Expanding Medi-Cal to All Low-Income Adults

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Undocumented Californians are integral to our state

- 2.1 million undocumented residents [1]
- 9% of workforce [2]
- Contribute \$3 billion in state and local taxes annually [3]
- 68% have lived in the U.S. longer than one decade [1]
- 23% own homes [4]
- 1 out of 6 children in the state has an undocumented parent [5]

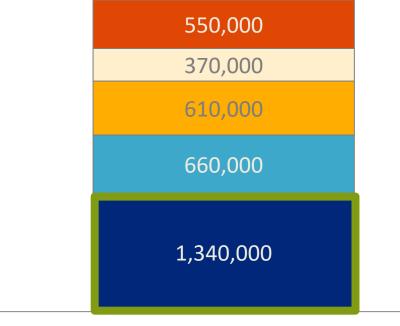
Sources: [1] USC Equity Research Institute, <u>California Immigrant Data Portal</u>, 2020. [2] Pew Research Center, <u>U.S.</u> <u>Unauthorized Immigrant Population Estimates by State</u>, 2019. [3] Wiehe M and Hill M, <u>State and Local Tax</u> <u>Contributions of Undocumented Californians: County-by- County Data</u>, Institute on Taxation and Economic Policy, 2017. [4] Migration Policy Institute, <u>Profile of the Unauthorized Population – CA</u>. [5] Pastor M et al., <u>What's at Stake for the State?</u>, USC Equity Research Institute, 2013.



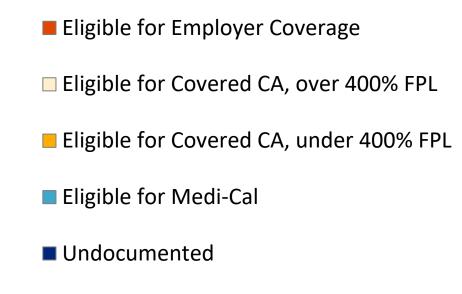
Undocumented Californians continue to make up the largest group of uninsured

Uninsured by eligibility category, age 0-64

Projections for 2022 published pre-COVID that include projected impact of Young Adult Expansion, state affordability assistance program, and state mandate



3.5 million





Health coverage shifts have occurred since 2020

• Coverage shifts due to COVID include:

- Hundreds of thousands of Californians have lost job-based coverage
- Medi-Cal enrollment was more than 800,000 higher in Dec. 2020 than in Feb.
 2020, primarily due to continuous coverage requirements
- Covered CA enrollment was 200,000 higher in Jan. 2021 than in Jan. 2020

For undocumented adults:

- Between Jan. and Oct. 2020, 80,000 Californians ages 19-25 gained full Medi-Cal benefits under the Young Adult Expansion (already reflected on prior slide)
- Among the minority of undocumented adults who had job-based coverage pre-COVID, some likely lost that coverage due to job loss

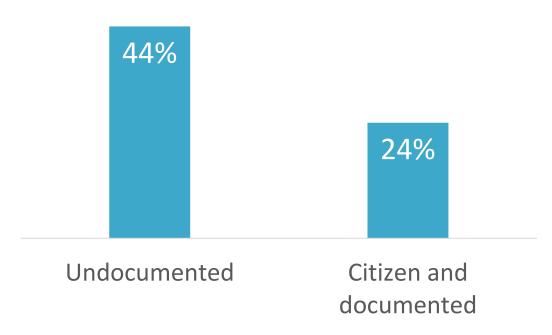
(21% of CA working non-citizens adults ages 19-64 without a green card had job-based coverage in 2014)



Source: DHCS, <u>Stakeholder Advisory Committee Meeting</u>, Feb. 11, 2021. Covered California News Release: <u>Covered</u> <u>California Begins New Year With a Record Number of Plan Selections</u>, Jan. 12, 2021. California HHS Open Data Portal, <u>Eligible Young Adult Expansion Individuals Enrolled in Medi-Cal</u>, updated Feb. 2, 2021. Shana Alex Charles et al., The State of Health Insurance in California, UCLA Center for Health Policy Research, Jan. 31, 2017.

Undocumented Californians generally experience worse access to care

No Usual Source of Care, California Low-Income Adults Ages 19-64, 2016-2017





Source: Nadereh Pourat and Ana E. Martinez, <u>Reducing Access Disparities in California by Insuring Low-Income</u> <u>Undocumented Adults</u>, UCLA Center for Health Policy Research, February 2019.

Occupations common among non-citizen workers had higher increase in mortality during pandemic

Californians ages 18-65 experienced a 22% increase in mortality in March to October 2020 compared to prior to the pandemic.

The increase in deaths was even higher for occupations common among non-citizen workers.

% increase in mortality during pandemic compared to pre-pandemic

By occupation (top five occupations for non-citizen workers)

Cooks: 60%

Miscellaneous agricultural workers: 55%

Construction laborers: 49%

Maids and housekeeping cleaners: 33%

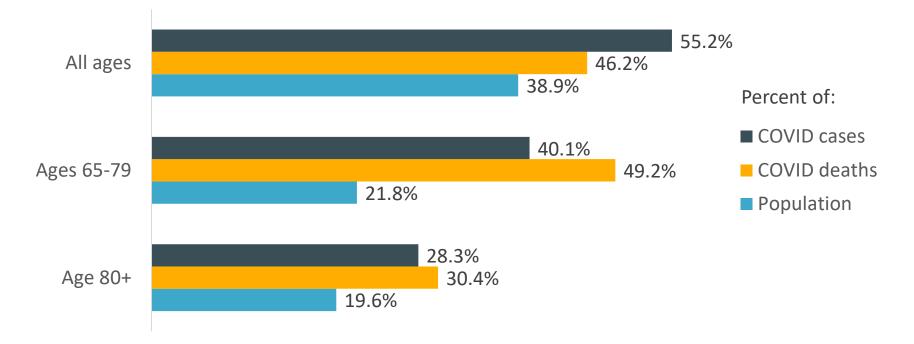
Janitors and building cleaners: Not available



Sources: Yea-Hung Chen, Maria Glymour, et al. (UCSF), <u>Excess mortality associated with the COVID-19 pandemic</u> <u>among Californians 18–65 years of age, by occupational sector and occupation: March through October 2020</u>, medRxiv preprint, January 22, 2021. Samantha Artiga and Matthew Rae, <u>Health and Financial Risks for Noncitizen</u> Immigrants due to the COVID-19 Pandemic, Kaiser Family Foundation, August 18, 2020.

Latinos in California have disproportionately tested positive and died from COVID-19

Latino % of COVID cases and deaths compared to % of population, California





Health insurance matters: evidence from past insurance expansions

Examples:

- Health and access to care
 - Improved use of preventive and primary care services
 - More regular care for chronic conditions
 - Improved access to mental and substance use disorder treatment
 - Reduced preventable hospital admissions
 - Reduced death rates

• Financial security

- Reduced debt
- Reduced third party-collections
- Fewer problems paying medical bills
- Workforce productivity
- Strong health care delivery systems



See summary of the literature: Lucia L, <u>Towards Universal Health Coverage: Expanding Medi-Cal to Low-Income Undocumented Adults</u>, UC Berkeley Labor Center, February 2019.

Medi-Cal expansion: well-targeted policy for moving towards universal coverage

In 2016-2017:

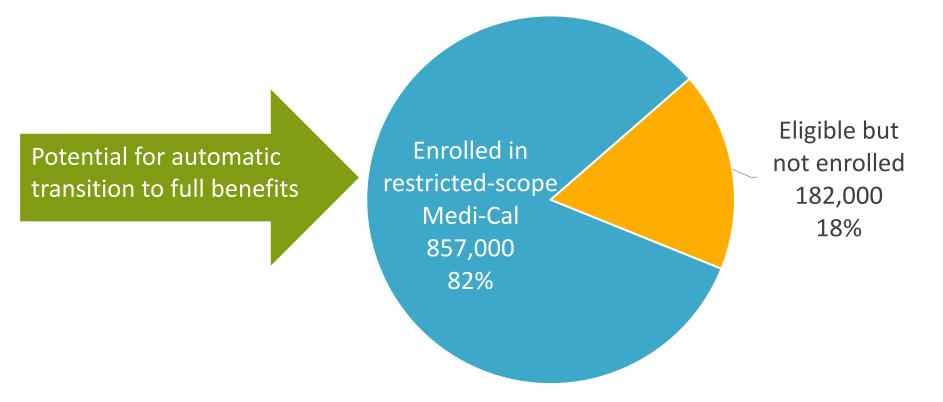
- 61% of undocumented Californians had low income
- 89% of low-income undocumented CA adults ages 19-64 were uninsured



Source: Nadereh Pourat and Ana E. Martinez, <u>Reducing Access Disparities in California by Insuring Low-Income</u> <u>Undocumented Adults</u>, UCLA Center for Health Policy Research, February 2019. Low income is defined as family income at or below 138% Federal Poverty Level, the Medi-Cal income eligibility threshold for most adults. Undocumented adults reporting Medi-Cal coverage are assumed to have restricted-scope Medi-Cal and are considered uninsured.

Estimated 1.04 million undocumented California adults eligible for proposed Medi-Cal eligibility expansion

Potentially eligible adults ages 26+, 2021

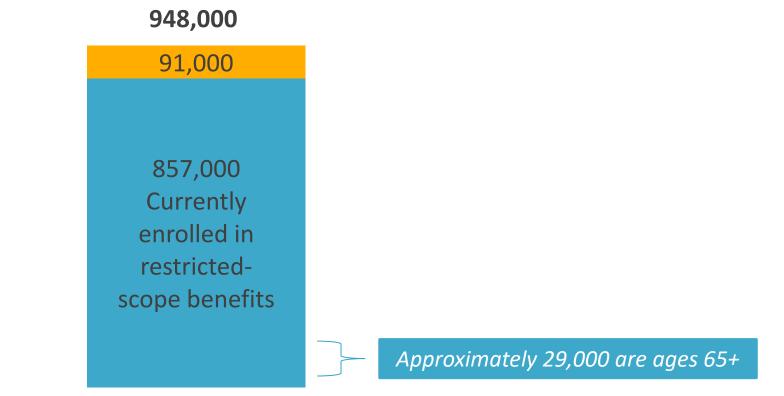




Source: Eligible adults: estimated in Mar. 2021 based on updated data, using methods in Lucia L, <u>Towards</u> <u>Universal Health Coverage: Expanding Medi-Cal to Low-Income Undocumented Adults</u>, UC Berkeley Labor 10 Center, Feb. 2019. Restricted-scope enrollment: DHCS RASD, <u>Medi-Cal Monthly Eligible Fast Facts</u>, Sep. 2020.

Nearly 950,000 undocumented California adults would be expected to enroll

Estimated enrollment ages 26+ if full-scope Medi-Cal were expanded to all low-income adults





Source: Enrollment estimate based on estimated number of adults eligible on prior slide and assumes all restrictedscope enrollees are transitioned to full-scope benefits, plus half of all other eligible adults enroll. DHCS RASD, <u>Certified</u> <u>Eligibles age 65 and older</u>, December 2020.

Summary

- Undocumented Californians are the largest group of uninsured
- Occupations common among non-citizens had particularly high increases in mortality during the pandemic
- Nearly 950,000 undocumented Californians would gain full-scope Medi-Cal coverage under an expansion, reducing the number of uninsured Californians by approximately one-quarter



Contact information and related publications

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Towards Universal Health Coverage: Expanding Medi-Cal to Low-Income Undocumented Adults (UC Berkeley, Feb. 2019)

California's Steps to Expand Health Coverage and Improve Affordability: Who Gains and Who Will be Uninsured? (UC Berkeley and UCLA, Nov. 2019)

Other health care research:

http://laborcenter.berkeley.edu/topic/health-care/

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