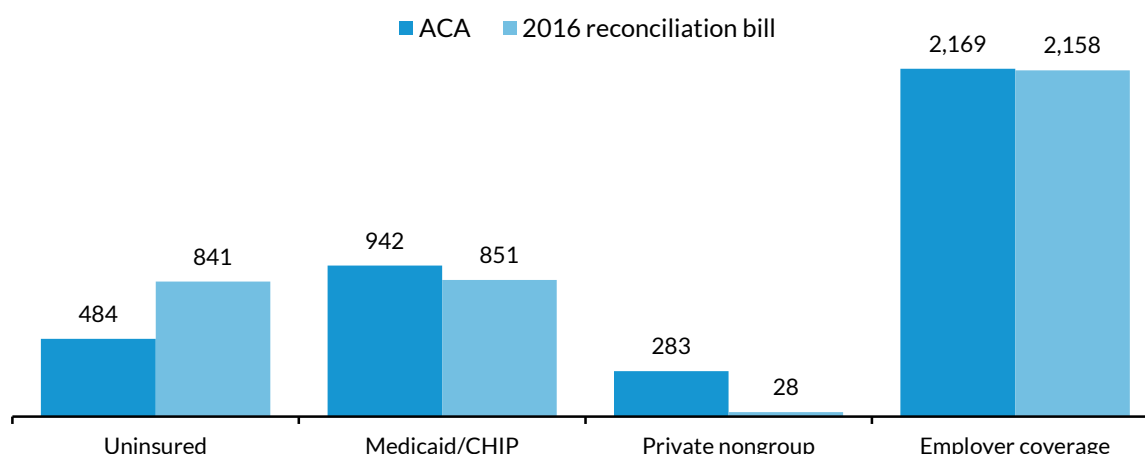


Partial Repeal of the ACA through Reconciliation Coverage Implications for Alabama Residents

This fact sheet examines how a reconciliation bill similar to the one vetoed in January 2016 will affect health care coverage in Alabama. 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 Alabama 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 Alabama Residents under Age 65, with the Affordable Care Act and under the 2016 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>	3,598	88%	3,242	79%	-357
Employer	2,169	53%	2,158	53%	-10
Nongroup (eligible for tax credit)	151	4%	0	0%	-151
Nongroup (other)	132	3%	28	1%	-105
Medicaid/Children's Health Insurance Program	942	23%	851	21%	-91
Other (including Medicare)	205	5%	205	5%	0
<i>Uninsured</i>	484	12%	841	21%	357
Total	4,082	100%	4,082	100%	0

Source: Urban Institute analysis using HIPSM 2016.

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TABLE 2

Characteristics of Alabama 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	31	9%	3%	6%
18–24	61	17%	18%	32%
25–34	89	25%	22%	36%
35–44	64	18%	17%	28%
45–54	61	17%	11%	22%
55–64	50	14%	7%	15%
<i>Total</i>	357	100%	12%	21%
Family income level				
< 100% FPL	85	24%	22%	30%
100–150% FPL	81	23%	9%	27%
150–200% FPL	48	13%	9%	22%
200–300% FPL	46	13%	9%	17%
300–400% FPL	35	10%	5%	12%
> 400% FPL	63	18%	8%	14%
<i>Total</i>	357	100%	12%	21%
Family employment status				
At least one full-time worker	233	65%	9%	17%
Part-time only	49	14%	22%	35%
No worker	75	21%	19%	29%
<i>Total</i>	357	100%	12%	21%
Race and ethnicity				
White, non-Hispanic	234	65%	9%	18%
Black, non-Hispanic	87	24%	12%	20%
Hispanic	25	7%	34%	43%
Asian/Pacific Islander	5	1%	12%	21%
American Indian/Alaska Native	6	2%	13%	25%
Other, non-Hispanic	2	0%	10%	14%
<i>Total</i>	357	100%	12%	21%
Adult education attainment				
Less than high school	50	15%	31%	45%
High school	132	41%	19%	30%
Some college	90	28%	13%	24%
College	37	11%	6%	14%
Graduate school	13	4%	4%	10%
<i>Total</i>	321	100%	15%	26%

Source: Urban Institute analysis using HIPSIM 2016.

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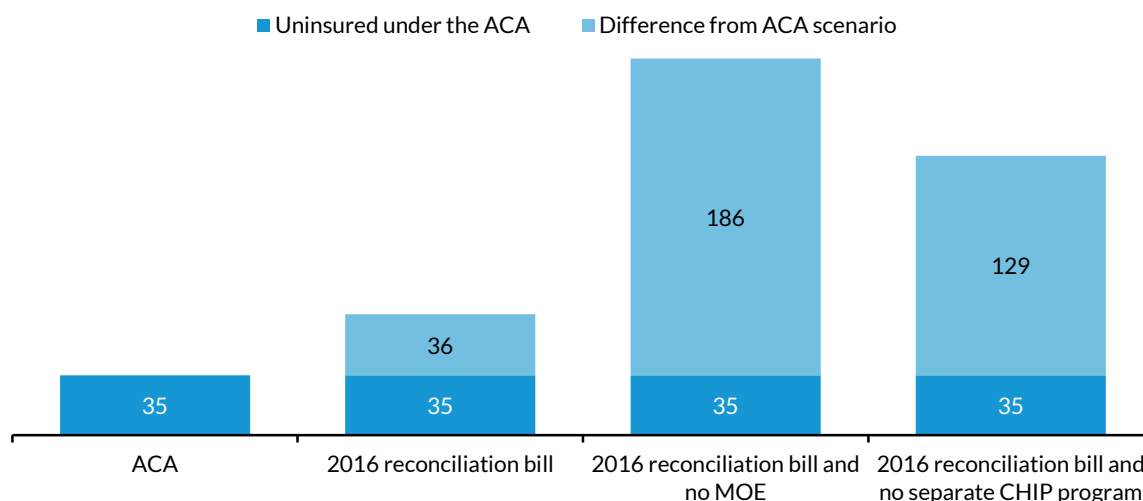
Notes: ACA = Affordable Care Act; FPL = federal poverty level.

Columns may not sum to totals because of rounding.

FIGURE 2

Uninsured Children in Alabama, 2019

Thousands of children



Source: Urban Institute analysis using HIPSM 2016.

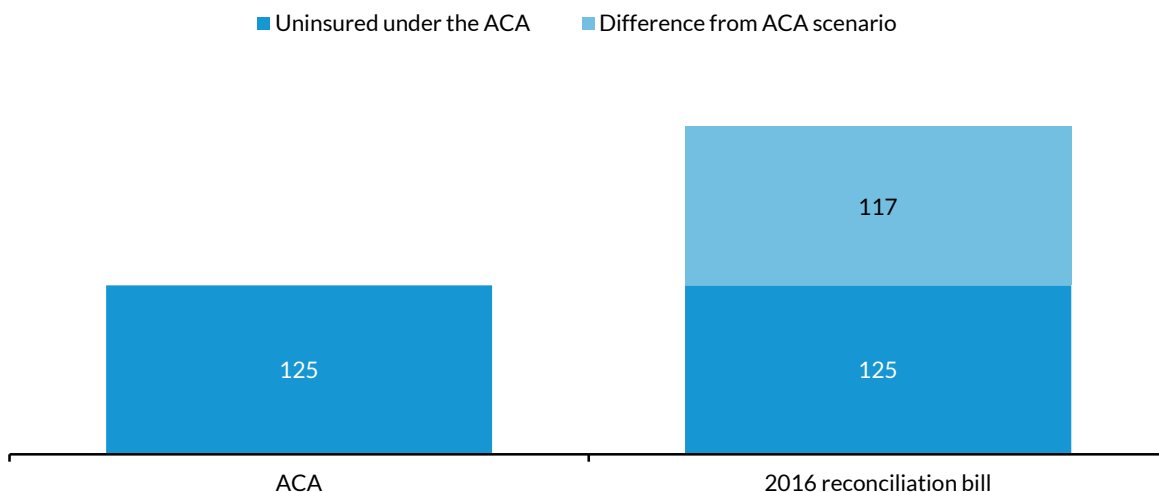
Notes: ACA = Affordable Care Act; CHIP = Children's Health Insurance Program; MOE = maintenance of eligibility. Children are ages 18 and younger, following Medicaid/CHIP guidelines. Medicaid/CHIP eligibility under the "no MOE" scenario is at federal minima for all states under the 2016 reconciliation 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 Alabama, 2019

Thousands of people



Source: Urban Institute analysis using HIPSM 2016.

Note: ACA = Affordable Care Act.

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TABLE 3

Characteristics of Alabama 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
Age				
0–4	7	20%	31	21%
5–18	29	80%	120	79%
<i>Total</i>	36	100%	151	100%
Family income				
< 100% FPL	5	15%	<1	0%
100–150% FPL	4	11%	65	43%
150–200% FPL	4	10%	43	29%
200–300% FPL	4	11%	40	26%
300–400% FPL	8	21%	3	2%
> 400% FPL	11	32%	<1	0%
<i>Total</i>	36	100%	151	100%
Race and ethnicity				
White, non-Hispanic	25	69%	87	58%
Black, non-Hispanic	5	14%	43	28%
Hispanic	4	12%	15	10%
Asian/Pacific Islander	<1	1%	1	1%
American Indian/Alaska Native	1	2%	2	1%
Other, non-Hispanic	1	2%	3	2%
<i>Total</i>	36	100%	151	100%
Family employment status				
At least one full-time worker	30	83%	118	79%
Part-time only	2	6%	10	7%
No worker	3	7%	13	9%
No parent at home	1	4%	9	6%
<i>Total</i>	36	100%	151	100%

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. Children are ages 18 and younger, following Medicaid/CHIP guidelines. Columns may not sum to totals because of rounding.

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 Alabama Parents Losing Coverage under the 2016 Reconciliation Bill, 2019

	Thousands of parents	Share of state total
Age		
19–24	9	7%
25–34	48	41%
35–44	40	34%
45–54	19	16%
55–64	2	2%
<i>Total</i>	<i>117</i>	<i>100%</i>
Family income		
< 100% FPL	43	36%
100–150% FPL	37	31%
150–200% FPL	10	9%
200–300% FPL	10	9%
300–400% FPL	6	5%
> 400% FPL	12	11%
<i>Total</i>	<i>117</i>	<i>100%</i>
Race and ethnicity		
White, non-Hispanic	73	62%
Black, non-Hispanic	28	24%
Hispanic	12	11%
Asian/Pacific Islander	2	2%
American Indian/Alaska Natives	2	2%
Other, non-Hispanic	<1	0%
<i>Total</i>	<i>117</i>	<i>100%</i>
Employment status		
At least one full-time worker	74	63%
Part-time only	13	11%
No worker	30	26%
<i>Total</i>	<i>117</i>	<i>100%</i>

Source: Urban Institute analysis using
HIPSIM 2016.

Note: FPL = federal poverty level.

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Acknowledgments

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Errata: This brief was updated on January 27, 2017, to correct a typographical error in table 4.