

Millions of Latinos Will Lose Their Health Insurance if Plaintiffs Succeed in *Texas v. United States*

Plaintiffs in *Texas v. United States* are asking the courts to overturn the Affordable Care Act (ACA). A judicial repeal of this significant domestic policy legislation would cause tremendous harm, including the loss of health insurance for millions of Latinos. As the ethnic group most likely to work in jobs without health benefits,¹ Latinos experienced enormous coverage gains under the ACA's expansion of Medicaid and creation of premium tax credits (PTCs) for private coverage. **The percentage of people gaining health insurance under the ACA was thus higher for Latinos than for any other racial or ethnic group.**²

According to the Urban Institute, if *Texas v. United States* leads to the ACA's repeal, 5.4 million Latinos would lose their health insurance.³ In this report, Families USA uses that number to estimate the number of Latinos who would lose coverage in each state. Table 1 shows the impact in each state by distributing the nationwide loss of Latino coverage in proportion to the insurance gains Latinos experienced in each state.⁴ The states whose elected leaders

are prosecuting the *Texas v. United States* lawsuit (highlighted in yellow in Table 1) are home to 1.7 million Latinos who would lose insurance if their representatives succeed in overthrowing the ACA, or 33% of all such Latinos nationally. In the country as a whole, **one in 10 Latinos under age 65 would lose their health insurance if the courts rule in favor of the plaintiffs**, as shown in Table 1.

If *Texas v. United States* leads to the ACA's repeal, **5.4 million** Latinos would lose their health insurance.

Table 1. Latinos Losing Health Coverage if the ACA Is Repealed, by State (Plaintiff States Highlighted in Yellow)

State	Latinos losing coverage	
	Number	Percentage of all Latinos under age 65
Alabama	19,400	10%
Alaska	3,100	6%
Arizona	214,000	10%
Arkansas	16,400	8%
California	1,971,200	14%
Colorado	115,200	10%
Connecticut	27,100	5%
Delaware	2,300	3%
District of Columbia	1,900	3%
Florida	560,100	12%
Georgia	89,300	9%
Hawaii	2,300	2%
Idaho	11,400	6%
Illinois	186,700	9%
Indiana	31,000	7%
Iowa	13,600	7%
Kansas	24,700	7%
Kentucky	20,400	14%
Louisiana	26,500	12%
Maine	-	-
Maryland	31,300	5%
Massachusetts	19,700	3%
Michigan	32,500	7%
Minnesota	28,100	10%
Mississippi	7,700	10%
Missouri	23,100	10%

State	Latinos losing coverage	
	Number	Percentage of all Latinos under age 65
Montana	4,000	11%
Nebraska	3,400	2%
Nevada	95,900	12%
New Hampshire	3,300	7%
New Jersey	176,900	10%
New Mexico	115,900	13%
New York	301,300	9%
North Carolina	79,600	9%
North Dakota	600	2%
Ohio	26,400	6%
Oklahoma	34,400	8%
Oregon	59,900	12%
Pennsylvania	58,400	7%
Rhode Island	26,300	17%
South Carolina	25,500	9%
South Dakota	4,900	16%
Tennessee	37,100	11%
Texas	655,800	6%
Utah	27,100	6%
Vermont	-	-
Virginia	58,000	8%
Washington	107,600	12%
West Virginia	4,300	20%
Wisconsin	36,300	10%
Wyoming	-	-
United States	5,400,000	10%

Sources: Urban Institute, June 2019; Kaiser Family Foundation (KFF), February 2019; The National Center for Coverage Innovation at Families USA, analysis of American Community Survey (ACS) data for 2010 and 2017, accessed through the Integrated Public Use Microdata Series, <https://usa.ipums.org/usa/>.

Notes: National coverage losses for Hispanics, as estimated by the Urban Institute, were distributed among states in proportion to coverage gains experienced by Hispanics from 2010 to 2017, as reported by KFF. Coverage changes estimated by KFF as a percentage of Hispanics under age 65 were translated into population counts based on ACS data estimating Hispanic residents under age 65, by state in 2017. The latter population totals were also used to estimate the percentage of Latino residents under age 65 who would lose insurance coverage under ACA repeal. Totals may not add because of rounding. States without estimates did not have sufficiently large ACS sample sizes to reliably estimate coverage gains among Hispanic residents.

Endnotes

¹ Fredric Blavin, Adele Shartzter, Sharon K. Long, and John Holahan, *Employer-Sponsored Insurance Stays Strong, with No Signs of Decay under the ACA: Findings through March 2016* (Washington, DC: Urban Institute, July 13, 2016), <http://hrms.urban.org/briefs/employer-sponsored-insurance-aca-march-2016.html>.

² Kaiser Family Foundation, *Key Facts about the Uninsured Population* (San Francisco, CA: Kaiser Family Foundation, December 7, 2018). <https://www.kff.org/uninsured/fact-sheet/key-facts-about-the-uninsured-population/>.

³ John Holahan, Linda J. Blumberg, and Matthew Buettgens, *The Potential Implications of Texas v. United States: How Would Repeal of the ACA Change the Likelihood that People with Different Characteristics Would Be Uninsured?* (Washington, DC: Urban Institute, June 19, 2019), <https://www.urban.org/research/publication/potential-implications-texas-v-united-states-how-would-repeal-aca-change-likelihood-people-different-characteristics-would-be-uninsured>.

⁴ Samantha Artiga, Kendal Orgera, and Anthony Damico, *Changes in Health Coverage by Race and Ethnicity since Implementation of the ACA, 2013- 2017* (San Francisco, CA: Kaiser Family Foundation, February 13, 2019), <https://www.kff.org/disparities-policy/issue-brief/changes-in-health-coverage-by-race-and-ethnicity-since-implementation-of-the-aca-2013-2017/>.

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