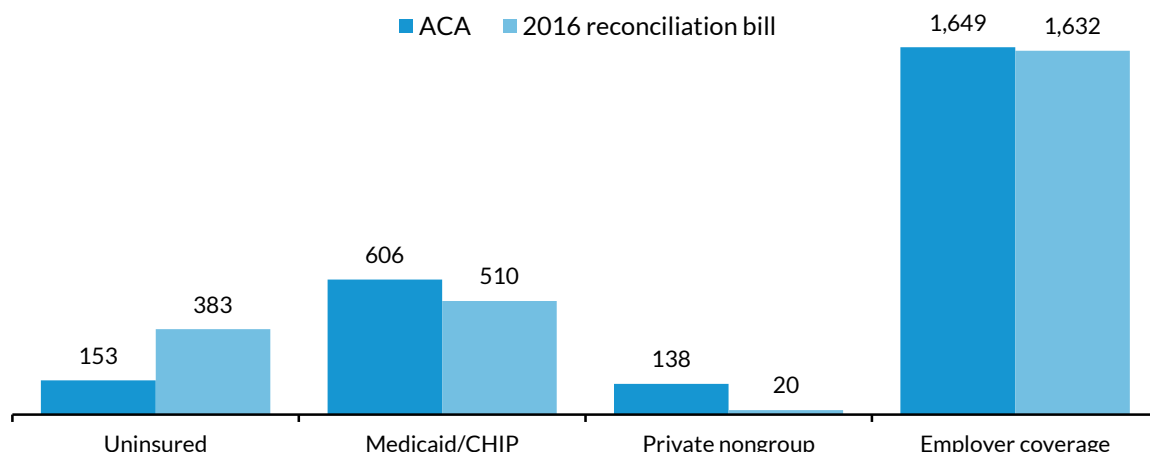


## Partial Repeal of the ACA through Reconciliation Coverage Implications for Iowa Residents

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



Source: Urban Institute analysis using HIPSM 2016.

• • • URBAN INSTITUTE •

TABLE 1

**Distribution of Health Insurance Coverage among Iowa 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>                                  | 2,445                  | 94%                     | 2,215                  | 85%                     | -230                                   |
| Employer                                        | 1,649                  | 63%                     | 1,632                  | 63%                     | -17                                    |
| Nongroup (eligible for tax credit)              | 42                     | 2%                      | 0                      | 0%                      | -42                                    |
| Nongroup (other)                                | 96                     | 4%                      | 20                     | 1%                      | -76                                    |
| Medicaid/Children's Health<br>Insurance Program | 606                    | 23%                     | 510                    | 20%                     | -95                                    |
| Other (including Medicare)                      | 53                     | 2%                      | 53                     | 2%                      | 0                                      |
| <i>Uninsured</i>                                | 153                    | 6%                      | 383                    | 15%                     | 230                                    |
| <b>Total</b>                                    | <b>2,599</b>           | <b>100%</b>             | <b>2,599</b>           | <b>100%</b>             | <b>0</b>                               |

Source: Urban Institute analysis using HIPSM 2016.

• • • URBAN INSTITUTE •

TABLE 2

## Characteristics of Iowa 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                              | 22                     | 10%                     | 3%                            | 6%                                               |
| 18–24                             | 42                     | 18%                     | 7%                            | 21%                                              |
| 25–34                             | 55                     | 24%                     | 10%                           | 23%                                              |
| 35–44                             | 38                     | 16%                     | 8%                            | 18%                                              |
| 45–54                             | 36                     | 16%                     | 6%                            | 16%                                              |
| 55–64                             | 38                     | 16%                     | 4%                            | 13%                                              |
| <i>Total</i>                      | 230                    | 100%                    | 6%                            | 15%                                              |
| <b>Family income level</b>        |                        |                         |                               |                                                  |
| < 100% FPL                        | 59                     | 26%                     | 7%                            | 21%                                              |
| 100–150% FPL                      | 32                     | 14%                     | 6%                            | 21%                                              |
| 150–200% FPL                      | 22                     | 9%                      | 9%                            | 18%                                              |
| 200–300% FPL                      | 34                     | 15%                     | 8%                            | 15%                                              |
| 300–400% FPL                      | 27                     | 12%                     | 4%                            | 10%                                              |
| > 400% FPL                        | 57                     | 25%                     | 4%                            | 11%                                              |
| <i>Total</i>                      | 230                    | 100%                    | 6%                            | 15%                                              |
| <b>Family employment status</b>   |                        |                         |                               |                                                  |
| At least one full-time worker     | 161                    | 70%                     | 5%                            | 13%                                              |
| Part-time only                    | 36                     | 16%                     | 10%                           | 25%                                              |
| No worker                         | 34                     | 15%                     | 9%                            | 22%                                              |
| <i>Total</i>                      | 230                    | 100%                    | 9%                            | 22%                                              |
| <b>Race and ethnicity</b>         |                        |                         |                               |                                                  |
| White, non-Hispanic               | 192                    | 83%                     | 5%                            | 14%                                              |
| Black, non-Hispanic               | 11                     | 5%                      | 6%                            | 15%                                              |
| Hispanic                          | 18                     | 8%                      | 15%                           | 24%                                              |
| Asian/Pacific Islander            | 5                      | 2%                      | 9%                            | 18%                                              |
| American Indian/Alaska Native     | 3                      | 1%                      | 12%                           | 23%                                              |
| Other, non-Hispanic               | 3                      | 1%                      | 4%                            | 13%                                              |
| <i>Total</i>                      | 230                    | 100%                    | 6%                            | 15%                                              |
| <b>Adult education attainment</b> |                        |                         |                               |                                                  |
| Less than high school             | 18                     | 9%                      | 18%                           | 34%                                              |
| High school                       | 88                     | 43%                     | 9%                            | 22%                                              |
| Some college                      | 63                     | 31%                     | 6%                            | 18%                                              |
| College                           | 28                     | 13%                     | 3%                            | 11%                                              |
| Graduate school                   | 9                      | 4%                      | 2%                            | 8%                                               |
| <i>Total</i>                      | 206                    | 100%                    | 7%                            | 18%                                              |

Source: Urban Institute analysis using HIPSIM 2016.

• • • • U R B A N • I N S T I T U T E •

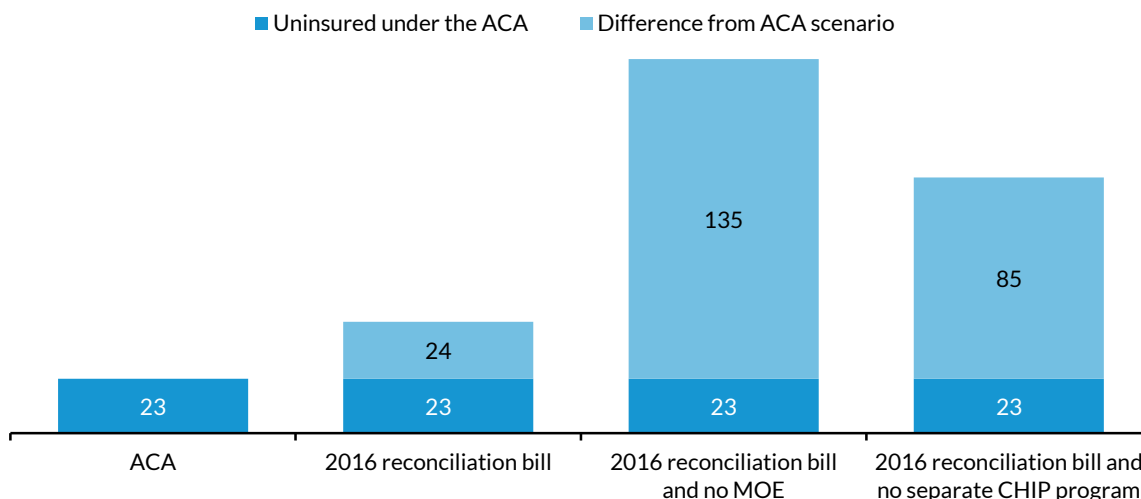
Notes: ACA = Affordable Care Act; FPL = federal poverty level.

Columns may not sum to totals because of rounding.

FIGURE 2

### Uninsured Children in Iowa, 2019

Thousands of children



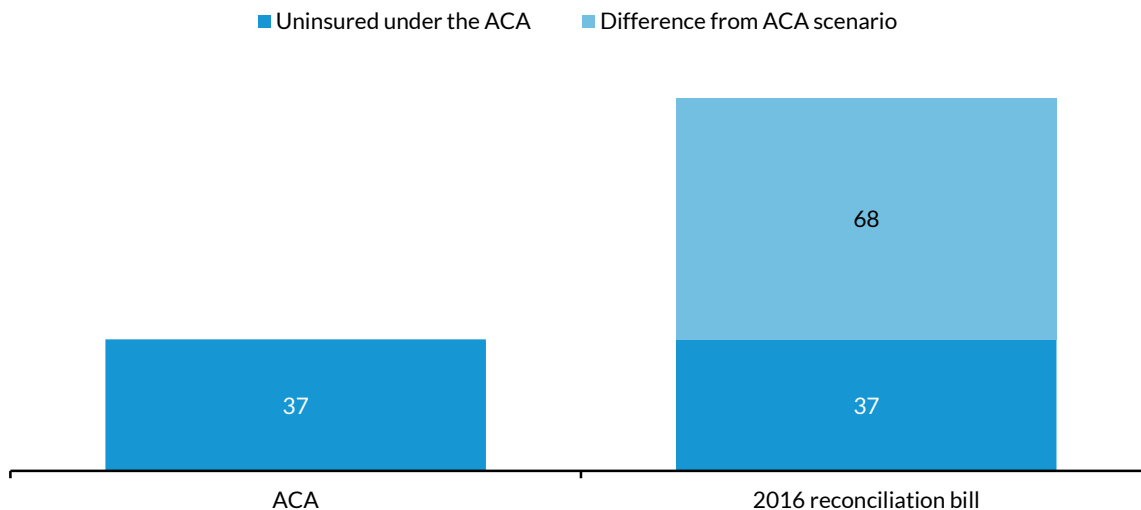
Source: Urban Institute analysis using HIPSM 2016.

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 Iowa, 2019

Thousands of people



Source: Urban Institute analysis using HIPSM 2016.

Note: ACA = Affordable Care Act.

TABLE 3

## Characteristics of Iowa 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                             | 6                           | 24%                  | 25                                       | 23%                  |
| 5–18                            | 19                          | 76%                  | 85                                       | 77%                  |
| <i>Total</i>                    | <i>25</i>                   | <i>100%</i>          | <i>110</i>                               | <i>100%</i>          |
| <b>Family income</b>            |                             |                      |                                          |                      |
| < 100% FPL                      | 2                           | 6%                   | <1                                       | 0%                   |
| 100–150% FPL                    | 1                           | 5%                   | 33                                       | 30%                  |
| 150–200% FPL                    | 3                           | 10%                  | 36                                       | 33%                  |
| 200–300% FPL                    | 4                           | 16%                  | 38                                       | 35%                  |
| 300–400% FPL                    | 3                           | 13%                  | 2                                        | 2%                   |
| > 400% FPL                      | 12                          | 49%                  | <1                                       | 0%                   |
| <i>Total</i>                    | <i>25</i>                   | <i>100%</i>          | <i>110</i>                               | <i>100%</i>          |
| <b>Race and ethnicity</b>       |                             |                      |                                          |                      |
| White, non-Hispanic             | 19                          | 77%                  | 82                                       | 75%                  |
| Black, non-Hispanic             | 2                           | 6%                   | 6                                        | 5%                   |
| Hispanic                        | 3                           | 12%                  | 14                                       | 13%                  |
| Asian/Pacific Islander          | <1                          | 1%                   | 2                                        | 1%                   |
| American Indian/Alaska Native   | <1                          | 2%                   | 2                                        | 2%                   |
| Other, non-Hispanic             | <1                          | 2%                   | 4                                        | 4%                   |
| <i>Total</i>                    | <i>25</i>                   | <i>100%</i>          | <i>110</i>                               | <i>100%</i>          |
| <b>Family employment status</b> |                             |                      |                                          |                      |
| At least one full-time worker   | 22                          | 88%                  | 98                                       | 89%                  |
| Part-time only                  | <1                          | 4%                   | 6                                        | 6%                   |
| No worker                       | 1                           | 4%                   | 3                                        | 3%                   |
| No parent at home               | 1                           | 5%                   | 3                                        | 3%                   |
| <i>Total</i>                    | <i>25</i>                   | <i>100%</i>          | <i>110</i>                               | <i>100%</i>          |

Source: Urban Institute analysis using HIPSM 2016.

• • • • U R B A N • I N S T I T U T E •

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 Iowa Parents Losing Coverage under the 2016 Reconciliation Bill, 2019

|                                | Thousands<br>of parents | Share of state total |
|--------------------------------|-------------------------|----------------------|
| <b>Age</b>                     |                         |                      |
| 19–24                          | 3                       | 5%                   |
| 25–34                          | 24                      | 35%                  |
| 35–44                          | 24                      | 36%                  |
| 45–54                          | 14                      | 21%                  |
| 55–64                          | 2                       | 3%                   |
| <i>Total</i>                   | 68                      | 100%                 |
| <b>Family income</b>           |                         |                      |
| < 100% FPL                     | 17                      | 24%                  |
| 100–150% FPL                   | 14                      | 20%                  |
| 150–200% FPL                   | 6                       | 8%                   |
| 200–300% FPL                   | 11                      | 16%                  |
| 300–400% FPL                   | 8                       | 12%                  |
| > 400% FPL                     | 13                      | 19%                  |
| <i>Total</i>                   | 68                      | 100%                 |
| <b>Race and ethnicity</b>      |                         |                      |
| White, non-Hispanic            | 55                      | 80%                  |
| Black, non-Hispanic            | 4                       | 6%                   |
| Hispanic                       | 7                       | 10%                  |
| Asian/Pacific Islander         | 1                       | 2%                   |
| American Indian/Alaska Natives | <1                      | 1%                   |
| Other, non-Hispanic            | <1                      | 1%                   |
| <i>Total</i>                   | 68                      | 100%                 |
| <b>Employment status</b>       |                         |                      |
| At least one full-time worker  | 56                      | 82%                  |
| Part-time only                 | 7                       | 10%                  |
| No worker                      | 5                       | 8%                   |
| <i>Total</i>                   | 68                      | 100%                 |

Source: Urban Institute analysis using  
HPSM 2016.

Note: FPL = federal poverty level.

• • • • U R B A N • I N S T I T U T E •

## Acknowledgments

This fact sheet was prepared by Linda J. Blumberg, Matthew Buettgens, John Holahan, Genevieve M. Kenney, and Clare Pan. These estimates were funded by the Robert Wood Johnson Foundation and the David and Lucile Packard Foundation. Funders do not determine research findings or the insights and recommendations of Urban experts. Further information on the Urban Institute's funding principles is available at <http://www.urban.org/support>.

Copyright © January 2017. Urban Institute. Permission is granted for reproduction of this file, with attribution to the Urban Institute.