

Partial Repeal of the ACA through Reconciliation

Coverage Implications for California Residents

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

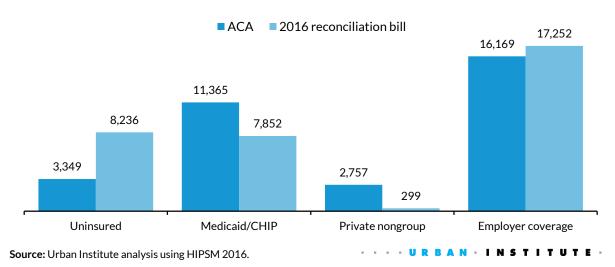


TABLE 1

Distribution of Health Insurance Coverage among California 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	31,014	90%	26,127	76%	-4,887
Employer	16,169	47%	17,252	50%	1,083
Nongroup (eligible for tax credit)	1,403	4%	0	0%	-1,403
Nongroup (other)	1,354	4%	299	1%	-1,055
Medicaid/Children's Health					-3,513
Insurance Program	11,365	33%	7,852	23%	
Other (including Medicare)	723	2%	723	2%	0
Uninsured	3,349	10%	8,236	24%	4,887
Total	34,363	100%	34,363	100%	0
Source: Urban Institute analysis using HIPSM 2016.			· · · · URBAN · INSTITUTE ·		

TABLE 2 Characteristics of California 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	696	14%	3%	10%
18-24	817	17%	11%	34%
25-34	1,077	22%	17%	35%
35-44	759	16%	15%	29%
45-54	836	17%	11%	28%
55-64	703	14%	8%	23%
Total	4,887	100%	10%	24%
Family income level				
< 100% FPL	1,484	30%	5%	25%
100-150% FPL	775	16%	5%	28%
150-200% FPL	621	13%	7%	28%
200-300% FPL	579	12%	9%	22%
300-400% FPL	387	8%	6%	18%
> 400% FPL	1,041	21%	15%	24%
Total	4,887	100%	10%	24%
Family employment status				
At least one full-time worker	939	19%	13%	31%
Part-time only	910	19%	12%	35%
No worker	3,040	62%	9%	21%
Total	4,887	100%	10%	24%
Race and ethnicity				
White, non-Hispanic	1,572	32%	5%	19%
Black, non-Hispanic	243	5%	6%	19%
Hispanic	2,125	43%	15%	29%
Asian/Pacific Islander	734	15%	7%	22%
American Indian/Alaska Native	103	2%	8%	23%
Other, non-Hispanic	111	2%	5%	17%
Total	4,887	100%	10%	24%
Adult education attainment				
Less than high school	704	17%	29%	49%
High school	1,428	35%	14%	34%
Some college	1,139	28%	9%	27%
College	612	15%	7%	21%
Graduate school	241	6%	4%	15%
Total	4,124	100%	13%	30%
Source: Urban Institute analysis using H	HIPSM 2016.		· · · U R B A N · I	NSTITUTE -

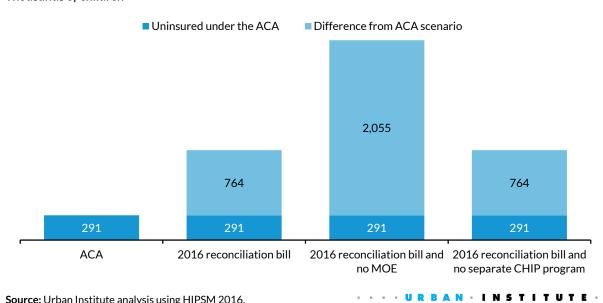
Notes: ACA = Affordable Care Act; FPL = federal poverty level.

Columns may not sum to totals because of rounding.

FIGURE 2

Uninsured Children in California, 2019

Thousands of children



Source: Urban Institute analysis using HIPSM 2016.

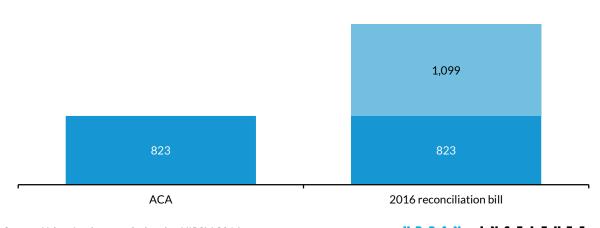
Notes: ACA = Affordable Care Act; CHIP = Children's Health Insurance Program; MOE = maintenance of eligibility. Children are ages 18 and younger, following Medicaid/CHIP guidelines. Medicaid/CHIP eligibility under the "no MOE" scenario is at federal minima for all states under the 2016 reconciliation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

Thousands of people





Source: Urban Institute analysis using HIPSM 2016.

Note: ACA = Affordable Care Act.

TABLE 3
Characteristics of California 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	149	19%	293	23%
5-18	616	81%	1,000	77%
Total	765	100%	1,293	100%
Family income				
< 100% FPL	136	18%	<1	0%
100-150% FPL	110	14%	521	40%
150-200% FPL	88	11%	467	36%
200-300% FPL	109	14%	304	24%
300-400% FPL	88	12%	<1	0%
> 400% FPL	234	31%	<1	0%
Total	765	100%	1,293	100%
Race and ethnicity				
White, non-Hispanic	229	30%	191	15%
Black, non-Hispanic	21	3%	58	5%
Hispanic	368	48%	857	66%
Asian/Pacific Islander	97	13%	125	10%
American Indian/Alaska Native	17	2%	26	2%
Other, non-Hispanic	33	4%	35	3%
Total	765	100%	1,293	100%
Family employment status				
At least one full-time worker	578	76%	998	77%
Part-time only	77	10%	117	9%
No worker	67	9%	121	9%
No parent at home	43	6%	57	4%
Total	765	100%	1,293	100%

Source: Urban Institute analysis using HIPSM 2016.

Notes: 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.

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

	Thousands of parents	Share of state total
Age		
19-24	51	5%
25-34	286	26%
35-44	396	36%
45-54	296	27%
55-64	70	6%
Total	1,099	100%
Family income		
< 100% FPL	284	26%
100-150% FPL	272	25%
150-200% FPL	106	10%
200-300% FPL	121	11%
300-400% FPL	72	7%
> 400% FPL	245	22%
Total	1,101	100%
Race and ethnicity		
White, non-Hispanic	318	29%
Black, non-Hispanic	42	4%
Hispanic	554	50%
Asian/Pacific Islander	151	14%
American Indian/Alaska Natives	20	2%
Other, non-Hispanic	15	1%
Total	1,099	100%
Employment status		
At least one full-time worker	790	72%
Part-time only	154	14%
No worker	157	14%
Total	1,101	100%
Source: Urban Institute analysis using	· · · · URBAN	INSTITUTE

HIPSM 2016.

Note: FPL = federal poverty level.

Acknowledgments

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