

Potential Eligibility for Medicaid, CHIP, and Marketplace Subsidies among Workers Losing Jobs in Industries Vulnerable to High Levels of COVID-19-Related Unemployment

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Timely Analysis of Immediate Health Policy Issues

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Introduction

As the coronavirus spreads across the country, stay-at-home orders proliferate, and many businesses shutter, the number of unemployed people is soaring. Higher unemployment will likely be widespread but will be felt particularly acutely in specific industries. Not only will family incomes change because of increased unemployment, but health insurance coverage will change as well. For those with employer-based insurance, a job loss may mean loss of both income and private health insurance. Though public insurance programs are available for some of the newly unemployed, many of these people, having had private employer-based coverage and significant incomes over time, may not realize that they and/or their dependents may be eligible for Medicaid or marketplace nongroup insurance subsidies.

This analysis estimates the extent to which workers in industries most vulnerable to pandemic-related unemployment and their family members would be eligible for Medicaid, the Children's Health Insurance Program (CHIP), or marketplace subsidies if workers lose their jobs. Absent recent data on unemployment increases by industry, we chose industries for our analysis that appear most affected by shutdowns of nonessential services; there is considerable consistency between our list and those used by other researchers.¹ The industries we identify as especially vulnerable to high unemployment are as follows:

- selected retail (automobile and other motor vehicle dealers; furniture and home furnishings stores; health and personal care stores, except drug stores; clothing stores; shoe stores; jewelry, luggage, and leather goods stores; sporting goods, hobby, and toy stores; gift, novelty, and souvenir shops)
- vending machine operations
- taxi and limousine services
- home health care services
- child day care services
- performing arts, spectator sports, and related industries
- museums, art galleries, historic sites, and similar institutions
- bowling centers and other amusement, gambling, and recreation industries
- traveler accommodation, recreational vehicle parks and camps, and rooming and boarding houses
- restaurants, other food services, and drinking places
- barber shops, beauty salons, nail salons, and other personal care services
- dry cleaning and laundry services

For each worker, we account for family income, including possible unemployment compensation, assuming their unemployment persists through the remainder of the 2020 calendar year. Workers are people actively employed in these industries before the crisis as well as those looking for work in any of these industries (i.e., the unemployed). Because of the tremendous uncertainty under current economic and health conditions, we do not attempt to predict the exact numbers of unemployed within these industries, though unemployment claims data show that the numbers are very high. We also do not attempt to predict how many of these workers will find other jobs in other sectors of the economy, though the data suggest that new hiring is very limited. Instead, we analyze eligibility for health insurance for all workers in these industries in the event they should become unemployed. We then estimate the share of the most vulnerable workers and their dependents who would be eligible for each program under two income replacement scenarios:

1. **Unemployment compensation.** All the workers in the most vulnerable industries become unemployed as of April 1, 2020, and they apply for unemployment compensation in their states of residence. They are assumed to receive the amount for which they are eligible from their state for the maximum number of weeks, assuming their unemployment persists through all of 2020. In addition, they are assumed to receive

the \$600 per week federal “bonus” unemployment compensation if they are eligible. Those eligible also receive the federal \$1,200 stimulus payment (\$500 for eligible children ages 16 and under), which does not affect program eligibility.

2. No unemployment compensation.

All the workers in the most vulnerable industries become unemployed as of April 1, 2020, but they do not apply for unemployment compensation. Those eligible for it are assumed to receive the federal \$1,200 stimulus payment (\$500 for eligible children ages 16 and under), which does not affect program eligibility.

The actual share of unemployed workers receiving unemployment compensation would fall between these two extremes. Precrisis estimates indicate a shrinking share of the unemployed were receiving unemployment benefits; in 2007, 36 percent of unemployed workers received unemployment benefits nationally, but in 2016, that figure had dropped to 27 percent, with the decrease varying considerably by state.² Currently, antiquated state unemployment systems have been unprepared to quickly adapt to large increases in applicants owing to the pandemic, or the different rules that apply under the recent federal law intended to expand access to unemployment benefits to more people and increase the levels of benefits and the number of weeks for which the unemployed are eligible.³ Consequently, receipt of benefits for many of the unemployed will be delayed.⁴

Of course, not all people in these industries will lose their jobs because of the pandemic, and some people employed in industries not identified here will lose their jobs as well. In future work building on this analysis, we will use data on sector specific unemployment rates during the pandemic to predict the levels of insurance coverage from different sources during the crisis and the implications for government spending on Medicaid, CHIP, and marketplace subsidies.

Highlights

In this section, we highlight findings (1) for the analysis overall, (2) assuming vulnerable workers apply for and receive unemployment compensation, (3) assuming vulnerable workers do not receive unemployment compensation, and (4) regarding the income distribution of people ineligible for assistance.

Overall:

- Approximately 48 percent of vulnerable workers and their family members, or 31.2 million people, were covered by employer-based insurance before the crisis. Most of those (19.6 million people) were covered through either a parent or spouse in a less vulnerable industry. Workers in vulnerable industries are less likely to have employer-sponsored insurance through their own firm than workers overall.
- About 33 percent of vulnerable workers and family members (21.3 million people) were already enrolled in Medicaid/CHIP (19.8 million people) or other public insurance (1.5 million people) before the pandemic. Their coverage is therefore secure.

With unemployment compensation:

- Almost 60 percent of vulnerable workers and their family members not already enrolled in public insurance coverage or employer coverage through a less vulnerable industry would be eligible for financial assistance through Medicaid/CHIP or the marketplaces.
- The share of this population qualifying for assistance and the type of assistance for which they would be eligible differ dramatically depending on whether a person’s state of residence has expanded Medicaid eligibility. Less than half of those living in nonexpansion states would be eligible for assistance, whereas 66 percent would be eligible in expansion states. Vulnerable workers and their family members are also much more likely to be eligible for Medicaid or CHIP in expansion states (37 percent versus

14 percent in nonexpansion states).

- Of workers and family members enrolled in employer-based insurance through a vulnerable employer before the crisis, 69 percent would be eligible for some assistance through Medicaid or the marketplaces if they become unemployed. Seventy-six percent of those with nongroup coverage before the crisis would be eligible for such assistance, but only 35 percent of people uninsured before the crisis would be eligible for assistance.
- The most common reasons for this population being ineligible for any assistance are having income too high to qualify (3.1 million people) or immigration status (2.2 million). About 2 million additional people are ineligible because they were already uninsured before the pandemic, and neither their states nor the federal government have implemented a crisis-related special open enrollment period for marketplace coverage in their states.

Without unemployment compensation:

- Without unemployment compensation, incomes would be lower than assumed in the previous scenario, and more workers and family members would be eligible for financial assistance in expansion states, but fewer would be eligible for assistance in nonexpansion states. Without unemployment compensation, these families would be more likely to have incomes below the federal poverty level (FPL), disqualifying them for marketplace premium tax credits. Without Medicaid expansion, many of these adults would be ineligible for Medicaid through the narrower eligibility rules of nonexpansion states’ traditional programs. Just about three-quarters of these vulnerable workers and their family members would be eligible for assistance in expansion states, whereas only 42 percent would be eligible in nonexpansion states.
- Of workers and family members enrolled in employer-based insurance

through a vulnerable employer before the crisis, 72 percent would be eligible for some assistance through Medicaid or the marketplaces if unemployed, as would 69 percent of those with nongroup coverage before the crisis but only 41 percent of the previously uninsured.

- In this scenario, the most frequent reason for being ineligible for any assistance is living in a state that has not expanded Medicaid eligibility (2.8 million people). In nonexpansion states, the lack of expanded Medicaid eligibility under the Affordable Care Act (ACA) accounts for half of those ineligible for assistance. Immigration status is the next most common reason for ineligibility (2.2 million people nationally).

The income distribution of people ineligible for assistance

- Of the vulnerable workers and their family members ineligible for any assistance with health insurance as well as offers of employer-based coverage in less vulnerable firms, 49 percent (4.1 million) have incomes below 250 percent of FPL, assuming they receive unemployment compensation. Without unemployment compensation, these workers and family members ineligible for assistance are substantially more likely to be poor (42 percent compared with 19 percent of people with unemployment compensation) and much less likely to have incomes over 400 percent of FPL (27 percent compared with 40 percent of people with unemployment compensation).

Policy Options

Our findings indicate that an array of policy options could significantly increase health insurance coverage and reduce financial burdens on affected workers and families:

- **A nationwide special open enrollment period for the nongroup insurance market and marketplace-based subsidies, regardless of prior coverage.** Most of those previously uninsured would be ineligible for assistance

of any kind should they become unemployed. Ideally, this approach would be implemented broadly, yet a narrower—but still helpful—strategy would limit a special open enrollment period to those recently losing jobs.

- **Additional federal assistance financing a substantial increase in Medicaid enrollment.** With increased Medicaid enrollment expected to severely strain state budgets, states require additional federal assistance, such as additional increases in federal matching rates.
- **Strategies to address the far weaker assistance available for unemployed workers and their families living in the 15 states that have not expanded Medicaid eligibility under the Affordable Care Act.** Such strategies could include eliminating the 100 percent of FPL floor on eligibility for marketplace subsidies in these states or expediting approval and implementation of Medicaid expansions fully financed by the federal government for the first three years (consistent with early adopters).
- **Enhanced subsidization of marketplace coverage.** This would lower financial burdens for premiums and out-of-pocket costs further and encourage more enrollment, as well as extend assistance to those with incomes above 400 percent of FPL.

Methods

We generated our estimates using the Urban Institute's Health Insurance Policy Simulation Model (HIPSM) and its prepandemic coverage and employment estimates.⁵ All estimates are computed for 2020. HIPSM is based on two years of the American Community Survey, which provides a representative sample large enough to produce estimates for individual states. The population is aged to future years using projections from the Urban Institute's Mapping America's Futures program.⁶ HIPSM is designed to incorporate timely, real-world data when they become available, and we regularly update the model to reflect published

Medicaid and marketplace enrollment and costs in each state. The version used for this analysis accounts for each state's marketplace premiums and enrollment after the 2020 open enrollment period and Medicaid enrollment at the end of 2019. Eligibility for each program (Medicaid, CHIP, marketplace premium tax credits and cost-sharing reductions) is based on state-specific rules for public programs and their marketplaces.

The 15 states that have not expanded Medicaid are Alabama, Florida, Georgia, Kansas, Mississippi, Missouri, Nebraska, North Carolina, Oklahoma, South Carolina, South Dakota, Tennessee, Texas, Wisconsin, and Wyoming. Though Nebraska has passed a ballot initiative to expand Medicaid eligibility, coverage is not scheduled to begin until October 1, 2020.

The industries categorized as highly vulnerable to large increases in unemployment due to the COVID-19 pandemic are listed on the first page of this brief. Workers are designated as vulnerable if they are employed in any of these industries and under age 65. Others are included in the analysis as family members if they are below age 65 and have at least one family member classified as a vulnerable worker.

Each vulnerable worker represented in the data is assumed to be unemployed as of April 1, 2020, for purposes of computing insurance coverage eligibility during the crisis. Income for each affected family unit is computed in two ways: (1) assuming the vulnerable workers are eligible for and receive the maximum unemployment compensation provided in their state, including the temporary federal unemployment compensation of \$600 per week for four months on top of their regular income for January through March, and (2) assuming vulnerable workers do not apply for or otherwise receive unemployment compensation on top of their regular income for January through March. Other sources of income, such as spouse wages or unearned income, are assumed to be unaffected by the crisis. As noted previously, in both scenarios, people are assumed

to receive the federal \$1,200 stimulus payment (\$500 for eligible children ages 16 and under) if they are eligible, but this payment does not affect program eligibility by law.

Consistent with federal law, state unemployment compensation is included in the income computation for determining eligibility for Medicaid, CHIP, and marketplace premium tax credits and cost-sharing reductions. However, though the federal increase in unemployment benefits provided under the stimulus package is excluded from income for Medicaid and CHIP eligibility determination, it is included in determination of eligibility for premium tax credits and cost-sharing reductions. The stimulus package permits states to expand unemployment to people who generally do not qualify for benefits, such as the self-employed and gig workers; these workers may also be eligible for the additional federal unemployment compensation. Our first scenario assumes all states make these workers eligible and provide them with unemployment compensation. The stimulus package also allows states to extend their unemployment benefits for an additional 13 weeks beyond their prior maximum number of weeks (typically 26).⁷ Our first scenario assumes all states take up that option.

In simulating crisis-period income, we account for state variation in the maximum number of weeks for which unemployment benefits are available and the levels of compensation provided. With the additional 13 weeks of state unemployment benefits available through federal law, all but nine states (Alabama, Arkansas, Florida, Georgia, Idaho, Kansas, Michigan, Missouri, and North Carolina) will now offer benefits long enough to cover all of April through December 2020. A small number of states provide modest additional compensation for dependents of unemployed workers, and we do not account for that compensation here. Including this would not materially affect our results because the states with dependent benefits have all expanded Medicaid. However, including these benefits would modestly

reduce the eligibility differences between expansion and nonexpansion states in the first scenario and could move a small number of families from Medicaid eligibility to premium tax credit eligibility in those states.

We first use estimated monthly income while unemployed to determine eligibility for Medicaid or CHIP. If a person is ineligible for Medicaid and CHIP, we use estimated annual income to determine eligibility for marketplace premium tax credits and cost-sharing reductions. Though we have not estimated participation in any of these assistance programs here, we will do so in a follow-on analysis.⁸

Results

There are 29.6 million workers ages 19 to 64 in industries classified here as vulnerable to high levels of unemployment during the pandemic, and they constitute approximately 18 percent of all workers in that age group (table 1). Approximately 23 percent of all nonelderly people (birth to age 64) have at least one family member employed in a vulnerable industry (not shown).

Insurance Coverage of Vulnerable Workers and Their Family Members before the Crisis

The top section of table 1 shows the distribution of insurance coverage before the crisis for workers in industries classified here as most vulnerable to high levels of unemployment due to COVID-19 and for the entire workforce. The second section compares the distribution of coverage for the family members of the most vulnerable workers with that for all nonworkers, and the bottom section shows coverage for workers and family members combined.

About 30 percent of vulnerable workers and their family members had employer-based insurance through a family member working in a less vulnerable industry before the crisis; this is likely an important protection for many of them during this time period. Though vulnerable workers and their family members were about equally likely to have employer-based health insurance

(48 percent overall), their family members were more likely to have Medicaid or CHIP coverage, because children have more consistent eligibility nationwide at higher income levels than do adults. Overall, 31 percent of vulnerable workers and their family members were enrolled in Medicaid or CHIP, and 7 percent had nongroup health insurance coverage. The workers were more than twice as likely to have nongroup insurance coverage than their family members (10 percent versus 4 percent), and most of these workers received premium tax credits to reduce the costs of their marketplace coverage. The uninsurance rates for workers were more than twice as high as those for their family members before the pandemic, 17 percent versus 8 percent, reflecting children's much higher enrollment in public coverage.

Though people with Medicaid or CHIP coverage before the crisis will be able to keep that coverage,⁹ vulnerable workers and their family members who have had nongroup insurance coverage may find that their now-lower incomes change their eligibility for financial assistance through the marketplaces. Some people suffering a job loss may find that their now-lower incomes make them newly eligible for premium tax credits and possible cost-sharing reductions for marketplace coverage, or that they may be eligible for more assistance when unemployed than they had been previously. Still others may find an income cut makes their family income too low to qualify for marketplace assistance, though they may be newly eligible for Medicaid (particularly in expansion states).

The remaining results focus on eligibility for Medicaid/CHIP or marketplace subsidies among workers in vulnerable industries and their family members if such workers lose their jobs. In addition to looking at them in total, we focus separately on people with employer-based insurance, with nongroup insurance, and those uninsured before the crisis. We exclude from the detailed analysis workers and family members with Medicaid, CHIP, other public insurance, and employer insurance through a less vulnerable worker

Table 1. Insurance Coverage for Workers and Their Family Members before the Pandemic, 2020*Thousands of people*

	Workers in Vulnerable Industries and Their Family Members		All Workers and Their Family Members	
	Number	Percent of total	Number	Percent of total
Workers' Precrisis Coverage	29,585	100%	165,016	100%
Employer-based coverage	13,726	46%	103,637	63%
Own	6,684	23%	67,260	41%
Through vulnerable family member	715	2%	715	0%
Through a less vulnerable employer	6,327	21%	35,662	22%
Nongroup coverage	2,943	10%	13,494	8%
With premium tax credits	1,860	6%	7,932	5%
Without premium tax credits	704	2%	3,874	2%
Non-ACA-compliant STLD plan	379	1%	1,689	1%
Medicaid/CHIP	7,153	24%	23,202	14%
Other public insurance	703	2%	4,156	3%
Uninsured	5,061	17%	20,527	12%
Family Members' Precrisis Coverage	35,136	100%	110,458	100%
Employer-based coverage	17,515	50%	47,480	43%
Through vulnerable family member	4,253	12%	4,253	4%
Through a less vulnerable employer	13,263	38%	43,228	39%
Nongroup coverage	1,458	4%	4,169	4%
With premium tax credits	651	2%	1,503	1%
Without premium tax credits	495	1%	1,822	2%
Non-ACA-compliant STLD plan	313	1%	844	1%
Medicaid/CHIP	12,647	36%	46,277	42%
Other public insurance	818	2%	4,463	4%
Uninsured	2,699	8%	8,068	7%
Total of Workers and Their Family Members	64,721	100%	275,474	100%
Employer-based coverage	31,241	48%	151,117	55%
Through vulnerable employer	11,652	18%	11,652	4%
Through a less vulnerable employer	19,589	30%	139,465	51%
Nongroup coverage	4,401	7%	17,664	6%
With premium tax credits	2,510	4%	9,435	3%
Without premium tax credits	1,199	2%	5,696	2%
Non-ACA-compliant STLD plan	691	1%	2,532	1%
Medicaid/CHIP	19,799	31%	69,478	25%
Other public insurance	1,521	2%	8,619	3%
Uninsured	7,759	12%	28,596	10%

Source: Urban Institute Health Insurance Policy Simulation Model 2020.

Notes: CHIP = Children's Health Insurance Program. ACA = Affordable Care Act. Sample includes workers in the following industries categorized here as highly vulnerable to large increases in unemployment because of the pandemic and their spouses and child dependents:

automobile dealers; other motor vehicle dealers; furniture and home furnishings stores; health and personal care stores, except drug stores; clothing stores; shoe stores; jewelry, luggage, and leather goods stores; sporting goods, and hobby and toy stores; gift, novelty, and souvenir shops; vending machine operators; taxi and limousine service; home health care services; child day care services; performing arts, spectator sports, and related industries; museums, art galleries, historic sites, and similar institutions; bowling centers; other amusement, gambling, and recreation industries; traveler accommodations; recreational vehicle parks and camps and rooming and boarding houses; restaurants and other food services; drinking places; barber shops; beauty salons; nail salons and other personal care services; dry cleaning and laundry services.

Workers include both employed and unemployed (i.e., looking for work) people in each industry.

before the crisis, because they can be assumed to maintain their previous public coverage.

For each prior coverage group, we simulate public program eligibility under two scenarios: the first scenario assumes each vulnerable worker receives the maximum unemployment compensation for which they are eligible, and the second scenario assumes no unemployment compensation. The latter scenario reflects that not all affected workers will apply for and receive unemployment compensation and highlights the significance of that additional income for program eligibility. We also provide results for all states by Medicaid expansion status. Tables 2 through 6 provide estimates of program eligibility for vulnerable workers and their family members combined. The appendix tables provide separate estimates for workers and their family members. In general, family members tend to have higher levels of eligibility for Medicaid/CHIP than do workers, because children are eligible for public insurance at higher income levels than adults, even in states that have not expanded Medicaid under the ACA.

Eligibility for Financial Assistance with Health Insurance for Vulnerable Workers and Family Members, Assuming Vulnerable Workers Become Unemployed

Table 2 includes all workers employed or actively seeking work in vulnerable industries before the crisis, except those already enrolled in Medicaid, CHIP, or other public insurance (e.g., Medicare, military coverage) and those who had employer-based insurance through a family member employed in a less vulnerable industry; likewise for their family members. In essence, the table excludes workers in vulnerable industries and their family members whose prepandemic insurance coverage is unlikely to be affected by the pandemic. The group represented in the table consists of 23.8 million people.

Assuming vulnerable workers apply for and receive unemployment compensation, 59 percent of this group would be eligible for some assistance

across all states. About 28 percent of them would be eligible for Medicaid or CHIP, 8 percent would be eligible for premium tax credits and cost-sharing reductions, and another 23 percent would be eligible for premium tax credits alone.

Results differ between expansion and nonexpansion states. Though more workers and family members living in expansion states would be eligible for assistance of any kind than would their counterparts in nonexpansion states, the type of assistance for which people would be eligible also differs by Medicaid expansion status. About 37 percent of those living in expansion states would be eligible for Medicaid or CHIP, compared with only 14 percent in nonexpansion states. Vulnerable people in nonexpansion states are more likely to be eligible for both premium tax credits and cost-sharing reductions than those in expansion states, because eligibility for those subsidies begins at 100 percent of FPL in nonexpansion states and 138 percent of FPL in expansion states. In addition, vulnerable people in nonexpansion states tend to have lower incomes than those in expansion states, and the unemployment compensation available to them tends to be lower as well (data not shown). Because Medicaid provides comprehensive coverage at no or almost no cost to enrollees, not only would a larger percentage of unemployed workers and family members in expansion states be eligible for some type of financial assistance for health insurance (66 percent versus 48 percent) but more of them would be eligible for higher levels of assistance than their counterparts living in the 15 nonexpansion states.

Most vulnerable workers and family members who would be ineligible for Medicaid or marketplace premium tax credits would be ineligible because their incomes would be too high to qualify (3.1 million people). Those ineligible because of their immigration status would total 2.2 million people. Approximately 2.0 million more people would be ineligible because they were uninsured before the crisis and neither their states nor the federal government have instituted a special, pandemic-related open enrollment period

that would permit them to enroll in the marketplaces midyear. Another 1.2 million people would be ineligible for assistance because they live in a nonexpansion state. Having another employer-based insurance offer deemed affordable under the ACA would disqualify about 1.4 million people.

Assuming vulnerable workers do not apply for and receive unemployment compensation, 61 percent of them and their family members would be eligible for assistance (Medicaid and marketplace subsidies combined), compared with 59 percent when such workers receive unemployment compensation. It may seem counterintuitive that these rates differ only slightly, because lower incomes tend to increase eligibility for assistance. In fact, the intuitive difference is exactly what happens for those who live in Medicaid expansion states: 74 percent would be eligible for assistance without unemployment compensation, whereas 66 percent would be eligible with it. But, the opposite happens in nonexpansion states: only 42 percent are eligible for assistance without unemployment compensation, but 48 percent are eligible with it. Without unemployment insurance, more workers and family members in expansion states become eligible for Medicaid/CHIP at lower incomes (8.0 million compared with 5.3 million without unemployment compensation). However, without unemployment compensation in nonexpansion states, more vulnerable families have incomes below 100 percent of the federal poverty level, fewer people are eligible for premium tax credits, and without Medicaid expansion in place, more people are ineligible for any assistance at all.

Thus, in the scenario without unemployment compensation, 12 percent of vulnerable workers and their family members (2.8 million people) would be ineligible for any assistance because they live in a nonexpansion state, the most common reason for being ineligible for any assistance with health insurance coverage if no unemployment compensation is received.

Table 2. Eligibility for Coverage Programs Given Job Losses, Workers in Vulnerable Industries and Their Family Members, 2020Includes people with employer-based insurance through a vulnerable industry, with private nongroup insurance, or uninsured before the pandemic
Thousands of people

	All States		Expansion States		Nonexpansion States	
	Number	Percent of total	Number	Percent of total	Number	Percent of total
Assuming receipt of unemployment compensation						
Vulnerable Workers & Family Members	23,812	100%	14,143	100%	9,669	100%
Total eligible for assistance	14,050	59%	9,370	66%	4,679	48%
Medicaid/CHIP	6,624	28%	5,267	37%	1,357	14%
PTCs and CSRs	2,007	8%	381	3%	1,626	17%
PTCS only	5,419	23%	3,722	26%	1,696	18%
Total ineligible for assistance	9,762	41%	4,772	34%	4,990	52%
Because of another ESI offer in family	1,350	6%	841	6%	509	5%
Because of high income	3,132	13%	2,136	15%	996	10%
Because of immigration status	2,151	9%	1,313	9%	838	9%
Because of residence in a nonexpansion state	1,163	5%	n/a	n/a	1,163	12%
Because of lack of special enrollment period in state	1,966	8%	482	3%	1,484	15%
Assuming no unemployment compensation received						
Vulnerable Workers & Family Members	23,812	100%	14,143	100%	9,669	100%
Total eligible for assistance	14,566	61%	10,485	74%	4,080	42%
Medicaid/CHIP	9,988	42%	8,029	57%	1,959	20%
PTCs and CSRs	1,645	7%	476	3%	1,169	12%
PTCS only	2,932	12%	1,980	14%	952	10%
Total ineligible for assistance	9,246	39%	3,658	26%	5,589	58%
Because of another ESI offer in family	1,185	5%	728	5%	456	5%
Because of high income	1,983	8%	1,309	9%	674	7%
Because of immigration status	2,151	9%	1,313	9%	838	9%
Because of residence in a nonexpansion state	2,849	12%	n/a	n/a	2,849	29%
Because of lack of special enrollment period in state	1,078	5%	307	2%	771	8%

Source: Urban Institute Health Insurance Policy Simulation Model 2020.

Notes: CHIP = Children's Health Insurance Program. PTCs = premium tax credits for marketplace plans. CSRs = cost-sharing reductions for marketplace plans. ESI = employer-sponsored insurance. n/a = not applicable. Nonexpansion states are Alabama, Florida, Georgia, Kansas, Mississippi, Missouri, Nebraska, North Carolina, Oklahoma, South Carolina, South Dakota, Tennessee, Texas, Wisconsin, and Wyoming. Though Nebraska has passed a ballot initiative to expand Medicaid eligibility, coverage is not scheduled to begin until October 1, 2020.

The following industries are categorized here as highly vulnerable to large increases in unemployment because of the pandemic: automobile dealers; other motor vehicle dealers; furniture and home furnishings stores; health and personal care stores, except drug stores; clothing stores; shoe stores; jewelry, luggage, and leather goods stores; sporting goods, and hobby and toy stores; gift, novelty, and souvenir shops; vending machine operators; taxi and limousine services; home health care services; child day care services; performing arts, spectator sports, and related industries; museums, art galleries, historic sites, and similar institutions; bowling centers; other amusement, gambling, and recreation industries; traveler accommodations; recreational vehicle parks and camps and rooming and boarding houses; restaurants and other food services; drinking places; barber shops; beauty salons; nail salons and other personal care services; dry cleaning and laundry services.

Workers include both employed and unemployed (i.e., looking for work) people in each industry.

Eligibility for Financial Assistance with Health Insurance for Vulnerable Workers and Family Members Who Had Employer-Based Coverage before the COVID-19 Crisis, Assuming Vulnerable Workers Become Unemployed

Table 3 shows the number and share of vulnerable workers and family members with employer-based insurance through a vulnerable industry before the pandemic took hold in the United States under the two scenarios described above (assuming or not assuming unemployment compensation). The group with prior employer insurance (11.7 million people) is a subset of the 23.8 million people represented in table 2. Workers and their family members losing employer-sponsored insurance are eligible for special enrollment periods to obtain nongroup insurance coverage midyear (with or without subsidies), but they must apply for such coverage within 60 days of losing their prior insurance.

Assuming unemployment compensation is received, 69 percent of the vulnerable workers and family members who had employer coverage through the vulnerable employer before the COVID-19 crisis would be eligible for some financial assistance obtaining health insurance, 30 percent through Medicaid/CHIP and 38 percent through the marketplaces, with 7 percent eligible for both marketplace premium and cost-sharing subsidies. This means, however, that 31 percent of these workers and family members (3.7 million people) would be ineligible for any assistance. The most common reason for being ineligible for assistance is having income too high to qualify (about 2.0 million people).

In this scenario, the biggest differences in eligibility for assistance between expansion and nonexpansion states relate to the programs for which these workers and family members would be eligible. Almost 40 percent of this group living in expansion states would be eligible for either Medicaid or CHIP, whereas only 16 percent of those in nonexpansion states would be eligible for this most generous assistance. Those in nonexpansion states are much more likely to be eligible for subsidized marketplace coverage (50 percent in

nonexpansion states compared with 32 percent in expansion states), which would cover a portion of marketplace premiums. Roughly 240,000 workers and family members with prior employer insurance would be ineligible for any assistance because of their state had not expanded Medicaid eligibility under the ACA.

Assuming no unemployment compensation is received, more people living in expansion states would be eligible for assistance, but fewer of those living in nonexpansion states would be eligible. Only 57 percent of vulnerable workers with employer-based coverage before the COVID-19 crisis and their family members would be eligible for either Medicaid or premium tax credits in nonexpansion states, compared with 79 percent of such workers and their family members in expansion states. In this scenario, the share of those living in expansion states eligible for Medicaid/CHIP is substantially higher than in the scenario assuming unemployment compensation is received (62 percent versus 38 percent), due to their having lower income without the compensation. Without unemployment compensation, the share of this group eligible for premium tax credits is considerably lower in nonexpansion states (33 percent versus 50 percent with unemployment compensation), because more workers would have incomes below the bottom threshold for premium tax credit eligibility.

Eligibility for Financial Assistance with Health Insurance for Vulnerable Workers and Their Family Members Who Had Nongroup Coverage before the COVID-19 Crisis, Assuming Vulnerable Workers Become Unemployed

The vulnerable workers and their family members represented in table 4 had largely purchased ACA-compliant nongroup insurance coverage inside or outside the marketplaces (with or without premium tax credits) before the crisis. In addition, about 690,000 people represented in table 4 are estimated to have had short-term, limited-duration policies before the crisis, and such policies do not comply with the ACA's consumer protections, such as guaranteed issue, modified community

rating, coverage of essential health benefits, and limits on out-of-pocket costs. These people account for roughly 16 percent of the people represented in table 4. Again, the 4.4 million workers and family members in table 4 are a subset of the 23.8 million included in table 2.

Assuming unemployment compensation is received, 76 percent of vulnerable workers and family members with prior nongroup coverage would be eligible for either Medicaid/CHIP or marketplace financial assistance. About 19 percent would be eligible for Medicaid/CHIP, another 25 percent would be eligible for both premium tax credits and cost-sharing assistance through the marketplaces, and 33 percent would be eligible for premium tax credits alone. Among those ineligible for assistance, the most common reason is having income too high to qualify.

In the 15 states that have not expanded Medicaid, 75 percent of vulnerable workers with nongroup coverage before the crisis and their family members would be eligible for assistance, almost entirely because of the ACA's marketplace assistance. Without the marketplaces, only 4 percent of these workers and family members would be eligible for any assistance via traditional Medicaid/CHIP pathways.

Assuming no unemployment compensation is received, fewer vulnerable workers with prior nongroup coverage living in nonexpansion states would be eligible for assistance with the costs of health insurance (69 percent versus 76 percent when unemployment compensation is received). Absent unemployment compensation, 10 percent of these nonexpansion state residents would be eligible for Medicaid/CHIP because they have low incomes and fit the traditional programs' rules (compared with 4 percent when assuming unemployment compensation is received), but 42 percent would be eligible for marketplace subsidies (compared with 71 percent assuming unemployment compensation is received). In this scenario, living in a nonexpansion state is the most common reason for being ineligible for assistance.

Table 3. Eligibility for Coverage Programs Given Job Losses, Workers in Vulnerable Industries and Their Family Members, 2020

Workers and their family members covered by employer-sponsored insurance through a vulnerable industry before the pandemic
Thousands of people

	All States		Expansion States		Nonexpansion States	
	Number	Percent of total	Number	Percent of total	Number	Percent of total
Assuming receipt of unemployment compensation						
Vulnerable Workers & Family Members	11,652	100%	7,734	100%	3,918	100%
Total eligible for assistance	7,992	69%	5,368	69%	2,624	67%
Medicaid/CHIP	3,552	30%	2,908	38%	645	16%
PTCs and CSRs	866	7%	75	1%	791	20%
PTCS only	3,574	31%	2,385	31%	1,189	30%
Total ineligible for assistance	3,660	31%	2,366	31%	1,294	33%
Because of another ESI offer in family	1,031	9%	661	9%	369	9%
Because of high income	1,977	17%	1,417	18%	560	14%
Because of immigration status	415	4%	287	4%	128	3%
Because of residence in a nonexpansion state	237	2%	n/a	n/a	237	6%
Assuming no unemployment compensation received						
Vulnerable Workers & Family Members	11,652	100%	7,734	100%	3,918	100%
Total eligible for assistance	8,350	72%	6,110	79%	2,240	57%
Medicaid/CHIP	5,733	49%	4,805	62%	927	24%
PTCs and CSRs	842	7%	164	2%	678	17%
PTCS only	1,776	15%	1,141	15%	635	16%
Total ineligible for assistance	3,302	28%	1,624	21%	1,678	43%
Because of another ESI offer in family	891	8%	563	7%	328	8%
Because of high income	1,105	9%	773	10%	331	8%
Because of immigration status	415	4%	287	4%	128	3%
Because of residence in a nonexpansion state	891	8%	n/a	n/a	891	23%

Source: Urban Institute Health Insurance Policy Simulation Model 2020.

Notes: CHIP = Children's Health Insurance Program. PTCs = premium tax credits for marketplace plans. CSRs = cost-sharing reductions for marketplace plans. ESI = employer-sponsored insurance. n/a = not applicable. Nonexpansion states are Alabama, Florida, Georgia, Kansas, Mississippi, Missouri, Nebraska, North Carolina, Oklahoma, South Carolina, South Dakota, Tennessee, Texas, Wisconsin, and Wyoming. Though Nebraska has passed a ballot initiative to expand Medicaid eligibility, coverage is not scheduled to begin until October 1, 2020.

The following industries are categorized here as highly vulnerable to large increases in unemployment because of the pandemic: automobile dealers; other motor vehicle dealers; furniture and home furnishings stores; health and personal care stores, except drug stores; clothing stores; shoe stores; jewelry, luggage, and leather goods stores; sporting goods, and hobby and toy stores; gift, novelty, and souvenir shops; vending machine operators; taxi and limousine services; home health care services; child day care services; performing arts, spectator sports, and related industries; museums, art galleries, historic sites, and similar institutions; bowling centers; other amusement, gambling, and recreation industries; traveler accommodations; recreational vehicle parks and camps and rooming and boarding houses; restaurants and other food services; drinking places; barber shops; beauty salons; nail salons and other personal care services; dry cleaning and laundry services.

Workers include both employed and unemployed (i.e., looking for work) people in each industry.

Table 4. Eligibility for Coverage Programs Given Job Losses, Workers in Vulnerable Industries and Their Family Members, 2020

Workers and their family members with ACA-compliant or ACA-noncompliant nongroup coverage before the pandemic
Thousands of people

	All States		Expansion States		Nonexpansion States	
	Number	Percent of total	Number	Percent of total	Number	Percent of total
Assuming receipt of unemployment compensation						
Vulnerable Workers & Family Members	4,401	100%	2,492	100%	1,909	100%
Total eligible for assistance	3,350	76%	1,923	77%	1,427	75%
Medicaid/CHIP	817	19%	733	29%	84	4%
PTCs and CSRs	1,097	25%	262	10%	835	44%
PTCS only	1,436	33%	928	37%	508	27%
Total ineligible for assistance	1,050	24%	569	23%	482	25%
Because of another ESI offer in family	147	3%	92	4%	55	3%
Because of high income	678	15%	441	18%	237	12%
Because of immigration status	61	1%	35	1%	26	1%
Because of residence in a nonexpansion state	164	4%	n/a	n/a	164	9%
Assuming no unemployment compensation received						
Vulnerable Workers & Family Members	4,401	100%	2,492	100%	1,909	100%
Total eligible for assistance	3,038	69%	2,037	82%	1,001	52%
Medicaid/CHIP	1,350	31%	1,157	46%	193	10%
PTCs and CSRs	743	17%	252	10%	491	26%
PTCS only	946	22%	629	25%	318	17%
Total ineligible for assistance	1,362	31%	454	18%	908	48%
Because of another ESI offer in family	136	3%	86	3%	51	3%
Because of high income	523	12%	333	13%	190	10%
Because of immigration status	61	1%	35	1%	26	1%
Because of residence in a nonexpansion state	641	15%	n/a	n/a	641	34%

Source: Urban Institute Health Insurance Policy Simulation Model 2020.

Notes: ACA = Affordable Care Act. CHIP = Children's Health Insurance Program. PTCs = premium tax credits for marketplace plans. CSRs = cost-sharing reductions for marketplace plans. ESI = employer-sponsored insurance. n/a = not applicable. Nonexpansion states are Alabama, Florida, Georgia, Kansas, Mississippi, Missouri, Nebraska, North Carolina, Oklahoma, South Carolina, South Dakota, Tennessee, Texas, Wisconsin, and Wyoming. Though Nebraska has passed a ballot initiative to expand Medicaid eligibility, coverage is not scheduled to begin until October 1, 2020. The following industries are categorized here as highly vulnerable to large increases in unemployment because of the pandemic: automobile dealers; other motor vehicle dealers; furniture and home furnishings stores; health and personal care stores, except drug stores; clothing stores; shoe stores; jewelry, luggage, and leather goods stores; sporting goods, and hobby and toy stores; gift, novelty, and souvenir shops; vending machine operators; taxi and limousine services; home health care services; child day care services; performing arts, spectator sports, and related industries; museums, art galleries, historic sites, and similar institutions; bowling centers; other amusement, gambling, and recreation industries; traveler accommodations; recreational vehicle parks and camps and rooming and boarding houses; restaurants and other food services; drinking places; barber shops; beauty salons; nail salons and other personal care services; dry cleaning and laundry services.

Workers include both employed and unemployed (i.e., looking for work) people in each industry.

Eligibility for Financial Assistance with Health Insurance for Vulnerable Workers and Their Family Members Who Were Uninsured before the COVID-19 Crisis, Assuming Vulnerable Workers Become Unemployed

Table 5 shows vulnerable workers and their family members who were uninsured before the COVID-19 crisis, another subset of the people represented in table 2 (7.8 million of 23.8 million). These previously uninsured people are ineligible for enrollment in ACA-compliant nongroup coverage (with or without financial assistance) in the middle of a plan year, except in the 11 states running their own marketplaces that have chosen to provide a special open enrollment because of the pandemic (California, Colorado, Connecticut, Maryland, Massachusetts, Minnesota, Nevada, New York, Rhode Island, Vermont, and Washington). The federal government could put such a special open enrollment period in place nationally but has so far declined to do so.

Assuming unemployment compensation is received, 35 percent of these workers and their family members would be eligible for either Medicaid/CHIP or marketplace financial assistance. Just under 30 percent would be eligible for Medicaid/CHIP, and only about 6 percent would be eligible for premium tax credits through the marketplaces. Among those ineligible for assistance, the most common reasons are the lack of a special enrollment period in the state (25 percent) and immigration status (22 percent).

In the 15 states that have not expanded Medicaid eligibility under the ACA, 84 percent of these previously uninsured people would not be eligible for any assistance. In expansion states, this is true of 47 percent of the previously uninsured. Overall, eligibility for assistance is much lower for the previously uninsured than for those with prior employer-based or nongroup coverage, but the lack of eligibility for assistance is most stark in nonexpansion states.¹⁰

Assuming unemployment compensation is not received, these

workers' and their family members' eligibility for financial assistance for health insurance would increase modestly in both Medicaid expansion and nonexpansion states. In nonexpansion states, being in the Medicaid eligibility gap is by far the most common reason for being ineligible for assistance. In expansion states, immigration status is the biggest factor.

Income Distribution of Vulnerable Workers and Family Members Ineligible for Financial Assistance with Health Insurance, Assuming Vulnerable Workers Become Unemployed

Table 6 focuses on the vulnerable workers and their family members who would be ineligible for any financial assistance if said workers lose their jobs because of the health crisis. To focus on people with the fewest coverage options, this table also excludes people with an offer of employer-sponsored insurance through a family member in a less vulnerable industry. We categorize these workers and their family members by their post-job loss incomes relative to FPL.

Assuming unemployment compensation is received, we find that 19 percent of the workers and family members ineligible for any assistance (1.6 million people) would have income below 100 percent of the FPL should vulnerable workers lose their jobs. Another 30 percent (2.5 million people) of those ineligible for help would have incomes between 100 and 250 percent of FPL, and about 17 percent would have incomes above 600 percent of FPL. Unsurprisingly, higher-income families are more heavily represented among those with employer-based and private nongroup insurance before the crisis, whereas lower-income people are more heavily represented among those previously uninsured.

Assuming unemployment compensation is not received, ineligible workers and their family members would be much more likely to have incomes below the poverty level (42 percent, compared with 19 percent assuming unemployment compensation is received). Vulnerable families ineligible

for assistance would be substantially less likely to have incomes above 400 percent of FPL if they do not receive unemployment compensation.

Discussion

The ACA's marketplace premium tax credits, cost-sharing reductions, and expanded Medicaid eligibility (the latter in place in 35 states and the District of Columbia) provide subsidized health insurance options for the majority of workers most vulnerable to losing their jobs because of the COVID-19 pandemic. This is true regardless of whether workers had employer-based insurance through a vulnerable industry, had private nongroup insurance, or were uninsured before the crisis. Differences in eligibility for assistance between workers living in Medicaid expansion and nonexpansion states are particularly stark for workers (compared with family members) and for those who do not receive unemployment compensation. Children are eligible for Medicaid or CHIP at much higher income levels than adults in all states, regardless of whether states expanded Medicaid under the ACA; consequently, the differences between eligibility for family members in expansion versus nonexpansion states are smaller than the eligibility differences for workers. Plus, as we show, without the additional income provided by unemployment compensation benefits, newly unemployed workers would be less likely to qualify for marketplace premium tax credits and would therefore be more likely to fall into the Medicaid eligibility gap if they live in a state that has not expanded Medicaid under the ACA.

When unemployment compensation is received in full, the differences in eligibility for either marketplace premium tax credits or Medicaid/CHIP between people in expansion and nonexpansion states are smaller than one might expect. However, even assuming receipt of full unemployment compensation, many more people are eligible for Medicaid/CHIP in expansion states, and the financial assistance and health insurance coverage offered through those programs are considerably more generous than the partial subsidization

Table 5. Eligibility for Coverage Programs Given Job Losses, Workers in Vulnerable Industries and Their Family Members, 2020

Workers and their family members uninsured before the pandemic
Thousands of people

	All States		Expansion States		Nonexpansion States	
	Number	Percent of total	Number	Percent of total	Number	Percent of total
Assuming receipt of unemployment compensation						
Vulnerable Workers & Family Members	7,759	100%	3,917	100%	3,842	100%
Total eligible for assistance	2,707	35%	2,079	53%	628	16%
Medicaid/CHIP	2,254	29%	1,626	42%	628	16%
PTCs and CSRs	44	1%	44	1%	0	0%
PTCS only	409	5%	409	10%	0	0%
Total ineligible for assistance	5,052	65%	1,838	47%	3,214	84%
Because of another ESI offer in family	172	2%	87	2%	85	2%
Because of high income	478	6%	278	7%	200	5%
Because of immigration status	1,675	22%	991	25%	684	18%
Because of residence in a nonexpansion state	762	10%	n/a	n/a	762	20%
Because of lack of special enrollment period in state	1,966	25%	482	12%	1,484	39%
Assuming no unemployment compensation received						
Vulnerable Workers & Family Members	7,759	100%	3,917	100%	3,842	100%
Total eligible for assistance	3,177	41%	2,338	60%	839	22%
Medicaid/CHIP	2,906	37%	2,066	53%	839	22%
PTCs and CSRs	61	1%	61	2%	0	0%
PTCS only	210	3%	210	5%	0	0%
Total ineligible for assistance	4,582	59%	1,579	40%	3,003	78%
Because of another ESI offer in family	157	2%	79	2%	78	2%
Because of high income	355	5%	202	5%	153	4%
Because of immigration status	1,675	22%	991	25%	684	18%
Because of residence in a nonexpansion state	1,317	17%	n/a	n/a	1,317	34%
Because of lack of special enrollment period in state	1,078	14%	307	8%	771	20%

Source: Urban Institute Health Insurance Policy Simulation Model 2020.

Notes: CHIP = Children's Health Insurance Program. PTCs = premium tax credits for marketplace plans. CSRs = cost-sharing reductions for marketplace plans. ESI = employer-sponsored insurance. n/a = not applicable. Nonexpansion states are Alabama, Florida, Georgia, Kansas, Mississippi, Missouri, Nebraska, North Carolina, Oklahoma, South Carolina, South Dakota, Tennessee, Texas, Wisconsin, and Wyoming. Though Nebraska has passed a ballot initiative to expand Medicaid eligibility, coverage is not scheduled to begin until October 1, 2020.

The following industries are categorized here as highly vulnerable to large increases in unemployment because of the pandemic: automobile dealers; other motor vehicle dealers; furniture and home furnishings stores; health and personal care stores, except drug stores; clothing stores; shoe stores; jewelry, luggage, and leather goods stores; sporting goods, and hobby and toy stores; gift, novelty, and souvenir shops; vending machine operators; taxi and limousine services; home health care services; child day care services; performing arts, spectator sports, and related industries; museums, art galleries, historic sites, and similar institutions; bowling centers; other amusement, gambling, and recreation industries; traveler accommodations; recreational vehicle parks and camps and rooming and boarding houses; restaurants and other food services; drinking places; barber shops; beauty salons; nail salons and other personal care services; dry cleaning and laundry services.

Workers include both employed and unemployed (i.e., looking for work) people in each industry.

Table 6. Workers in Vulnerable Industries and Their Family Members Ineligible for Any Assistance with Insurance Costs If Job Lost

Population excludes those with an employer-sponsored coverage offer through a family member in a less vulnerable industry

Thousands of people

	Income below 100% FPL		100–250% FPL		250–400% FPL		400–600% FPL		600% FPL+		All Incomes	
	Number	Percent of total	Number	Percent of total	Number	Percent of total	Number	Percent of total	Number	Percent of total	Number	Percent of total
Assuming receipt of unemployment compensation												
Workers and family members with ESI through a vulnerable industry precrisis	264	10%	209	8%	98	4%	1,233	47%	824	31%	2,629	100%
Workers in vulnerable industries and family members with nongroup coverage precrisis	159	18%	25	3%	16	2%	348	39%	357	39%	903	100%
Workers in vulnerable industries and family members uninsured precrisis	1,198	25%	2,282	47%	827	17%	336	7%	236	5%	4,880	100%
Total workers and family members ineligible for assistance	1,621	19%	2,516	30%	941	11%	1,917	23%	1,417	17%	8,412	100%
Assuming no unemployment compensation received												
Workers and family members with ESI through a vulnerable industry precrisis	947	39%	216	9%	96	4%	614	25%	538	22%	2,411	100.0%
Workers in vulnerable industries and family members with nongroup coverage precrisis	640	52%	24	2%	15	1%	239	19%	308	25%	1,226	100.0%
Workers in vulnerable industries and family members uninsured precrisis	1,777	40%	1,681	38%	525	12%	241	5%	202	5%	4,425	100.0%
Total workers and family members ineligible for assistance	3,363	42%	1,921	24%	637	8%	1,094	14%	1,048	13%	8,062	100.0%

Source: Urban Institute Health Insurance Policy Simulation Model 2020.

Notes: CHIP = Children's Health Insurance Program. PTCs = premium tax credits for marketplace plans. CSRs = cost-sharing reductions for marketplace plans. ESI = employer-sponsored insurance. n/a = not applicable. FPL = federal poverty level. Nonexpansion states are Alabama, Florida, Georgia, Kansas, Mississippi, Missouri, Nebraska, North Carolina, Oklahoma, South Carolina, South Dakota, Tennessee, Texas, Wisconsin, and Wyoming.

Though Nebraska has passed a ballot initiative to expand Medicaid eligibility, coverage is not scheduled to begin until October 1, 2020.

The following industries are categorized here as highly vulnerable to large increases in unemployment because of the pandemic: automobile dealers; other motor vehicle dealers; furniture and home furnishings stores; health and personal care stores, except drug stores; clothing stores; shoe stores; jewelry, luggage, and leather goods stores; sporting goods, and hobby and toy stores; gift, novelty, and souvenir shops; vending machine operators; taxi and limousine services; home health care services; child day care services; performing arts, spectator sports, and related industries; museums, art galleries, historic sites, and similar institutions; bowling centers; other amusement, gambling, and recreation industries; traveler accommodations; recreational vehicle parks and camps and rooming and boarding houses; restaurants and other food services; drinking places; barber shops; beauty salons; nail salons and other personal care services; dry cleaning and laundry services.

Workers include both employed and unemployed (i.e., looking for work) people in each industry.

provided through the marketplaces. Consequently, in either scenario (receipt of unemployment compensation or not), a much larger share of vulnerable families will be eligible for more comprehensive insurance coverage at a lower price if they live in state that expanded Medicaid eligibility under the ACA.

In addition, though many workers and their family members will be eligible for premium tax credits when newly unemployed, less than half as many will be eligible for the tax credits and cost-sharing reductions as will be eligible for the tax credits alone. Therefore, some people will continue to find even subsidized premiums and their associated cost-sharing requirements expensive, especially given the current economic uncertainty and these workers' own recent job losses. Increasing subsidies for marketplace coverage would encourage more families eligible for assistance to enroll, reducing the expected increase in the number of Americans uninsured and increasing the likelihood that those contracting the coronavirus can seek necessary medical care without incurring high financial burdens.

The number of workers and family members who enroll in the health insurance programs for which they are eligible in their current circumstances will depend significantly on their awareness of the assistance available to them and the ease with which they can access it. Just under half of these workers had employer-based insurance before the onset of the pandemic and spike in job losses. Thus, many people may not even consider that they may be eligible for public insurance programs, which they may identify with very different circumstances from their own typical situations. States and the federal government could help these workers by using press conferences, social media, and public service announcements to remind workers affected by the economic downturn that they may be eligible for substantial financial help obtaining and maintaining health insurance coverage. In addition, increasing the number of assisters to make it easier for these families to apply for and receive help in a

timely way will likely increase enrollment and insurance coverage.

Though eligible people can apply for Medicaid or CHIP at any time, those losing employer-based insurance are only able to enroll in marketplace coverage (with or without subsidies) for 60 days after losing their job or coverage. Consequently, it is important for these workers to apply for marketplace coverage soon after losing their jobs, something many may not recognize. Again, employers and governments at all levels should actively communicate this so that workers do not lose their opportunity to obtain coverage.

The federal government has thus far declined to provide a special open enrollment period for nongroup coverage and marketplace assistance because of the pandemic; eleven of the 12 states with state-based marketplaces have done so, however. This means many of the nation's workers and their family members who were previously uninsured and have now experienced a significant income loss do not have access to nongroup coverage or subsidies as they face the risks associated with the spreading virus. The 39 states relying on the federal government's Healthcare.gov platform cannot implement a special open enrollment period on their own. Thus, the federal government could expand the reach of assistance in this crisis period by implementing a national special open enrollment period.

In addition, states that have thus far declined to expand Medicaid eligibility under the ACA can still choose to do so. As noted elsewhere,¹¹ the Centers for Medicare & Medicaid Services have been able to work quickly and effectively in the past to help states implement expansions in short periods. As this analysis has demonstrated, doing so would significantly increase the number of vulnerable workers and their family members eligible for very low- or no-cost comprehensive insurance coverage as they struggle with income losses and increased health care risks.

Appendix Table 1. Eligibility for Coverage Programs Given Job Loss, Workers in Vulnerable Industries and Their Family Members, 2020

Includes people with employer-based insurance through a vulnerable industry, with private nongroup insurance, or uninsured before the pandemic
Thousands of people

	All States		Expansion States		Nonexpansion States	
	Number	Percent of total	Number	Percent of total	Number	Percent of total
<i>Assuming receipt of unemployment compensation</i>						
Vulnerable Workers	15,403	100%	9,127	100%	6,275	100%
Total eligible for assistance	9,338	61%	6,336	69%	3,003	48%
Medicaid/CHIP	3,780	25%	3,347	37%	432	7%
PTCs and CSRs	1,552	10%	200	2%	1,352	22%
PTCS only	4,007	26%	2,789	31%	1,218	19%
Total ineligible for assistance	6,064	39%	2,792	31%	3,273	52%
Because of another ESI offer in family	547	4%	343	4%	204	3%
Because of high income	1,732	11%	1,212	13%	520	8%
Because of immigration status	1,510	10%	947	10%	563	9%
Because of residence in a nonexpansion state	885	6%	n/a	n/a	885	14%
Because of lack of special enrollment period in state	1,390	9%	290	3%	1,100	18%
Family Members of Vulnerable Workers	8,409	100%	5,015	100%	3,394	100%
Total eligible for assistance	4,712	56%	3,035	61%	1,677	49%
Medicaid/CHIP	2,844	34%	1,920	38%	925	27%
PTCs and CSRs	455	5%	181	4%	274	8%
PTCS only	1,412	17%	934	19%	478	14%
Total ineligible for assistance	3,698	44%	1,981	39%	1,717	51%
Because of another ESI offer in family	803	10%	498	10%	305	9%
Because of high income	1,400	17%	924	18%	476	14%
Because of immigration status	641	8%	366	7%	275	8%
Because of residence in a nonexpansion state	277	3%	n/a	n/a	277	8%
Because of lack of special enrollment period in state	577	7%	192	4%	384	11%

Appendix Table 1. Eligibility for Coverage Programs Given Job Loss, Workers in Vulnerable Industries and Their Family Members, 2020 (continued)

Includes people with employer-based insurance through a vulnerable industry, with private nongroup insurance, or uninsured before the pandemic
Thousands of people

Assuming no unemployment compensation received

Vulnerable Workers	15,403	100%	9,127	100%	6,275	100%
Total eligible for assistance	9,477	62%	7,120	78%	2,357	38%
Medicaid/CHIP	6,635	43%	5,724	63%	910	15%
PTCs and CSRs	1,131	7%	245	3%	886	14%
PTCS only	1,711	11%	1,151	13%	561	9%
Total ineligible for assistance	5,926	38%	2,008	22%	3,918	62%
Because of another ESI offer in family	487	3%	300	3%	187	3%
Because of high income	939	6%	630	7%	309	5%
Because of immigration status	1,510	10%	947	10%	563	9%
Because of residence in a nonexpansion state	2,418	16%	n/a	n/a	2,418	39%
Because of lack of special enrollment period in state	572	4%	130	1%	442	7%
Family Members of Vulnerable Workers	8,409	100%	5,015	100%	3,394	100%
Total eligible for assistance	5,089	61%	3,365	67%	1,723	51%
Medicaid/CHIP	3,353	40%	2,304	46%	1,049	31%
PTCs and CSRs	515	6%	232	5%	283	8%
PTCS only	1,221	15%	829	17%	391	12%
Total ineligible for assistance	3,321	39%	1,650	33%	1,671	49%
Because of another ESI offer in family	698	8%	428	9%	270	8%
Because of high income	1,044	12%	679	14%	365	11%
Because of immigration status	641	8%	366	7%	275	8%
Because of residence in a nonexpansion state	431	5%	n/a	n/a	431	13%
Because of lack of special enrollment period in state	506	6%	177	4%	329	10%

Source: Urban Institute Health Insurance Policy Simulation Model 2020.

Notes: CHIP = Children's Health Insurance Program. PTCs = premium tax credits for marketplace plans. CSRs = cost-sharing reductions for marketplace plans. ESI = employer-sponsored insurance. n/a = not applicable. Nonexpansion states are Alabama, Florida, Georgia, Kansas, Mississippi, Missouri, Nebraska, North Carolina, Oklahoma, South Carolina, South Dakota, Tennessee, Texas, Wisconsin, and Wyoming. Though Nebraska has passed a ballot initiative to expand Medicaid eligibility, coverage is not scheduled to begin until October 1, 2020.

The following industries are categorized here as highly vulnerable to large increases in unemployment because of the pandemic: automobile dealers; other motor vehicle dealers; furniture and home furnishings stores; health and personal care stores, except drug stores; clothing stores; shoe stores; jewelry, luggage, and leather goods stores; sporting goods, and hobby and toy stores; gift, novelty, and souvenir shops; vending machine operators; taxi and limousine services; home health care services; child day care services; performing arts, spectator sports, and related industries; museums, art galleries, historic sites, and similar institutions; bowling centers; other amusement, gambling, and recreation industries; traveler accommodations; recreational vehicle parks and camps and rooming and boarding houses; restaurants and other food services; drinking places; barber shops; beauty salons; nail salons and other personal care services; dry cleaning and laundry services.

Workers include both employed and unemployed (i.e., looking for work) people in each industry.

Appendix Table 2. Eligibility for Coverage Programs Given Job Loss, Workers in Vulnerable Industries and Their Family Members, 2020

Workers and their family members covered by employer-sponsored insurance through a vulnerable industry before the pandemic

Thousands of people

	All States		Expansion States		Nonexpansion States	
	Number	Percent of total	Number	Percent of total	Number	Percent of total
Assuming receipt of unemployment compensation						
Workers with ESI Coverage through a Vulnerable Industry Prepandemic	7,399	100%	4,937	100%	2,463	100%
Total eligible for assistance	5,327	72%	3,614	73%	1,713	70%
Medicaid/CHIP	1,829	25%	1,705	35%	124	5%
PTCs and CSRs	734	10%	35	1%	698	28%
PTCS only	2,765	37%	1,874	38%	891	36%
Total ineligible for assistance	2,072	28%	1,322	27%	750	30%
Because of another ESI offer in family	432	6%	277	6%	155	6%
Because of high income	1,157	16%	842	17%	315	13%
Because of immigration status	285	4%	203	4%	82	3%
Because of residence in a nonexpansion state	199	3%	n/a	n/a	199	8%
Family Members with ESI Coverage through a Vulnerable Industry Prepandemic	4,253	100%	2,797	100%	1,455	100%
Total eligible for assistance	2,665	63%	1,754	63%	912	63%
Medicaid/CHIP	1,724	41%	1,202	43%	521	36%
PTCs and CSRs	133	3%	40	1%	92	6%
PTCS only	809	19%	511	18%	298	20%
Total ineligible for assistance	1,587	37%	1,044	37%	544	37%
Because of another ESI offer in family	599	14%	384	14%	214	15%
Because of high income	820	19%	575	21%	245	17%
Because of immigration status	130	3%	84	3%	46	3%
Because of residence in a nonexpansion state	38	1%	n/a	n/a	38	3%

Appendix Table 2. Eligibility for Coverage Programs Given Job Loss, Workers in Vulnerable Industries and Their Family Members, 2020 (continued)

Workers and their family members covered by employer-sponsored insurance through a vulnerable industry before the pandemic
Thousands of people

Assuming no unemployment compensation received

Workers with ESI Coverage through a Vulnerable Industry Prepandemic	7,399	100%	4,937	100%	2,463	100%
Total eligible for assistance	5,378	73%	4,104	83%	1,275	52%
Medicaid/CHIP	3,648	49%	3,330	67%	319	13%
PTCs and CSRs	649	9%	85	2%	564	23%
PTCS only	1,081	15%	689	14%	392	16%
Total ineligible for assistance	2,021	27%	833	17%	1,188	48%
Because of another ESI offer in family	383	5%	241	5%	142	6%
Because of high income	552	7%	389	8%	163	7%
Because of immigration status	285	4%	203	4%	82	3%
Because of residence in a nonexpansion state	801	11%	n/a	n/a	801	33%
Family Members with ESI Coverage through a Vulnerable Industry Prepandemic	4,253	100%	2,797	100%	1,455	100%
Total eligible for assistance	2,971	70%	2,006	72%	965	66%
Medicaid/CHIP	2,084	49%	1,476	53%	609	42%
PTCs and CSRs	193	5%	79	3%	114	8%
PTCS only	694	16%	452	16%	243	17%
Total ineligible for assistance	1,281	30%	791	28%	490	34%
Because of another ESI offer in family	509	12%	323	12%	186	13%
Because of high income	553	13%	384	14%	168	12%
Because of immigration status	130	3%	84	3%	46	3%
Because of residence in a nonexpansion state	90	2%	n/a	n/a	90	6%

Source: Urban Institute Health Insurance Policy Simulation Model 2020.

Notes: CHIP = Children's Health Insurance Program. PTCs = premium tax credits for marketplace plans. CSRs = cost-sharing reductions for marketplace plans. ESI = employer-sponsored insurance. n/a = not applicable. Nonexpansion states are Alabama, Florida, Georgia, Kansas, Mississippi, Missouri, Nebraska, North Carolina, Oklahoma, South Carolina, South Dakota, Tennessee, Texas, Wisconsin, and Wyoming. Though Nebraska has passed a ballot initiative to expand Medicaid eligibility, coverage is not scheduled to begin until October 1, 2020.

The following industries are categorized here as highly vulnerable to large increases in unemployment because of the pandemic: automobile dealers; other motor vehicle dealers; furniture and home furnishings stores; health and personal care stores, except drug stores; clothing stores; shoe stores; jewelry, luggage, and leather goods stores; sporting goods, and hobby and toy stores; gift, novelty, and souvenir shops; vending machine operators; taxi and limousine services; home health care services; child day care services; performing arts, spectator sports, and related industries; museums, art galleries, historic sites, and similar institutions; bowling centers; other amusement, gambling, and recreation industries; traveler accommodations; recreational vehicle parks and camps and rooming and boarding houses; restaurants and other food services; drinking places; barber shops; beauty salons; nail salons and other personal care services; dry cleaning and laundry services.

Workers include both employed and unemployed (i.e., looking for work) people in each industry.

Appendix Table 3. Eligibility for Coverage Programs Given Job Loss, Workers in Vulnerable Industries and Their Family Members, 2020

Workers and their family members with ACA-compliant or ACA-noncompliant nongroup coverage before the pandemic
Thousands of people

	All States		Expansion States		Nonexpansion States	
	Number	Percent of total	Number	Percent of total	Number	Percent of total
<i>Assuming receipt of unemployment compensation</i>						
Workers with Nongroup Coverage Prepandemic	2,943	100%	1,665	100%	1,277	100%
Total eligible for assistance	2,377	81%	1,369	82%	1,008	79%
Medicaid/CHIP	611	21%	584	35%	27	2%
PTCs and CSRs	800	27%	147	9%	654	51%
PTCS only	966	33%	638	38%	327	26%
Total ineligible for assistance	565	19%	296	18%	269	21%
Because of another ESI offer in family	53	2%	34	2%	19	1%
Because of high income	343	12%	233	14%	109	9%
Because of immigration status	48	2%	29	2%	20	2%
Because of residence in a nonexpansion state	121	4%	n/a	n/a	121	9%
Family Members with Nongroup Coverage Prepandemic	1,458	100%	827	100%	632	100%
Total eligible for assistance	973	67%	554	67%	419	66%
Medicaid/CHIP	206	14%	149	18%	57	9%
PTCs and CSRs	297	20%	115	14%	182	29%
PTCS only	471	32%	290	35%	180	29%
Total ineligible for assistance	485	33%	273	33%	212	34%
Because of another ESI offer in family	94	6%	58	7%	36	6%
Because of high income	335	23%	208	25%	127	20%
Because of immigration status	13	1%	7	1%	6	1%
Because of residence in a nonexpansion state	43	3%	n/a	n/a	43	7%

Appendix Table 3. Eligibility for Coverage Programs Given Job Loss, Workers in Vulnerable Industries and Their Family Members, 2020 (continued)

Workers and their family members with ACA-compliant or ACA-noncompliant nongroup coverage before the pandemic
Thousands of people

Assuming no unemployment compensation received

Workers with Nongroup Coverage Prepandemic	2,943	100%	1,665	100%	1,277	100%
Total eligible for assistance	2,052	70%	1,446	87%	606	47%
Medicaid/CHIP	1,067	36%	951	57%	116	9%
PTCs and CSRs	458	16%	136	8%	321	25%
PTCS only	527	18%	359	22%	169	13%
Total ineligible for assistance	891	30%	219	13%	671	53%
Because of another ESI offer in family	50	2%	32	2%	18	1%
Because of high income	240	8%	159	10%	81	6%
Because of immigration status	48	2%	29	2%	20	2%
Because of residence in a nonexpansion state	552	19%	n/a	n/a	552	43%
Family Members with Nongroup Coverage Prepandemic	1,458	100%	827	100%	632	100%
Total eligible for assistance	987	68%	592	72%	395	63%
Medicaid/CHIP	283	19%	206	25%	77	12%
PTCs and CSRs	285	20%	116	14%	169	27%
PTCS only	419	29%	270	33%	149	24%
Total ineligible for assistance	472	32%	235	28%	237	37%
Because of another ESI offer in family	87	6%	54	6%	33	5%
Because of high income	283	19%	175	21%	109	17%
Because of immigration status	13	1%	7	1%	6	1%
Because of residence in a nonexpansion state	89	6%	n/a	n/a	89	14%

Source: Urban Institute Health Insurance Policy Simulation Model 2020.

Notes: CHIP = Children's Health Insurance Program. PTCs = premium tax credits for marketplace plans. CSRs = cost-sharing reductions for marketplace plans. ESI = employer-sponsored insurance. n/a = not applicable. Nonexpansion states are Alabama, Florida, Georgia, Kansas, Mississippi, Missouri, Nebraska, North Carolina, Oklahoma, South Carolina, South Dakota, Tennessee, Texas, Wisconsin, and Wyoming. Though Nebraska has passed a ballot initiative to expand Medicaid eligibility, coverage is not scheduled to begin until October 1, 2020.

The following industries are categorized here as highly vulnerable to large increases in unemployment because of the pandemic: automobile dealers; other motor vehicle dealers; furniture and home furnishings stores; health and personal care stores, except drug stores; clothing stores; shoe stores; jewelry, luggage, and leather goods stores; sporting goods, and hobby and toy stores; gift, novelty, and souvenir shops; vending machine operators; taxi and limousine services; home health care services; child day care services; performing arts, spectator sports, and related industries; museums, art galleries, historic sites, and similar institutions; bowling centers; other amusement, gambling, and recreation industries; traveler accommodations; recreational vehicle parks and camps and rooming and boarding houses; restaurants and other food services; drinking places; barber shops; beauty salons; nail salons and other personal care services; dry cleaning and laundry services.

Workers include both employed and unemployed (i.e., looking for work) people in each industry.

Appendix Table 4. Eligibility for Coverage Programs Given Job Loss, Workers in Vulnerable Industries and Their Family Members, 2020

Workers and their family members uninsured before the pandemic
Thousands of people

	All States		Expansion States		Nonexpansion States	
	Number	Percent of total	Number	Percent of total	Number	Percent of total
<i>Assuming receipt of unemployment compensation</i>						
Workers Uninsured Prepandemic	5,061	100%	2,525	100%	2,535	100%
Total eligible for assistance	1,634	32%	1,352	54%	282	11%
Medicaid/CHIP	1,340	26%	1,058	42%	282	11%
PTCs and CSRs	18	0%	18	1%	0	0%
PTCS only	276	5%	276	11%	0	0%
Total ineligible for assistance	3,426	68%	1,173	46%	2,253	89%
Because of another ESI offer in family	62	1%	32	1%	30	1%
Because of high income	233	5%	137	5%	97	4%
Because of immigration status	1,176	23%	715	28%	461	18%
Because of residence in a nonexpansion state	565	11%	n/a	n/a	565	22%
Because of lack of special enrollment period in state	1,390	27%	290	11%	1,100	43%
Family Members Uninsured Prepandemic	2,699	100%	1,392	100%	1,307	100%
Total eligible for assistance	1,073	40%	727	52%	346	26%
Medicaid/CHIP	914	34%	568	41%	346	26%
PTCs and CSRs	26	1%	26	2%	0	0%
PTCS only	133	5%	133	10%	0	0%
Total ineligible for assistance	1,626	60%	665	48%	961	74%
Because of another ESI offer in family	110	4%	55	4%	55	4%
Because of high income	244	9%	141	10%	103	8%
Because of immigration status	498	18%	276	20%	222	17%
Because of residence in a nonexpansion state	196	7%	n/a	n/a	196	15%
Because of lack of special enrollment period in state	577	21%	192	14%	384	29%

Appendix Table 4. Eligibility for Coverage Programs Given Job Loss, Workers in Vulnerable Industries and Their Family Members, 2020 (continued)

Workers and their family members uninsured before the pandemic

Thousands of people

Assuming no unemployment compensation received

Workers Uninsured Prepandemic	5,061	100%	2,525	100%	2,535	100%
Total eligible for assistance	2,047	40%	1,570	62%	476	19%
Medicaid/CHIP	1,920	38%	1,444	57%	476	19%
PTCs and CSRs	24	0%	24	1%	0	0%
PTCS only	103	2%	103	4%	0	0%
Total ineligible for assistance	3,014	60%	955	38%	2,059	81%
Because of another ESI offer in family	54	1%	27	1%	27	1%
Because of high income	147	3%	82	3%	65	3%
Because of immigration status	1,176	23%	715	28%	461	18%
Because of residence in a nonexpansion state	1,064	21%	n/a	n/a	1,064	42%
Because of lack of special enrollment period in state	572	11%	130	5%	442	17%
Family Members Uninsured Prepandemic	2,699	100%	1,392	100%	1,307	100%
Total eligible for assistance	1,131	42%	767	55%	363	28%
Medicaid/CHIP	986	37%	623	45%	363	28%
PTCs and CSRs	37	1%	37	3%	0	0%
PTCS only	108	4%	108	8%	0	0%
Total ineligible for assistance	1,568	58%	624	45%	944	72%
Because of another ESI offer in family	103	4%	52	4%	51	4%
Because of high income	208	8%	120	9%	88	7%
Because of immigration status	498	18%	276	20%	222	17%
Because of residence in a nonexpansion state	253	9%	n/a	n/a	253	19%
Because of lack of special enrollment period in state	506	19%	177	13%	329	25%

Source: Urban Institute Health Insurance Policy Simulation Model 2020.

Notes: CHIP = Children's Health Insurance Program. PTCs = premium tax credits for marketplace plans. CSRs = cost-sharing reductions for marketplace plans. ESI = employer-sponsored insurance. n/a = not applicable. Nonexpansion states are Alabama, Florida, Georgia, Kansas, Mississippi, Missouri, Nebraska, North Carolina, Oklahoma, South Carolina, South Dakota, Tennessee, Texas, Wisconsin, and Wyoming. Though Nebraska has passed a ballot initiative to expand Medicaid eligibility, coverage is not scheduled to begin until October 1, 2020.

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Workers include both employed and unemployed (i.e., looking for work) people in each industry.

NOTES

- 1 Berube A, Bateman N. *Who Are the Workers Already Impacted by the COVID-19 Recession?* Washington: Brookings Institution; 2020. <https://www.brookings.edu/research/who-are-the-workers-already-impacted-by-the-covid-19-recession/>. Accessed April 20, 2020.
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- 5 Buettgens M, Banthin J, Simpson M, Wang R. *The Health Insurance Policy Simulation Model for 2020: Current Law Baseline and Methodology*. Washington: Urban Institute; forthcoming.
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- 7 U.S. Department of Labor Employment and Training Administration. *Significant Provisions of State Unemployment Insurance Laws Effective January 2020*. Washington: U.S. Department of Labor; 2020. <https://oui.doleta.gov/unemploy/content/sigpros/2020-2029/January2020.pdf>. Accessed April 20, 2020.
- 8 The uncertainty surrounding future income and the consequences of reconciling premium tax credits at year end will likely reduce take-up of marketplace subsidized coverage to some degree.
- 9 To receive the increased federal matching rate provided during the pandemic, states cannot remove Medicaid enrollees from the program without enrollees requesting removal.
- 10 In addition, no nonexpansion state runs its own state-based marketplace; consequently, none of them could institute a special open enrollment period on its own, even if it wished to do so. Relying on the Healthcare.gov platform requires the federal government to implement a special open enrollment period in those states. All states running their own marketplaces have expanded Medicaid and, except Idaho, have each implemented a special open enrollment period because of the pandemic.
- 11 Blumberg LJ, Mann C. Quickly expanding Medicaid eligibility as an urgent response to the coronavirus pandemic. Urban Institute. 2020. <https://www.urban.org/research/publication/quickly-expanding-medicaid-eligibility-urgent-response-coronavirus-pandemic>. Accessed April 20, 2020.

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