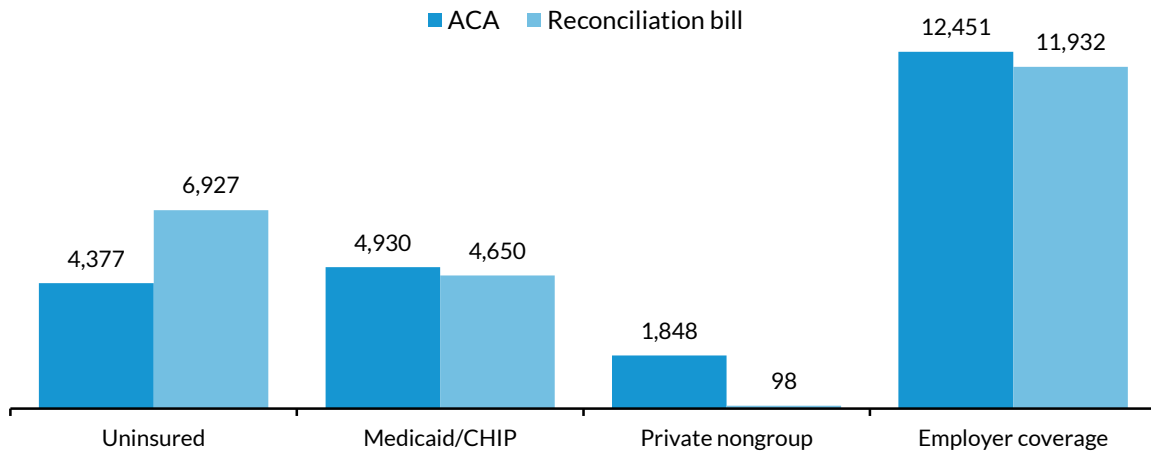


## Partial Repeal of the ACA through Reconciliation

### Coverage Implications for Texas Residents

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

**FIGURE 1**  
**Health Insurance Coverage for the Nonelderly in Texas, 2019**  
Thousands of people



Source: Urban Institute analysis using HIPSM 2016.

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**TABLE 1**  
**Distribution of Health Insurance Coverage among Nonelderly Residents of Texas, with the Affordable Care Act and under the Reconciliation Bill, 2019**

	ACA		Reconciliation Bill		Difference (thousands of people)
	Thousands of people	Share of state total	Thousands of people	Share of state total	
<i>Insured</i>	19,984	82%	17,434	72%	-2,550
Employer	12,451	51%	11,932	49%	-519
Nongroup (eligible for tax credit)	941	4%	0	0%	-941
Nongroup (other)	907	4%	98	0%	-810
Medicaid/Children's Health Insurance Program	4,930	20%	4,650	19%	-280
Other (including Medicare)	754	3%	754	3%	0
<i>Uninsured</i>	4,377	18%	6,927	28%	2,550
<b>Total</b>	<b>24,361</b>	<b>100%</b>	<b>24,361</b>	<b>100%</b>	<b>0</b>

Source: Urban Institute analysis using HIPSM 2016.

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TABLE 2

## Characteristics of Texas Residents Losing Coverage under a Reconciliation Bill, 2019

	Thousands of people	Share of state total	Uninsurance rate under ACA	Uninsurance rate under reconciliation bill
<b>Age (years)</b>				
< 18	462	18%	8%	14%
18-24	364	14%	28%	42%
25-34	468	18%	29%	41%
35-44	433	17%	24%	35%
45-54	445	17%	18%	31%
55-64	379	15%	13%	25%
<i>Total</i>	2,550	100%	18%	28%
<b>Family income level</b>				
< 100% FPL	377	15%	25%	32%
100-150% FPL	510	20%	13%	34%
150-200% FPL	332	13%	16%	32%
200-300% FPL	394	15%	15%	27%
300-400% FPL	247	10%	9%	19%
> 400% FPL	691	27%	19%	27%
<i>Total</i>	2,550	100%	18%	28%
<b>Family employment status</b>				
At least one full-time worker	331	13%	27%	37%
Part-time only	269	11%	30%	43%
No worker	1,952	77%	15%	25%
<i>Total</i>	2,550	100%	18%	28%
<b>Race and ethnicity</b>				
White, non-Hispanic	992	39%	11%	21%
Black, non-Hispanic	242	9%	15%	23%
Hispanic	1,110	44%	26%	37%
Asian/Pacific Islander	147	6%	15%	28%
American Indian/Alaska Native	33	1%	16%	27%
Other, non-Hispanic	28	1%	11%	20%
<i>Total</i>	2,550	100%	18%	28%
<b>Adult education attainment</b>				
Less than high school	387	19%	46%	61%
High school	742	36%	27%	40%
Some college	525	26%	18%	30%
College	275	13%	9%	19%
Graduate school	112	5%	6%	15%
<i>Total</i>	2,041	100%	23%	35%

Source: Urban Institute analysis using HIPSMS 2016.

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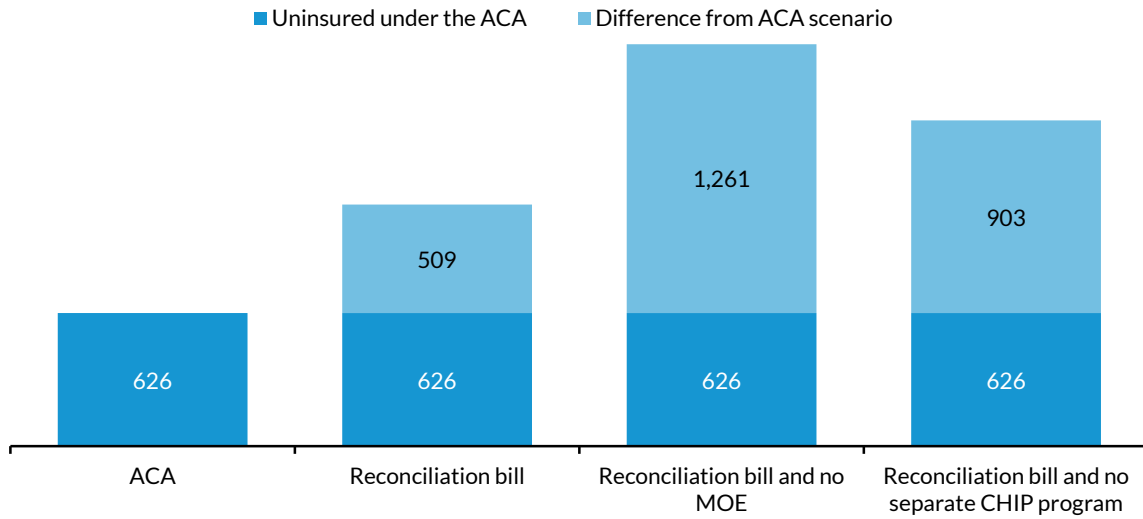
Notes: ACA = Affordable Care Act; FPL = federal poverty level.

Columns may not sum to totals because of rounding.

FIGURE 2

**Uninsured Children in Texas, 2019**

Thousands of children



Source: Urban Institute analysis using HIPSM 2016.

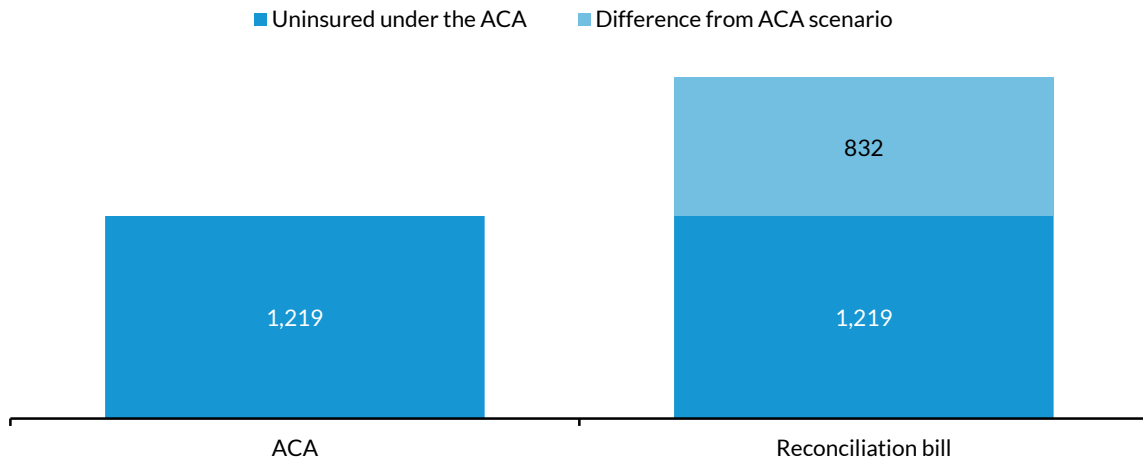
Notes: ACA = Affordable Care Act; CHIP = Children’s Health Insurance Program; MOE = maintenance of eligibility. Children are ages 18 and younger, following Medicaid/CHIP guidelines. Medicaid/CHIP eligibility under the “no MOE” scenario is at federal minima for all states under the reconciliation bill: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

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FIGURE 3

**Uninsured Parents in Texas, 2019**

Thousands of people



Source: Urban Institute analysis using HIPSM 2016.

Note: ACA = Affordable Care Act.

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TABLE 3

## Characteristics of Texas Children Losing Coverage under Reconciliation Bill, 2019

	Losses under Reconciliation		Additional Coverage at Risk under No MOE	
	Thousands of children	Share of state total	Thousands of children	Share of state total
<b>Age</b>				
0-4	99	19%	155	21%
5-18	411	81%	599	79%
<i>Total</i>	<i>510</i>	<i>100%</i>	<i>754</i>	<i>100%</i>
<b>Family income</b>				
< 100% FPL	47	9%	<1	0%
100-150% FPL	44	9%	426	57%
150-200% FPL	48	9%	308	41%
200-300% FPL	128	25%	20	3%
300-400% FPL	73	14%	<1	0%
> 400% FPL	169	33%	<1	0%
<i>Total</i>	<i>510</i>	<i>100%</i>	<i>754</i>	<i>100%</i>
<b>Race and ethnicity</b>				
White, non-Hispanic	196	38%	129	17%
Black, non-Hispanic	33	7%	76	10%
Hispanic	240	47%	509	68%
Asian/Pacific Islander	25	5%	20	3%
American Indian/Alaska Native	5	1%	8	1%
Other, non-Hispanic	10	2%	12	2%
<i>Total</i>	<i>510</i>	<i>100%</i>	<i>754</i>	<i>100%</i>
<b>Family employment status</b>				
At least one full-time worker	441	86%	616	82%
Part-time only	24	5%	45	6%
No worker	24	5%	58	8%
No parent at home	21	4%	35	5%
<i>Total</i>	<i>510</i>	<i>100%</i>	<i>754</i>	<i>100%</i>

Source: Urban Institute analysis using HIPSM 2016.

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

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

TABLE 4

## Characteristics of Texas Parents Losing Coverage under Reconciliation Bill, 2019

	Thousands of parents	Share of state total
<b>Age</b>		
19-24	54	6%
25-34	255	31%
35-44	311	37%
45-54	175	21%
55-64	38	5%
<i>Total</i>	832	100%
<b>Family income</b>		
< 100% FPL	168	20%
100-150% FPL	253	30%
150-200% FPL	75	9%
200-300% FPL	85	10%
300-400% FPL	59	7%
> 400% FPL	192	23%
<i>Total</i>	832	100%
<b>Race and ethnicity</b>		
White, non-Hispanic	288	35%
Black, non-Hispanic	77	9%
Hispanic	405	49%
Asian/Pacific Islander	45	5%
American Indian/Alaska Natives	10	1%
Other, non-Hispanic	6	1%
<i>Total</i>	832	100%
<b>Employment status</b>		
At least one full-time worker	645	78%
Part-time only	69	8%
No worker	118	14%
<i>Total</i>	832	100%

Source: Urban Institute analysis using  
HIPSIM 2016.

Note: FPL = federal poverty level.

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## Acknowledgments

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