

Texas vs. United States: What's at Stake for Veterans

In *Texas vs. United States*, the Fifth Circuit Court of Appeals is now deciding a lawsuit brought by Texas and certain other states challenging the constitutionality of the Affordable Care Act (ACA). A different group of states, along with the House of Representatives, is opposing Texas. If the lawsuit succeeds, either in the Fifth Circuit or the U.S. Supreme Court, the ACA will be repealed. The Trump administration supports this lawsuit.

Experts have already assessed the potential impact of ACA repeal on veterans. Soon after the U.S. House of Representatives passed the American Health Care Act (AHCA) in 2017, as part of an ultimately failed attempt to “repeal and replace” the ACA, the nonpartisan RAND corporation released state-by-state estimates of the legislation’s impact on veterans.¹ Taking into account coverage provided by the Veterans’ Administration, RAND found that, by 2020, 494,841 veterans would lose all health insurance coverage due to the ACA repeal. By 2026, 689,077 veterans would become completely uninsured (Table 1). Figure 1 puts those results in context:

The number of veterans losing their insurance by 2020, soon after ACA repeal,² is —

- » Larger than the number of soldiers currently serving in the U.S. Army
- » More than twice the number of all active-duty military who served in Iraq and Afghanistan in 2008, when troop levels in those two theaters of war were at their peak

The number of veterans losing their insurance as of 2026 —

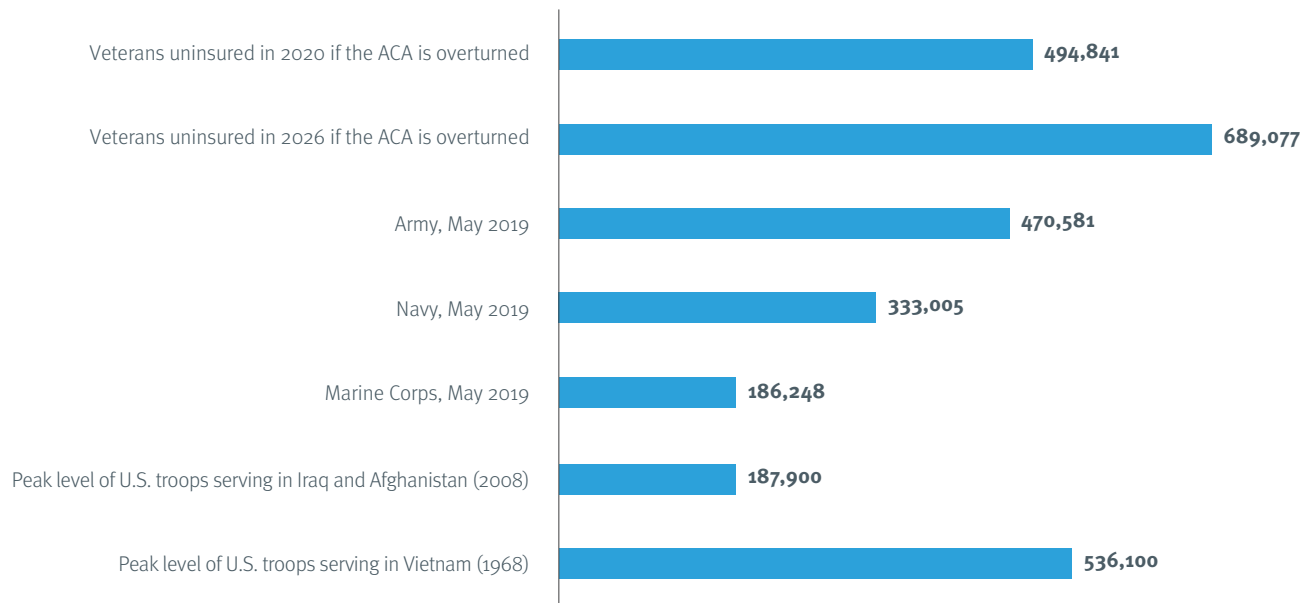
- » Exceeds the number of soldiers now serving in the U.S. Army and the Marine Corps combined, plus 10% of the Navy
- » Is more than three times the number of soldiers who served in Iraq and Afghanistan in 2008
- » Exceeds the number of American soldiers who served in Vietnam at the peak of U.S. troop levels in 1968

If federal judges overturn the ACA, the number of veterans losing all health insurance will exceed the size of the U.S. Army and Marine Corps combined.

RAND found that the ACA cut the number of uninsured veterans by more than one-third (36%) through expanding Medicaid and providing financial assistance that helps people buy private health insurance. Reversing those steps would take a terrible toll on those who served our nation.

We owe a massive debt to America’s veterans, who put their lives on the line to defend this country. Many still suffer from the wounds of war. It would be a cruel and profound disservice for the federal courts to repay these veterans’ boundless self-sacrifice by callously withdrawing the health care coverage so many of them need to thrive and even survive.

Figure 1. The Number of Veterans Losing all Health Insurance Coverage if the ACA Is Overturned, Compared to the Number of Military Personnel Serving at Various Times and in Various Theaters of War



Sources: Michael Dworsky, Carrie M. Farmer, and Mimi Shen. “State Repeal Estimates.” *Veterans’ Health Insurance Coverage Under the Affordable Care Act and Implications of Repeal for the Department of Veterans Affairs*. RAND Corporation (2017). https://www.rand.org/content/dam/rand/pubs/research_reports/RR1900/RR1955/RAND_RR1955_state_repeal_estimates.zip; U.S. Department of Defense, Defense Manpower Data Center. *Armed Forces Strength Figures for May 31, 2019*. https://www.dmdc.osd.mil/appj/dwp/rest/download?fileName=msO_1905.pdf&groupName=milTop; Amy Belasco. *Troop Levels in the Afghan and Iraq Wars, FY2001–FY2012: Cost and Other Potential Issues*. Congressional Research Service. July 2, 2009. <https://fas.org/sgp/crs/natsec/R40682.pdf>; U.S. Census Bureau, “Table 590. Vietnam Conflict — U.S. Military Forces in Vietnam and Casualties Incurred: 1961 to 1975.” *Statistical Abstract of the United States: 1977* (September 1977). <https://www2.census.gov/library/publications/1977/compendia/statab/98ed/1977-05.pdf#>.

Table 1. The Number of Veterans Projected to Lose all Health Insurance Coverage if the ACA is Overturned, by State: 2020 and 2026. (Plaintiff States in *Texas vs United States* highlighted in yellow)

State	Number losing all health insurance coverage by 2020	Number losing all health insurance coverage by 2026
Alabama	8,636	11,664
Alaska	2,115	3,093
Arizona	13,821	19,137
Arkansas	9,574	12,500
California	43,908	62,516
Colorado	11,104	15,898
Connecticut	3,189	4,879
Delaware	1,262	1,937
District of Columbia	715	1,035
Florida	32,248	43,328
Georgia	17,382	24,019
Hawaii	2,786	4,009
Idaho	3,022	4,105
Illinois	17,068	23,926
Indiana	13,529	18,545
Iowa	6,045	8,295
Kansas	4,217	5,833
Kentucky	10,875	14,577
Louisiana	10,905	14,656
Maine	2,870	3,783
Maryland	8,084	12,399
Massachusetts	6,612	9,727
Michigan	18,686	25,480
Minnesota	7,731	11,100
Mississippi	5,316	7,298
Missouri	9,976	13,407

State	Number losing all health insurance coverage by 2020	Number losing all health insurance coverage by 2026
Montana	2,996	4,047
Nebraska	2,218	3,109
Nevada	6,520	9,078
New Hampshire	2,256	3,323
New Jersey	6,851	10,134
New Mexico	5,274	7,188
New York	19,799	28,109
North Carolina	16,883	23,263
North Dakota	1,142	1,718
Ohio	21,881	30,805
Oklahoma	7,175	9,752
Oregon	9,746	13,168
Pennsylvania	21,095	29,693
Rhode Island	1,624	2,276
South Carolina	8,838	12,260
South Dakota	1,466	1,991
Tennessee	11,268	15,279
Texas	31,615	44,315
Utah	2,455	3,466
Vermont	1,051	1,532
Virginia	12,981	18,534
Washington	15,263	21,693
West Virginia	4,912	6,596
Wisconsin	7,062	9,531
Wyoming	795	1,071
United States	494,841	689,077

Source: Michael Dworsky, Carrie M. Farmer, and Mimi Shen. "State Repeal Estimates." *Veterans' Health Insurance Coverage Under the Affordable Care Act and Implications of Repeal for the Department of Veterans Affairs*. RAND Corporation (2017). https://www.rand.org/content/dam/rand/pubs/research_reports/RR1900/RR1955/RAND_RR1955_state_repeal_estimates.zip.

Note: These numbers estimate the number of veterans who would become uninsured under the American Health Care Act's repeal of the ACA.

Endnotes

¹ Michael Dworsky, Carrie M. Farmer, and Mimi Shen. "State Repeal Estimates." *Veterans' Health Insurance Coverage Under the Affordable Care Act and Implications of Repeal for the Department of Veterans Affairs*. RAND Corporation (2017). https://www.rand.org/content/dam/rand/pubs/research_reports/RR1900/RR1955/RAND_RR1955_state_repeal_estimates.zip.

² RAND estimated the impact in 2015 under conditions that were estimated to result from ACA repeal by 2020 and then by 2026. The estimated differences in coverage thus resulted entirely from projected policy changes, without regard to anticipated demographic changes after 2015.

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