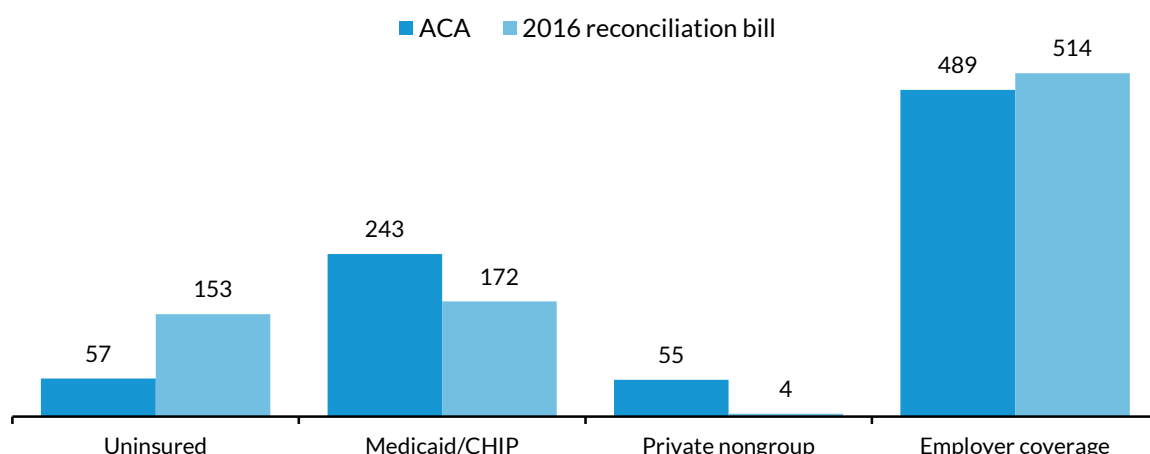


## Partial Repeal of the ACA through Reconciliation Coverage Implications for Rhode Island Residents

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



Source: Urban Institute analysis using HIPSM 2016.

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TABLE 1

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

|   | ACA                    |                         | Reconciliation Bill    |                         | Difference<br>(thousands of<br>people) |
|---|------------------------|-------------------------|------------------------|-------------------------|--|
|   | Thousands<br>of people | Share of<br>state total | Thousands<br>of people | Share of<br>state total |  |
| <i>Insured</i>                                  | 809                    | 93%                     | 713                    | 82%                     | -96                                    |
| Employer  | 489                    | 56%                     | 514                    | 59%                     | 25                                     |
| Nongroup (eligible for tax credit)              | 30                     | 3%                      | 0                      | 0%                      | -30                                    |
| Nongroup (other)                                | 25                     | 3%                      | 4                      | 1%                      | -20                                    |
| Medicaid/Children's Health<br>Insurance Program | 243                    | 28%                     | 172                    | 20%                     | -71                                    |
| Other (including Medicare)                      | 22                     | 3%                      | 22                     | 3%                      | 0                                      |
| <i>Uninsured</i>                                | 57                     | 7%                      | 153                    | 18%                     | 96                                     |
| <b>Total</b>                                    | <b>866</b>             | <b>100%</b>             | <b>866</b>             | <b>100%</b>             | <b>0</b>                               |

Source: Urban Institute analysis using HIPSM 2016.

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TABLE 2

## Characteristics of Rhode Island Residents Losing Coverage under the 2016 Reconciliation Bill, 2019

|                                   | Thousands<br>of people | Share of<br>state total | Uninsurance rate<br>under ACA | Uninsurance rate<br>under<br>reconciliation bill |
|-----------------------------------|------------------------|-------------------------|-------------------------------|--|
| <b>Age (years)</b>                |                        |                         |                               |  |
| < 18                              | 10                     | 10%                     | 2%                            | 7%   |
| 18–24                             | 18                     | 19%                     | 7%                            | 26%  |
| 25–34                             | 23                     | 24%                     | 12%                           | 27%  |
| 35–44                             | 14                     | 15%                     | 10%                           | 21%  |
| 45–54                             | 16                     | 16%                     | 7%                            | 18%  |
| 55–64                             | 15                     | 16%                     | 5%                            | 15%  |
| <i>Total</i>                      | 96                     | 100%                    | 7%                            | 18%  |
| <b>Family income level</b>        |                        |                         |                               |  |
| < 100% FPL                        | 31                     | 33%                     | 5%                            | 22%  |
| 100–150% FPL                      | 13                     | 14%                     | 3%                            | 23%  |
| 150–200% FPL                      | 12                     | 12%                     | 7%                            | 25%  |
| 200–300% FPL                      | 13                     | 13%                     | 8%                            | 19%  |
| 300–400% FPL                      | 9                      | 9%                      | 5%                            | 12%  |
| > 400% FPL                        | 19                     | 19%                     | 8%                            | 14%  |
| <i>Total</i>                      | 96                     | 100%                    | 7%                            | 18%  |
| <b>Family employment status</b>   |                        |                         |                               |  |
| At least one full-time worker     | 55                     | 57%                     | 6%                            | 14%  |
| Part-time only                    | 19                     | 19%                     | 8%                            | 28%  |
| No worker                         | 22                     | 23%                     | 9%                            | 26%  |
| <i>Total</i>                      | 96                     | 100%                    | 7%                            | 18%  |
| <b>Race and ethnicity</b>         |                        |                         |                               |  |
| White, non-Hispanic               | 63                     | 65%                     | 4%                            | 15%  |
| Black, non-Hispanic               | 8                      | 9%                      | 6%                            | 20%  |
| Hispanic                          | 17                     | 18%                     | 18%                           | 29%  |
| Asian/Pacific Islander            | 5                      | 5%                      | 7%                            | 22%  |
| American Indian/Alaska Native     | 1                      | 1%                      | 1%                            | 9%   |
| Other, non-Hispanic               | 3                      | 3%                      | 2%                            | 12%  |
| <i>Total</i>                      | 96                     | 100%                    | 7%                            | 18%  |
| <b>Adult education attainment</b> |                        |                         |                               |  |
| Less than high school             | 10                     | 12%                     | 22%                           | 38%  |
| High school                       | 33                     | 39%                     | 9%                            | 25%  |
| Some college                      | 22                     | 26%                     | 7%                            | 20%  |
| College                           | 13                     | 16%                     | 5%                            | 15%  |
| Graduate school                   | 6                      | 7%                      | 3%                            | 11%  |
| <i>Total</i>                      | 84                     | 100%                    | 8%                            | 21%  |

Source: Urban Institute analysis using HIPSM 2016.

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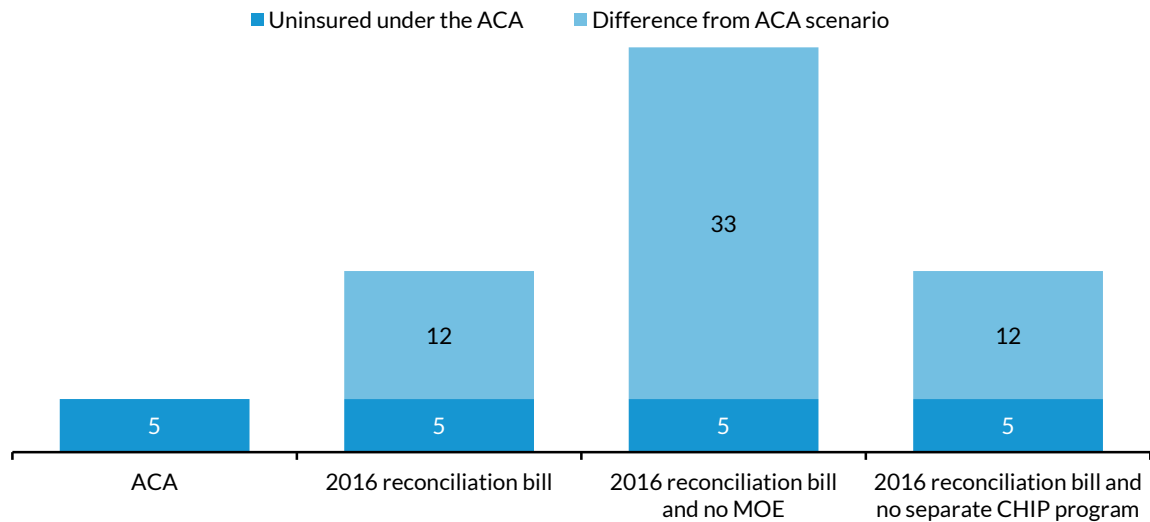
Notes: ACA = Affordable Care Act; FPL = federal poverty level.

Columns may not sum to totals because of rounding.

FIGURE 2

### Uninsured Children in Rhode Island, 2019

Thousands of children



Source: Urban Institute analysis using HIPSM 2016.

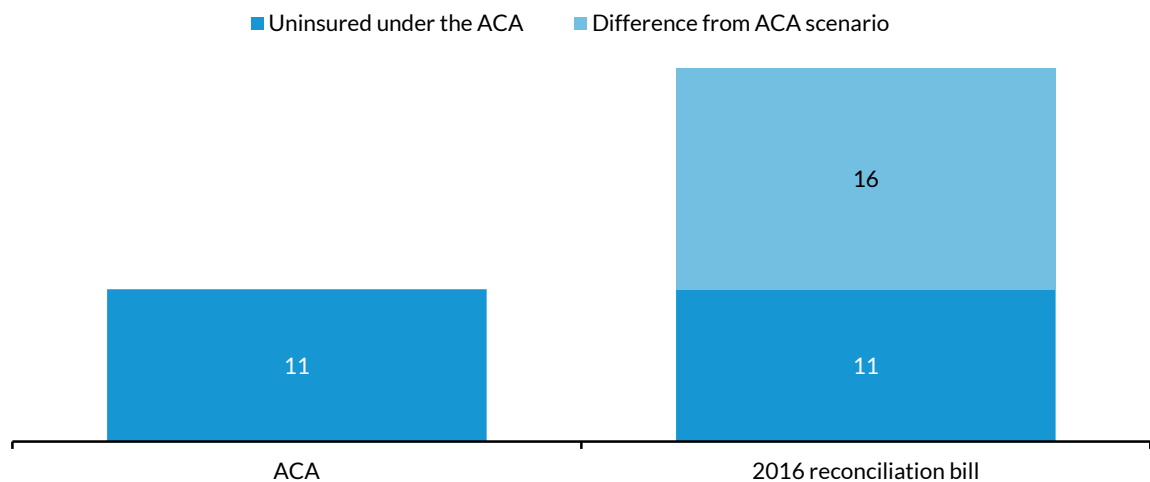
Notes: ACA = Affordable Care Act; CHIP = Children's Health Insurance Program; MOE = maintenance of eligibility. Children are ages 18 and younger, following Medicaid/CHIP guidelines. Medicaid/CHIP eligibility under the "no MOE" scenario is at federal minima for all states under the 2016 reconciliation 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.

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FIGURE 3

### Uninsured Parents in Rhode Island, 2019

Thousands of people



Source: Urban Institute analysis using HIPSM 2016.

Note: ACA = Affordable Care Act.

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TABLE 3

## Characteristics of Rhode Island Children Losing Coverage under the 2016 Reconciliation Bill, 2019

|                                 | Losses under Reconciliation |                      | Additional Coverage at Risk under No MOE |                      |
|---------------------------------|-----------------------------|----------------------|--|----------------------|
|                                 | Thousands of children       | Share of state total | Thousands of children                    | Share of state total |
| <b>Age</b>                      |                             |                      |  |                      |
| 0–4                             | 3                           | 23%                  | 4  | 19%                  |
| 5–18                            | 9                           | 77%                  | 17                                       | 81%                  |
| <i>Total</i>                    | <i>12</i>                   | <i>100%</i>          | <i>21</i>                                | <i>100%</i>          |
| <b>Family income</b>            |                             |                      |  |                      |
| < 100% FPL                      | 3                           | 25%                  | <1                                       | 0%                   |
| 100–150% FPL                    | 1                           | 10%                  | 8  | 41%                  |
| 150–200% FPL                    | 1                           | 10%                  | 8  | 37%                  |
| 200–300% FPL                    | 2                           | 15%                  | 5  | 22%                  |
| 300–400% FPL                    | 2                           | 12%                  | <1                                       | 0%                   |
| > 400% FPL                      | 3                           | 28%                  | <1                                       | 0%                   |
| <i>Total</i>                    | <i>12</i>                   | <i>100%</i>          | <i>21</i>                                | <i>100%</i>          |
| <b>Race and ethnicity</b>       |                             |                      |  |                      |
| White, non-Hispanic             | 8                           | 64%                  | 8  | 38%                  |
| Black, non-Hispanic             | <1                          | 7%                   | 2  | 11%                  |
| Hispanic                        | 2                           | 20%                  | 7  | 35%                  |
| Asian/Pacific Islander          | <1                          | 4%                   | 1  | 6%                   |
| American Indian/Alaska Native   | <1                          | 0%                   | <1                                       | 2%                   |
| Other, non-Hispanic             | <1                          | 5%                   | 2  | 8%                   |
| <i>Total</i>                    | <i>12</i>                   | <i>100%</i>          | <i>21</i>                                | <i>100%</i>          |
| <b>Family employment status</b> |                             |                      |  |                      |
| At least one full-time worker   | 9                           | 73%                  | 15                                       | 74%                  |
| Part-time only                  | 1                           | 9%                   | 2  | 10%                  |
| No worker                       | 1                           | 11%                  | 2  | 10%                  |
| No parent at home               | <1                          | 7%                   | 1  | 6%                   |
| <i>Total</i>                    | <i>12</i>                   | <i>100%</i>          | <i>21</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 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 Rhode Island Parents Losing Coverage under the 2016 Reconciliation Bill, 2019

|                                | Thousands<br>of parents | Share of state total |
|--------------------------------|-------------------------|----------------------|
| <b>Age</b>                     |                         |                      |
| 19–24                          | <1                      | 5%                   |
| 25–34                          | 5                       | 30%                  |
| 35–44                          | 6                       | 37%                  |
| 45–54                          | 4                       | 24%                  |
| 55–64                          | <1                      | 4%                   |
| <i>Total</i>                   | <i>16</i>               | <i>100%</i>          |
| <b>Family income</b>           |                         |                      |
| < 100% FPL                     | 5                       | 30%                  |
| 100–150% FPL                   | 3                       | 17%                  |
| 150–200% FPL                   | 1                       | 7%                   |
| 200–300% FPL                   | 2                       | 14%                  |
| 300–400% FPL                   | 2                       | 10%                  |
| > 400% FPL                     | 4                       | 23%                  |
| <i>Total</i>                   | <i>16</i>               | <i>100%</i>          |
| <b>Race and ethnicity</b>      |                         |                      |
| White, non-Hispanic            | 11                      | 67%                  |
| Black, non-Hispanic            | 2                       | 10%                  |
| Hispanic                       | 3                       | 16%                  |
| Asian/Pacific Islander         | <1                      | 3%                   |
| American Indian/Alaska Natives | <1                      | 1%                   |
| Other, non-Hispanic            | <1                      | 2%                   |
| <i>Total</i>                   | <i>16</i>               | <i>100%</i>          |
| <b>Employment status</b>       |                         |                      |
| At least one full-time worker  | 10                      | 65%                  |
| Part-time only                 | 3                       | 18%                  |
| No worker                      | 3                       | 17%                  |
| <i>Total</i>                   | <i>16</i>               | <i>100%</i>          |

Source: Urban Institute analysis using  
HIPSIM 2016.

Note: FPL = federal poverty level.

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*Errata: This brief was updated on February 3, 2017, to correct data inaccuracies in table 2.*