho	150	-584	10	40
Illinois	692	-4,738	48	90
Indiana	346	-2,759	24	-32
Iowa	178	-767	12	41
Kansas	197	-281	14	102
Kentucky	193	-6,077	14	-666
Louisiana	318	-2,401	22	-53
Maine	73	-373	5	62
Maryland	324	-3,419	23	-362
Massachusetts	222	-1,106	16	816
Michigan	503	-4,836	35	0
Minnesota	331	-1,845	23	203
Mississippi	151	-551	11	113
Missouri	373	-1,409	26	166
Montana	85	-819	6	-31
Nebraska	148	-338	10	74
Nevada	170	-1,570	12	-74
New Hampshire	70	-550	5	-27
New Jersey	449	-6,560	31	-440
New Mexico	84	-3,652	6	-315
New York	824	-7,793	58	1,985
North Carolina	806	-3,753	56	82
North Dakota	54	-336	4	-22
Ohio	515	-6,104	36	-176
Oklahoma	251	-720	18	228
Oregon	246	-3,829	17	-290
Pennsylvania	692	-5,696	48	-20
Rhode Island	55	-941	4	-198
South Carolina	300	-1,251	21	191
South Dakota	79	-55	6	64
Tennessee	441	-2,645	31	-236
Texas	1,558	-3,693	109	2,406
Utah	230	-576	16	153
Vermont	32	-262	2	57
Virginia	587	-1,005	41	456
Washington	419	-4,316	29	-529
West Virginia	69	-1,748	5	-184
Wisconsin	284	-970	20	154
Wyoming	48	-86	3	20
Total	19,200	-125,230	1,344	2,747

Source: Urban Institute analysis using HIPSM 2017.

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Notes: BCRA = Better Care Reconciliation Act as introduced in the Senate on July 13, 2017. BCRA simulation does not include Title III, the so-called Cruz provisions. Federal spending includes Medicaid and CHIP, nongroup premium tax credits, and cost-sharing reductions (the last only under the ACA). Estimates may not sum to totals because of rounding.

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