

Every person deserves the opportunity and ability to live a healthy life, and health coverage is essential to realizing this goal. The Affordable Care Act (ACA) has expanded access to health coverage for more than 20 million Americans, including 4.2 million Latino* adults. However, these unprecedented gains are being threatened as some policymakers push to repeal the ACA without a simultaneous replacement plan. In the event of ACA repeal without replacement, the law's premium subsidies and cost-sharing reductions, along with Medicaid expansion, would disappear, leaving millions uninsured.†

LATINO GAINS UNDER THE ACA

The ACA has expanded access to health coverage for Latinos of every age.

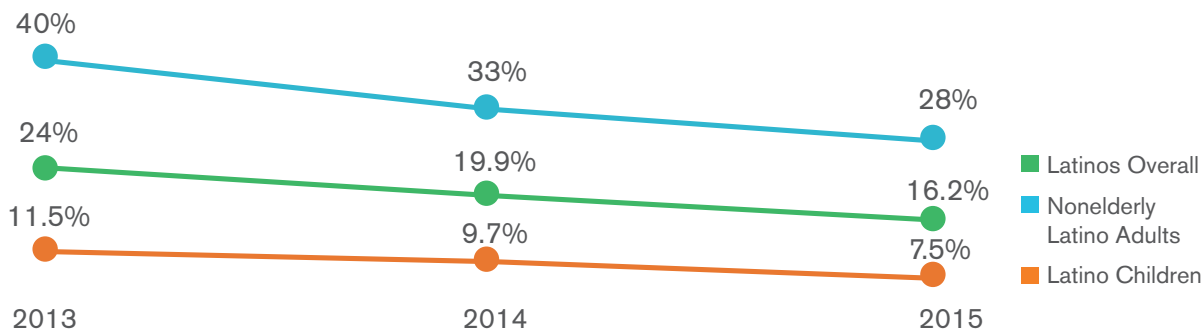
- Since implementation of major provisions of the ACA in 2013, 4.2 million nonelderly Latino adults have gained health coverage.¹
- This includes the 913,000 Latino adults between the ages of 19 and 26, who would otherwise be uninsured, who have coverage under their parents' plan.²
- An estimated 676,000 Latino children gained coverage as a result of health coverage expansions, including the ACA.³

Improved access to coverage has brought the Latino uninsured rate down to historic lows.

- Between 2013 and 2015, the overall Latino uninsured rate declined by one-third to 16.2%, the lowest rate ever recorded (see Figure 1).⁴
- During this time, the uninsured rate among nonelderly adult Latinos declined by 30% (40%–28%).⁵
- The Latino child uninsured rate saw the largest two-year decline on record (11.5%–7.5%).⁶



FIGURE 1
Latino Uninsured Rate 2013–2015



Sources: U.S. Census Bureau, "Health Insurance Coverage in the United States: 2015," *Current Population Reports*. Washington, DC, 2016.; S. L. Hayes, et al., *A Long Way in a Short Time: States' Progress on Health Care Coverage and Access, 2013–2015*, The Commonwealth Fund, December 2016.; Georgetown Center for Children and Families and NCLR, *Latino Children's Coverage Reaches Historic High, But Too Many Remain Uninsured*, (Washington, DC: Georgetown Center for Children and Families, NCLR, 2016).

* The terms "Hispanic" and "Latino" are used interchangeably by the U.S. Census Bureau to refer to people of Mexican, Puerto Rican, Cuban, Central and South American, Dominican, Spanish, and other Hispanic descent; they may be of any race.

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States that expanded Medicaid have experienced the largest decline in the uninsured rate for nonelderly Latino adults.

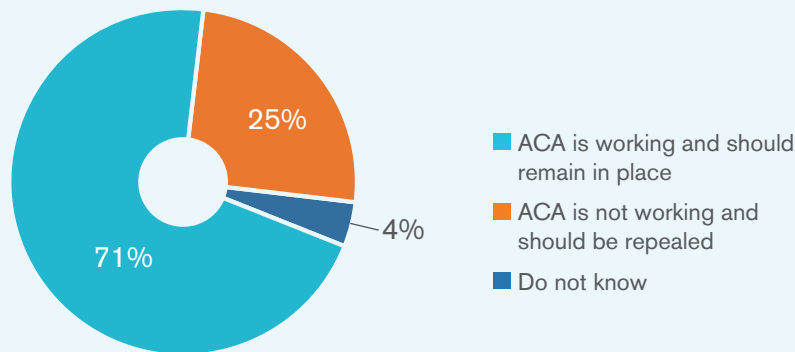
- In states that expanded their Medicaid programs under the ACA, the average uninsured rate for nonelderly Latino adults was 22%, compared to 36% in states that elected not to expand.⁷
- California, which expanded its Medicaid program, experienced the largest percentage point decline in the nonelderly Latino adult uninsured rate of any state (38%–20%).⁸

Majority of Latinos Support the Affordable Care Act

- Nationwide, nearly three out of four Latino voters (71%) believe that the ACA is working well or mostly working well, and should remain in place (see Figure 2).⁹



FIGURE 2
Majority of Latino Voters Believe ACA Is Working



Source: National Council of La Raza and Latino Decisions, *Health Policy Survey: October 12–19, 2016* (Washington, DC: NCLR and Latino Decisions, 2016).

IMPLICATIONS OF ACA REPEAL

Repeal of the ACA’s financial assistance provisions, as well as Medicaid expansion, would cause nearly 30 million Americans to lose coverage (see Figure 3).

- Elimination of the law’s premium subsidies and cost-sharing reductions in the health insurance marketplace would cause an estimated 9.3 million Americans to lose coverage.¹⁰
- Repeal of the ACA’s Medicaid expansion provision would cause an additional 12.9 million Americans, including children, to lose coverage.¹¹
- An additional 7.3 million people would lose nongroup coverage outside of the health insurance marketplace due to the resulting collapse of the individual market.¹²

Latinos stand to experience significant loss in health coverage.

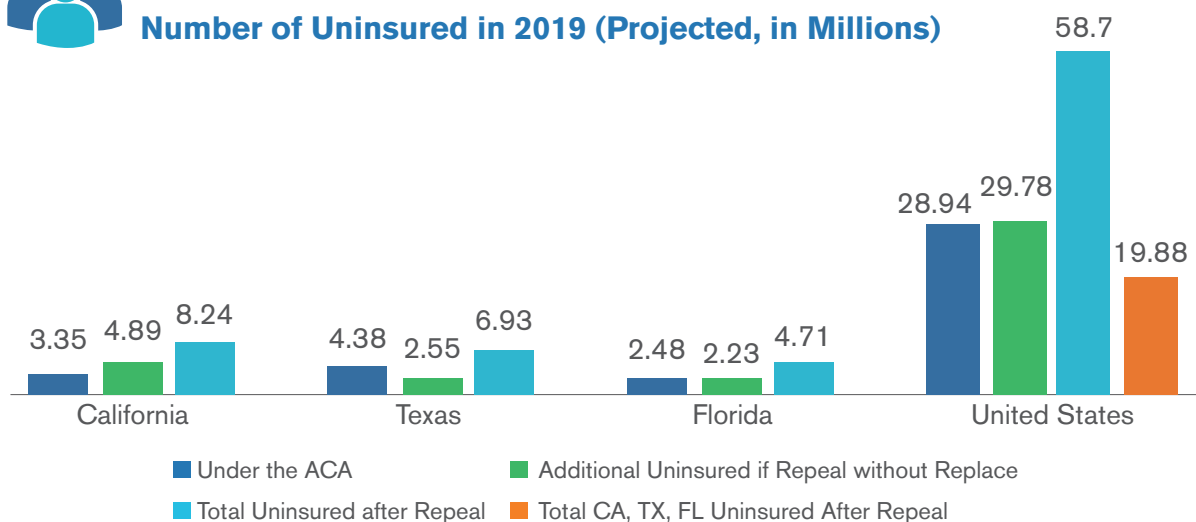
- An estimated 6.5 million Latinos would become uninsured (out of 30 million overall), accounting for 22% of those losing coverage due to loss of financial assistance, Medicaid expansion, and the resulting collapse of the individual market.¹³
- This includes more than one million Latino children and nearly two million Latino parents who would lose coverage.¹⁴
- Under partial repeal of the ACA, the Latino uninsured rate is projected to reach 32%, double today's figure (16.2%) and nearly equal to the Latino uninsured rate (33%) in 2010, before the ACA became law.¹⁵

Residents of California, Texas, and Florida will bear the greatest effect of ACA repeal without replace, including significant losses in health coverage and jobs.

- California, Texas, and Florida, the three states with the largest Latino populations, would be home to one out of every three Americans who could lose coverage in the event of ACA repeal without replace (see Figure 3).¹⁶
- In California, an estimated 4.9 million people could become uninsured in the event of ACA repeal.¹⁷
- Officials in Texas and Florida elected not to expand their Medicaid programs, but millions could still lose coverage following repeal: 2.5 million and 2.2 million people, respectively.¹⁸
- These states would also suffer the greatest number of job losses as a result of ACA repeal without replace, with California losing an estimated 334,000 jobs, Florida losing 181,000 jobs, and Texas losing 175,000 jobs.¹⁹



FIGURE 3
Number of Uninsured in 2019 (Projected, in Millions)



Source: Linda J. Blumberg, Matthew Buettgens, and John Holahan, *Implications of Partial Repeal of the ACA through Reconciliation* (Washington DC: Urban Institute, 2016).

The gains made under the ACA are undeniable, yet opponents of the law continue to pursue efforts to repeal provisions that have expanded access to health coverage for millions of Americans, including Latinos. While tweaking certain parts of the law could help lead to improved coverage and affordability, it is irresponsible to repeal the ACA without a simultaneous replacement plan that offers a comparable, if not better, level of coverage. Any effort to repeal the ACA without such a replacement plan would jeopardize the health and financial stability of millions of working families and their children.

ENDNOTES

- 1 Assistant Secretary for Planning and Evaluation, *Health Insurance Coverage and the Affordable Care Act*. Washington, DC, 2015.
- 2 Assistant Secretary for Planning and Evaluation, *Report Shows Affordable Care Act Has Expanded Insurance Coverage Among Young Adults of All Races and Ethnicities*. Washington, DC, 2012.
- 3 Ibid.
- 4 U.S. Census Bureau, "Health Insurance Coverage in the United States: 2015," *Current Population Reports*. Washington, DC, 2016.
- 5 S. L. Hayes, et al., *A Long Way in a Short Time: States' Progress on Health Care Coverage and Access, 2013–2015*, (Washington, DC: The Commonwealth Fund, 2016).
- 6 Georgetown Center for Children and Families and NCLR, *Latino Children's Coverage Reaches Historic High, But Too Many Remain Uninsured*, (Washington, DC: Georgetown Center for Children and Families and NCLR, 2016), <http://publications.nclr.org/handle/123456789/1672> (accessed January 2017).
- 7 Ibid.
- 8 Ibid.
- 9 Ibid.
- 10 Linda J. Blumberg, Matthew Buettgens, and John Holahan, *Implications of Partial Repeal of the ACA through Reconciliation* (Washington DC: Urban Institute, 2016), http://www.urban.org/sites/default/files/publication/86236/2001013-the-implications-of-partial-repeal-of-the-aca-through-reconciliation_0.pdf (accessed January 2017).
- 11 Ibid.
- 12 Ibid.
- 13 Ibid.
- 14 Ibid.
- 15 Ibid.
- 16 Ibid.
- 17 Ibid.
- 18 Ibid.
- 19 The Commonwealth Fund, *The Impact of Health Reform Repeal on Employment*, (Washington, DC: The Commonwealth Fund, 2017), <http://www.commonwealthfund.org/interactives-and-data/maps-and-data/the-impact-of-aca-repeal-on-employment> (accessed February 2017).