Affordable Care Act Threatened: What's at Stake for Latinos

The future of the Affordable Care Act (ACA) remains under attack as a case challenging the law's constitutionality, *California v. Texas* (known as *Texas v. U.S.* in the lower courts), will be considered by the U.S. Supreme Court. If successful, the lawsuit would repeal the ACA, eliminate the law's consumer protections, and reverse the law's historic coverage gains made by millions of Latinos.

Health coverage is more important than ever against the backdrop of the COVID-19 health crisis. The ACA remains a critical pathway to coverage for Latinos and remains in effect until a ruling is delivered. This fact sheet identifies the harms the Latino community would face if the ACA is struck down.*

Millions of Latinos would lose health coverage.

- More than 20 million Americans have gained access to health coverage under the ACA.[1] An estimated 5.4 million Latinos could lose their health coverage.[2]

- Nearly one out of every five (19%) Latinos remain uninsured under the ACA, representing the highest uninsured rate of any major racial or ethnic group.[3] Without the ACA, the Latino uninsured rate could climb to nearly one out of every three (31%) Latinos not having health coverage.[4]

- Nearly one million (913,000) Latino young adults between the ages of 19 and 26 who are covered under their parents' plan would lose their health coverage.[5]

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* The data estimates in this fact sheet come from the most recent data sets and research available to present all possible scenarios for coverage losses under California v. Texas. As such, data points, comparison years, and estimates for different groups may vary.

Consumer protections, including those for preexisting conditions, would be eliminated.

- Between eight to 20 million Latinos who live with a pre-existing condition, such as cancer or diabetes, could be denied health coverage.[6] Without the ACA, COVID-19, which disproportionately affects Latinos, would also become a pre-existing condition and grounds for denying follow-up care or coverage.[7]

- Older Latinos living with a pre-existing condition would risk losing their health coverage. Roughly eight in 10 (80%) older adults ages 55 to 64 who gained coverage under the ACA had a pre-existing condition and more than half (54%) of those adults were Latino.[8]

- Requirements for health plans to cover essential health benefits, including mental health and substance use disorders services, would end. In 2018, 8.6 million Latino adults had a mental and/or substance use disorder.[9]

The ACA's Medicaid expansion provision would be eliminated.

- More than three million low-income Latinos who gained coverage through their state's Medicaid expansion program would lose their health coverage.[10]

- 520,000 low-income Latinos living in non-expansion states like Texas and Florida would be denied the opportunity to enroll in Medicaid should their state decide to expand Medicaid.[11]

- The uninsured rate for Latino parents who are eligible for Medicaid (26.8%) would rise and could lead to an increase in the uninsured rate for Latino children eligible for Medicaid (7.1%).[12] Research shows that when parents lack health coverage, children are also more likely to go uninsured.[13,14]

Financial and in-person assistance to purchase health coverage would be eliminated.

- The ACA's premium tax credits would end, making health care less affordable for the nine million individuals receiving this assistance.[15] One in four (24.9%) Latinos who remain uninsured but eligible for premium tax credits would be unable to afford health coverage.[16]

- The law's cost-sharing reductions would no longer be available, making health care less affordable for the roughly 5.3 million individuals receiving this assistance.[17] Older Latinos would be at risk of losing affordable coverage as they reflect roughly one in six (17%) older adults ages 50 to 64 receiving cost-sharing reductions.[18]

- The ACA's Navigator programs that help Latinos find and enroll in affordable health plans would end. Roughly three in four (76%) clients that Navigators serve are Latino.[19]

Endnotes

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