

## Partial Repeal of the ACA through Reconciliation

# **Coverage Implications for Tennessee Residents**

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

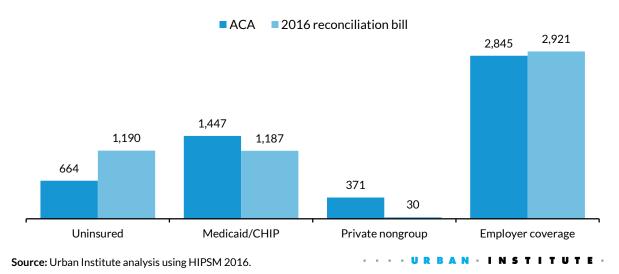


TABLE 1 Distribution of Health Insurance Coverage among Tennessee Residents under Age 65, with the Affordable Care Act and under the 2016 Reconciliation Bill, 2019

	ACA		Reconciliation Bill		Difference
	Thousands of people	Share of state total	Thousands of people	Share of state total	(thousands of people)
Insured	4,906	88%	4,380	79%	-526
Employer	2,845	51%	2,921	52%	76
Nongroup (eligible for tax credit)	173	3%	0	0%	-173
Nongroup (other)	198	4%	30	1%	-168
Medicaid/Children's Health Insurance Program	1,447	26%	1,187	21%	-261
Other (including Medicare)	242	4%	242	4%	0
Uninsured	664	12%	1,190	21%	526
Total	5,570	100%	5,570	100%	0
Source: Urban Institute analysis using I	HIPSM 2016.		U R I	BAN-INS	TITUTE

Source: Urban Institute analysis using HIPSM 2016.

TABLE 2 Characteristics of Tennessee Residents Losing Coverage under the 2016 Reconciliation Bill, 2019

	Thousands of people	Share of state total	Uninsurance rate under ACA	Uninsurance rate under reconciliation bill
Age (years)				_
< 18	75	14%	3%	8%
18-24	76	14%	17%	29%
25-34	106	20%	21%	33%
35-44	92	17%	16%	27%
45-54	91	17%	13%	23%
55-64	87	17%	10%	20%
Total	526	100%	12%	21%
Family income level				
< 100% FPL	125	24%	17%	26%
100-150% FPL	110	21%	10%	29%
150-200% FPL	53	10%	14%	24%
200-300% FPL	71	14%	10%	18%
300-400% FPL	47	9%	6%	13%
> 400% FPL	119	23%	11%	18%
Total	526	100%	12%	21%
Family employment status				
At least one full-time worker	361	69%	9%	18%
Part-time only	67	13%	21%	34%
No worker	98	19%	19%	29%
Total	526	100%	12%	21%
Race and ethnicity				
White, non-Hispanic	393	75%	9%	19%
Black, non-Hispanic	70	13%	11%	18%
Hispanic	37	7%	35%	44%
Asian/Pacific Islander	16	3%	15%	33%
American Indian/Alaska Native	6	1%	18%	29%
Other, non-Hispanic	4	1%	9%	17%
Total	526	100%	12%	21%
Adult education attainment				
Less than high school	54	12%	34%	47%
High school	186	42%	18%	29%
Some college	114	26%	13%	24%
College	62	14%	8%	18%
Graduate school	27	6%	5%	13%
Total	442	100%	15%	27%
Source: Urban Institute analysis using H	HIPSM 2016.	-	· · · U R B A N · I	NSTITUTE -

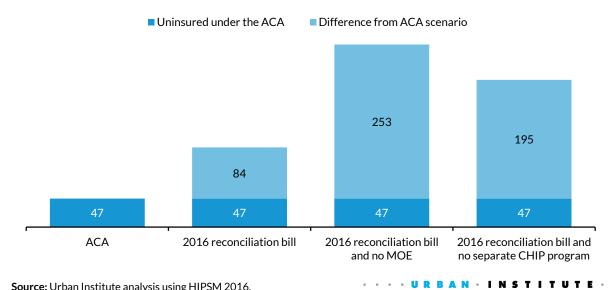
Notes: ACA = Affordable Care Act; FPL = federal poverty level.

Columns may not sum to totals because of rounding.

#### FIGURE 2

#### Uninsured Children in Tennessee, 2019

Thousands of children



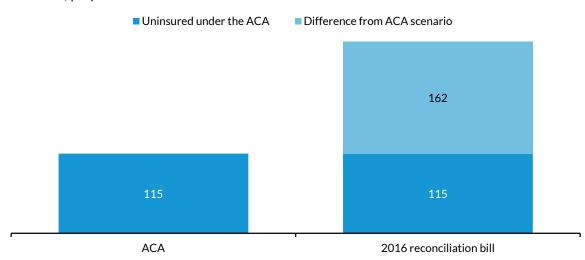
**Source:** Urban Institute analysis using HIPSM 2016.

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

FIGURE 3

### Uninsured Parents in Tennessee, 2019

Thousands of people



Source: Urban Institute analysis using HIPSM 2016.

Note: ACA = Affordable Care Act.

TABLE 3
Characteristics of Tennessee Children Losing Coverage under the 2016 Reconciliation Bill, 2019

	Losses unde	Losses under Reconciliation		Additional Coverage at Risk under No MOE	
	Thousands of children	Share of state total	Thousands of children	Share of state total	
Age					
0-4	17	21%	37	22%	
5-18	67	79%	132	78%	
Total	84	100%	169	100%	
Family income					
< 100% FPL	14	16%	<1	0%	
100-150% FPL	9	11%	76	45%	
150-200% FPL	9	10%	59	35%	
200-300% FPL	14	16%	34	20%	
300-400% FPL	10	12%	<1	0%	
> 400% FPL	29	34%	<1	0%	
Total	84	100%	169	100%	
Race and ethnicity					
White, non-Hispanic	60	71%	107	63%	
Black, non-Hispanic	10	12%	34	20%	
Hispanic	10	11%	22	13%	
Asian/Pacific Islander	2	3%	1	1%	
American Indian/Alaska Native	<1	1%	1	1%	
Other, non-Hispanic	2	2%	3	2%	
Total	84	100%	169	100%	
Family employment status					
At least one full-time worker	69	82%	129	77%	
Part-time only	4	5%	12	7%	
No worker	7	8%	14	8%	
No parent at home	4	5%	13	8%	
Total	84	100%	169	100%	

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

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

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

TABLE 4
Characteristics of Tennessee Parents Losing Coverage under the 2016 Reconciliation Bill, 2019

	Thousands	Chave of state total
	of parents	Share of state total
Age		
19-24	11	7%
25-34	54	33%
35-44	59	36%
45-54	31	19%
55-64	6	4%
Total	162	100%
Family income		
< 100% FPL	60	37%
100-150% FPL	42	26%
150-200% FPL	9	6%
200-300% FPL	16	10%
300-400% FPL	8	5%
> 400% FPL	27	16%
Total	162	100%
Race and ethnicity		
White, non-Hispanic	117	72%
Black, non-Hispanic	19	12%
Hispanic	17	11%
Asian/Pacific Islander	5	3%
American Indian/Alaska Natives	2	1%
Other, non-Hispanic	<1	1%
Total	162	100%
Employment status		
At least one full-time worker	118	73%
Part-time only	16	10%
No worker	28	17%
Total	162	100%

Source: Urban Institute analysis using

HIPSM 2016.

Note: FPL = federal poverty level.

### Acknowledgments

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