



## How Many in Your Area Are Covered by the Affordable Care Act?

As Californians continue to live through the COVID-19 pandemic, access to health care is top of mind for many. Below is a reminder of the Affordable Care Act's role in providing health care coverage to Californians, which is especially important during the pandemic. Explore Table 1 on the following page to see how many people in your local area are covered and protected under the ACA.

### What Has Been the Impact of the Affordable Care Act in California?

The Affordable Care Act (ACA), which was fully implemented in 2014, increased Californians' access to health coverage. Under the ACA, California established Covered California, a health insurance marketplace where those who don't get coverage through their jobs and don't qualify for public health insurance can purchase coverage. Eighty five percent of Covered California consumers receive a federal subsidy to help them afford coverage.<sup>1</sup> The ACA allowed California to expand its Medicaid program, called Medi-Cal, to more adults with low incomes. The ACA also included vital protections for all consumers, including barring health insurers from denying coverage based on preexisting conditions. As a result:

- ▶ California's uninsured rate has fallen from 17% to 7.1%. The number of uninsured Californians has dropped by 3.7 million.<sup>2</sup>
- ▶ 1.5 million Californians get their coverage through Covered California.<sup>3</sup>
- ▶ 12.5 million Californians are covered by Medi-Cal, including 3.7 million adults through the ACA expansion.<sup>4</sup>
- ▶ As the uninsured rate has fallen across all groups, racial disparities in coverage have declined.<sup>5</sup>

- ▶ 16.8 million nonelderly Californians who have preexisting conditions are protected from being rejected by a health insurer.<sup>6</sup>

California has built on the ACA to further expand access to health coverage, implementing additional subsidies to help more people afford coverage on Covered California. The state has also further expanded Medi-Cal to all children and young adults with low incomes regardless of immigration status.

### ACA Coverage During the COVID-19 Pandemic

As the state confronts the COVID-19 pandemic, and the ensuing economic recession, the ACA is providing a vital safety net. Many Californians losing their jobs and job-based health insurance can turn to either Covered California or Medi-Cal to stay covered, options that would not have been there before the ACA.

In addition, it is estimated that Medi-Cal is covering close to a million of the workers Californians are relying on so heavily during the pandemic.<sup>7</sup> This includes Californians with jobs like home health aides, grocery store workers, farm workers, warehouse workers, and more. Many low-income workers in these jobs are not offered job-based coverage or can't afford the premiums for it.

### The ACA Is Still Under Threat

The Trump Administration continues, even during the COVID-19 pandemic, to pursue a federal lawsuit to invalidate the entire ACA. If successful, the lawsuit could end all consumer protections and all forms of health care coverage currently provided under the law. It is estimated that 20 million Americans could lose health coverage, including 3.8 million Californians.<sup>8</sup>

## How Many Are Covered by the ACA in Your Area?

Below see how many in your local congressional district get their coverage through Medi-Cal or Covered California, or benefit from the ACA's protections for those with preexisting conditions.

**Table 1. ACA Coverage, by California Congressional District: September 2020 Update**

	PURCHASED COVERAGE ON COVERED CA*	NUMBER COVERED BY MEDI-CAL†		NONELDERLY WITH PREEXISTING CONDITIONS‡	
		TOTAL	UNDER ACA EXPANSION, ADULTS 19-64	ESTIMATED NUMBER	SHARE OF POPULATION
Doug LaMalfa (CA-1)	27,420	239,428	69,029	280,600	52%
Jared Huffman (CA-2)	33,190	194,446	63,848	296,700	53%
John Garamendi (CA-3)	22,510	235,660	62,987	309,300	49%
Tom McClintock (CA-4)	31,840	140,647	42,954	306,700	53%
Mike Thompson (CA-5)	27,950	188,078	54,288	306,300	52%
Doris O. Matsui (CA-6)	24,980	309,204	78,982	321,300	49%
Ami Bera (CA-7)	27,840	201,642	55,699	316,100	51%
Paul Cook (CA-8)	17,470	312,530	83,930	292,100	48%
Jerry McNerney (CA-9)	29,170	294,476	74,611	324,600	49%
Josh Harder (CA-10)	29,330	292,453	77,916	314,100	49%
Mark DeSaulnier (CA-11)	32,530	183,437	52,513	321,000	52%
Nancy Pelosi (CA-12)	28,900	173,514	60,148	346,700	54%
Barbara Lee (CA-13)	32,190	237,931	79,202	330,800	51%
Jackie Speier (CA-14)	26,440	149,500	49,530	327,800	52%
Eric Swalwell (CA-15)	30,730	154,411	45,779	350,500	52%
Jim Costa (CA-16)	22,550	418,877	97,829	297,800	47%
Ro Khanna (CA-17)	26,950	122,710	39,659	343,800	52%
Anna G. Eshoo (CA-18)	21,920	95,703	30,962	326,600	52%
Zoe Lofgren (CA-19)	24,010	221,486	67,797	335,400	51%
Jimmy Panetta (CA-20)	25,040	277,818	67,682	310,400	49%
TJ Cox (CA-21)	13,340	404,143	97,116	290,300	47%
Devin Nunes (CA-22)	23,280	303,765	74,349	291,500	48%
Kevin McCarthy (CA-23)	17,340	291,118	70,675	310,000	49%
Salud O. Carbajal (CA-24)	28,800	204,770	55,037	302,100	50%
Mike Garcia (CA-25)	23,350	244,754	70,235	310,500	50%
Julia Brownley (CA-26)	31,020	198,649	54,562	309,300	51%
Judy Chu (CA-27)	53,930	202,714	72,429	310,500	53%
Adam B. Schiff (CA-28)	42,810	231,448	92,029	321,500	54%

**Table 1. ACA Coverage, by California Congressional District: September 2020 Update, continued**

	PURCHASED COVERAGE ON COVERED CA*	NUMBER COVERED BY MEDI-CAL†		NONELDERLY WITH PREEXISTING CONDITIONS‡	
		TOTAL	UNDER ACA EXPANSION, ADULTS 19-64	ESTIMATED NUMBER	SHARE OF POPULATION
Tony Cárdenas (CA-29)	25,170	344,001	103,977	313,800	50%
Brad Sherman (CA-30)	39,520	198,024	70,503	341,400	53%
Pete Aguilar (CA-31)	18,490	298,310	85,240	325,800	49%
Grace F. Napolitano (CA-32)	31,700	286,154	90,238	311,000	51%
Ted Lieu (CA-33)	33,680	78,978	31,881	304,700	53%
Jimmy Gomez (CA-34)	25,560	361,831	128,146	336,600	50%
Norma J. Torres (CA-35)	23,160	319,172	90,422	321,100	48%
Raul Ruiz (CA-36)	21,440	305,543	82,377	286,000	52%
Karen Bass (CA-37)	26,430	303,991	105,125	312,900	51%
Linda T. Sánchez (CA-38)	23,250	226,013	66,627	303,600	51%
Gilbert Cisneros (CA-39)	42,350	170,824	54,340	319,500	52%
Lucille Roybal-Allard (CA-40)	15,180	386,074	100,332	315,000	47%
Mark Takano (CA-41)	17,270	314,467	83,215	324,200	48%
Ken Calvert (CA-42)	26,380	201,047	56,324	347,800	49%
Maxine Waters (CA-43)	21,700	305,742	96,091	315,900	50%
Nanette Diaz Barragán (CA-44)	15,500	379,557	109,767	300,800	48%
Katie Porter (CA-45)	35,460	122,047	40,169	342,800	52%
J. Luis Correa (CA-46)	21,440	322,643	87,274	320,200	49%
Alan S. Lowenthal (CA-47)	25,950	246,289	77,080	316,500	51%
Harley Rouda (CA-48)	35,370	157,634	56,611	308,200	53%
Mike Levin (CA-49)	29,120	132,654	39,695	318,300	52%
Vacant (CA-50)	23,960	201,138	54,153	319,600	51%
Juan Vargas (CA-51)	25,350	346,665	90,087	308,600	48%
Scott H. Peters (CA-52)	28,010	95,085	36,113	336,400	51%
Susan A. Davis (CA-53)	24,070	182,117	57,361	336,000	51%
No district listed	47,720	138,670	71,072	N/A	N/A
<b>CALIFORNIA TOTAL</b>	<b>1,480,020</b>	<b>12,949,982</b>	<b>3,805,997</b>	<b>16,791,000</b>	<b>51%</b>

\*Active Member Profile, Covered California, March 2020.

†Total Medi-Cal Certified Eligibles - Legislative Districts and Aid Code Groups - January 2019, Research and Analytical Studies Division, California Department of Health Care Services, January 2019. These are the most recent enrollment data available broken out by congressional district. Because this data series is older than the Medi-Cal figures cited in the introductory text, totals may not match exactly.

‡Emily Gee, "Number of Americans with Preexisting Conditions by Congressional District for the 116th Congress," Center for American Progress, October 2, 2019.

Note: All figures reflect the most current data available at the time of publication.

## The Author

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## About the Foundation

The California Health Care Foundation is dedicated to advancing meaningful, measurable improvements in the way the health care delivery system provides care to the people of California, particularly those with low incomes and those whose needs are not well served by the status quo. We work to ensure that people have access to the care they need, when they need it, at a price they can afford.

CHCF informs policymakers and industry leaders, invests in ideas and innovations, and connects with changemakers to create a more responsive, patient-centered health care system.

For more information, visit [www.chcf.org](http://www.chcf.org).

## Endnotes

1. *Active Member Profiles* (March 2020), Covered California, June 8, 2020.
2. SHADAC analysis of the American Community Survey (ACS) Public Use Microdata Sample (PUMS) files, SHADAC, accessed August 27, 2020. This drop in the uninsured rate occurred between 2013 and 2018, the latest data available at the time of publication.
3. *Active Member Profiles* (March 2020), Covered California, June 8, 2020.
4. *Medi-Cal Certified Eligibles Data Table by County and Aid Code Group: June 2020 (Dates Represented: March 2020)* (PDF), California Dept. of Health Care Services, July 2020.
5. Tara Becker and Ninez A. Ponce, *Californians Maintain Health Insurance Coverage Despite National Trends*, UCLA Center for Health Policy Research, October 2019. (Report examines 2018 data from the California Health Interview Survey.)
6. Emily Gee, "Number of Americans with Preexisting Conditions by District for the 116th Congress," Center for American Progress, October 2, 2019. (Data derived from 2017 American Community Survey.)
7. Matt Broaddus, "5 Million Essential and Front-Line Workers Get Health Coverage Through Medicaid," Center on Budget and Policy Priorities, August 4, 2020.
8. Jessica Banthin et al., *Implications of the Fifth Circuit Court Decision in Texas v. United States: Losses of Coverage, Federal Health Spending, and Provider Revenue* (PDF), Urban Institute, December 2019.