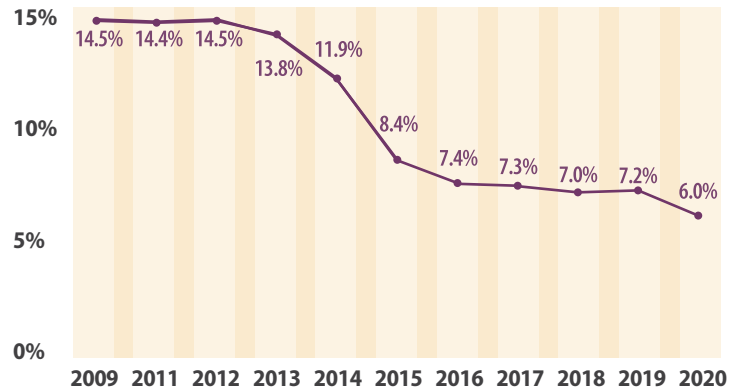


According to the [California Health Interview Survey](#) (CHIS), in the years leading up to the Affordable Care Act (ACA), the uninsured rate among Californians was approximately **14 percent**.¹ Implementation of the ACA, along with Legislative initiatives and support under Governor Newsom, dramatically reduced the rate of uninsured to **6 percent** by 2020, with approximately **2.3 million**² remaining uninsured in the state.¹ (Figure 1) The number of uninsured is expected to drop by around 235,000 individualsⁱⁱ mid-2022 due to the most recent policy change enacted through the Fiscal Year (FY) 2021-22 budget, covering undocumented immigrants aged 50+ years. This snapshot provides an overview of California's remaining uninsured.

FIGURE 1. California's Declining Uninsured Ratesⁱ



Who are California's Uninsured?ⁱⁱⁱ

According to CHIS, in 2020:

- Region:** Los Angeles County had the highest number of uninsured, 784,000 as of 2020. The highest rates of adults that are uninsured was in the Central Coast region (Monterey, San Benito, San Luis Obispo, Santa Barbara, Santa Cruz, and Ventura counties) at 8.2 percent. (Figure 2)
- Race/Ethnicity:** Statewide, Latinx Californians make up the majority of uninsured compared to other races. Latinx Californians make up 64 percent of California's uninsured—this has increased 1 percent since 2017/2018. (Figure 3)
- Immigration Status:** Statewide, about 699,000 Californian, non-citizen immigrants remain uninsured in 2020. Undocumented Californians, which likely make up the largest group of uninsured, account for about 22 percent of immigrants in California.^{iv}

FIGURE 2. Uninsured Californians by Region, 2020ⁱⁱⁱ

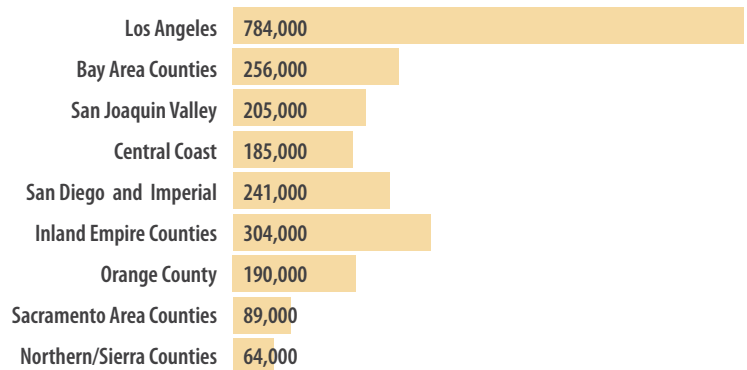
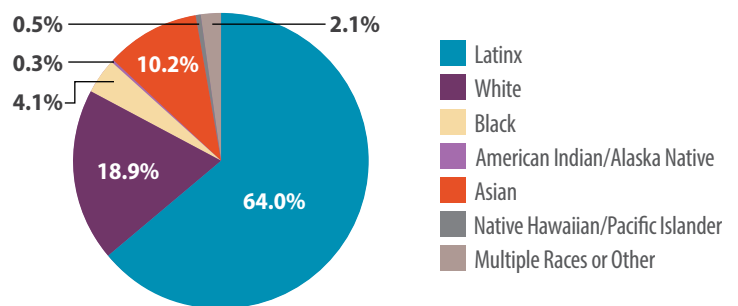


FIGURE 3. Uninsured Californians by Race/Ethnicity, 2020ⁱⁱⁱ



1. Uninsured rate is for all Californians, regardless of age. Previous versions of this ITUP Snapshot have only included those up to age 65.

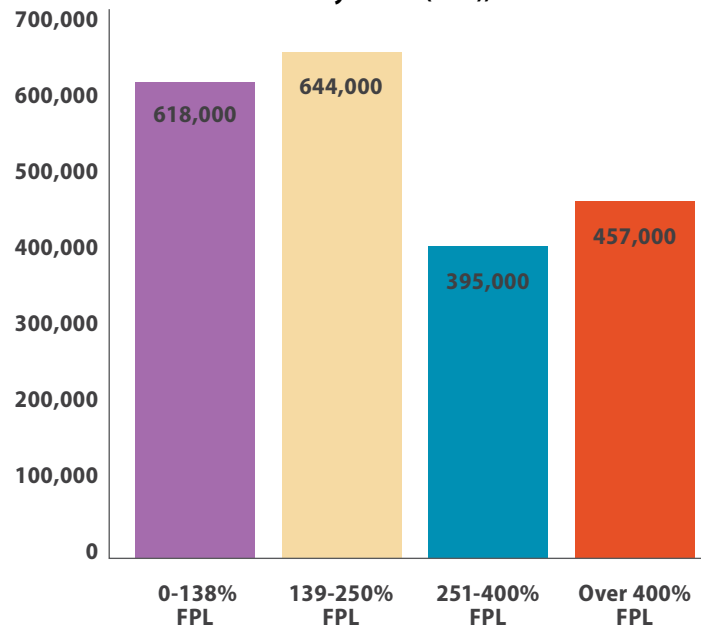
2. California Health Interview Survey (CHIS) relies on self-reported insurance status, and likely does not include many undocumented Californians that have limited scope Medi-Cal.

■ **Income (Figure 4):**³

- Among the uninsured in California, 29 percent (618,000 adult Californians) are low-income and eligible for Medi-Cal (0-138 percent of the Federal Poverty Level (FPL))⁴ and 30 percent (644,000 adult Californians) fall between 139-250 percent FPL.
- There are also 457,000 Californians with incomes over 400 percent FPL that remain uninsured.
- Among uninsured adults, 49 percent (about 1 million individuals), are eligible for subsidized insurance through Covered California, California’s individual marketplace, however, are still uninsured likely due to affordability concerns (e.g. the high cost of premiums, deductibles, and other cost-sharing).

■ **Children and Youth:** Among the uninsured, 8.8 percent (203,000 children) are aged 18 or younger, and another 17.8 percent (413,000 individuals) are young adults, ages 19-25.

FIGURE 4. Uninsured Adult Californians by Federal Poverty Level (FPL), 2020ⁱⁱⁱ



Expanding Access to Health Care Coverage in California Post-ACA

2010	2015	2020	2020	2020	2021	2021
Affordable Care Act (ACA) was signed into law, expanding health care coverage for millions of Americans across the country, however, this excludes undocumented immigrants.	SB 75 was signed into law, expanding Medi-Cal eligibility for all income eligible minors 18 years old or younger in California, regardless of immigration status. This was implemented in May 2016.	The California FY 2019-2020 budget included subsidies for more Californians with low and middle incomes (incomes up to 400 percent FPL) enrolled in health coverage through Covered California. This budget also created a mandate requiring Californians to obtain comprehensive health coverage or pay a penalty.	The FY 2019-2020 Budget Act expanded Medi-Cal eligibility for young adults up to the age of 26 regardless of immigration status.	At the onset of the Public Health Emergency (PHE) , the federal Families First Coronavirus Response Act included a 6.2-point increase in federal Medi-Cal matching rates for states that halted redeterminations for Medi-Cal members enrolled throughout the pandemic.	The federal American Rescue Plan (ARP) included increased premium subsidies for coverage purchased through Covered California. ⁵ These increased funds were projected to help over 1.6 million Californians. ^v	The FY 2021-2022 Budget Act expanded Medi-Cal eligibility for older adults, aged 50 and older. Projected to cover over 235,000 older adults, this expansion will be implemented May 1, 2022.

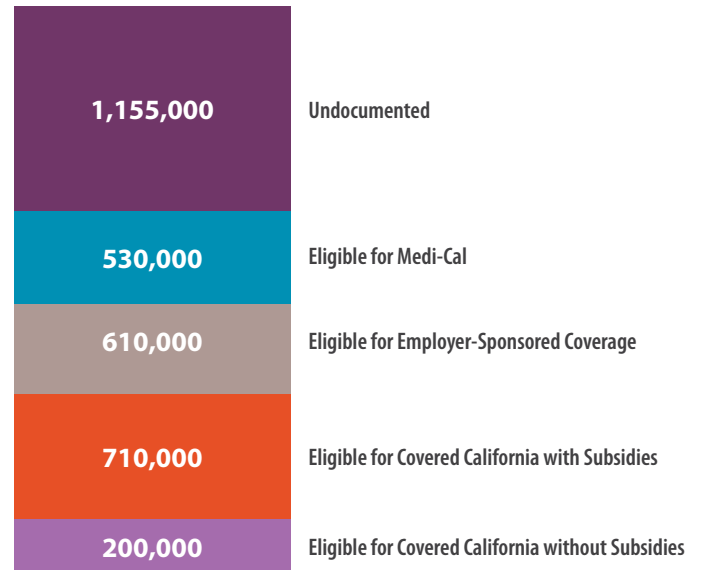
3. For income data, only adults 19+ are included in the data.
 4. Specific groups of Californians may be eligible for Medi-Cal at higher income levels that 138% FPL. For more detail on Medi-Cal Eligibility Groups, see California Health Care Foundation’s [Medi-Cal Facts and Figures Almanac, 2021](#). This statistic does not identify these individuals, thus more of California’s uninsured may, in fact, be eligible for Medi-Cal under certain circumstances.
 5. Covered California also opened [Special Enrollment Periods](#) throughout the pandemic to enable Californians to take advantage of the new and increased premium subsidies. The ARP subsidies effectively eliminated the need for state subsidies added in 2019.

Uninsured Projections

The UCLA Center for Health Policy Research and the UC Berkeley Labor Center developed the California Simulation of Insurance Markets (CalSIM) model that projects the number of uninsured Californians. The data shown in Figure 5 is from the newest update to CalSIM, CalSIM v3.1, and reflects the state policy changes to expand Medi-Cal to cover undocumented adults aged 50 and older as well as COVID-19 impacts on coverage, such as the enhanced ARP subsidies. **Importantly, the CalSIM projections count uninsured individuals to include those that have restricted Medi-Cal, limited to emergency, pregnancy-related services, or limited long term care.**⁶

Based on CalSIM projections, the number of uninsured Californians is expected to reach **3.21 million** in 2023. (Figures 5) These projections show that in 2023 after three years of the onset of the COVID-19 pandemic, undocumented Californians (**1.16 million individuals**) are still the largest group of uninsured across the state.

FIGURE 5. Uninsured Californians Under the Age of 65, CalSIM v3.1 2023 Projections^{vi}



Undocumented Californians are less likely to be offered employer-sponsored insurance and many remain ineligible for Medi-Cal. In addition, these projections show that even Californians offered employer-sponsored insurance, or subsidies through Covered California make up the uninsured in California, suggesting affordability as a persisting barrier to coverage in 2023.^{vi}

WHAT TO WATCH

Likely in 2022, Medi-Cal eligibility redeterminations will begin, which could result in loss of coverage for Californians.

Building upon Governor Newsom's commitment to working towards universal coverage, combined with another projected budget surplus for FY 2022-2023, ITUP will be looking out for legislation and/or budget proposals in 2022 to further expand Medi-Cal eligibility to undocumented adults aged 26 through 49.

6. The California Health Interview Survey (CHIS) relies on self-reported insurance status and thus does not explicitly exclude individuals with restricted scope Medi-Cal.

NOTES

All decimals rounded to nearest tenth.

- i. UCLA Center for Health Policy Research, [2020 California Health Interview Survey](#), Public Use File, Accessed: December 6, 2021.
- ii. Legislative Analyst's Office, [Estimated Cost of Expanding Full-Scope Medi-Cal Coverage to All Otherwise Eligible Californians Regardless of Immigration Status](#), May 2021.
- iii. UCLA Center for Health Policy Research, [2020 California Health Interview Survey](#), Public Use File, Accessed: December 6, 2021.
- iv. Public Policy Institute of California, [Immigrants in California Fact Sheet](#), March 2021.
- v. UC Berkeley Labor Center, [American Rescue Plan Improvements to Covered California Affordability: Who Gains?](#), April 13, 2021.
- vi. Miranda Dietz, UCLA Center for Health Policy Research and UC Berkeley Labor Center, [CalSIM Estimates of Uninsured Ages 0-64](#), December 8, 2021.
- vii. Dietz, M. et al, UC Berkeley Labor Center, [Undocumented Californians Projected to Remain the Largest Group of Uninsured in the State in 2022](#), April 13, 2021.

About ITUP

ITUP is an independent, nonprofit, health policy institute that has been a central voice in the California health policy landscape for more than two decades. ITUP serves as a trusted expert, grounded in statewide and regional connections with a network of policymakers, health care leaders, and stakeholders. The mission of ITUP is to promote innovative and workable policy solutions that expand health care access and improve the health of all Californians.

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- California Community Foundation
- California Health Care Foundation
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