### **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]

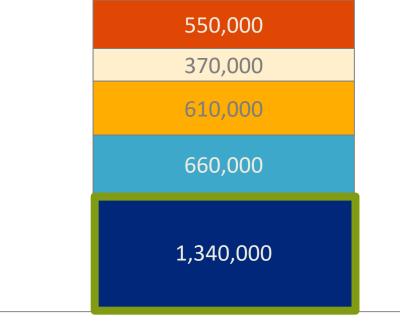
Sources: [1] USC Equity Research Institute, <u>California Immigrant Data Portal</u>, 2020. [2] Pew Research Center, <u>U.S.</u> <u>Unauthorized Immigrant Population Estimates by State</u>, 2019. [3] Wiehe M and Hill M, <u>State and Local Tax</u> <u>Contributions of Undocumented Californians: County-by- 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.



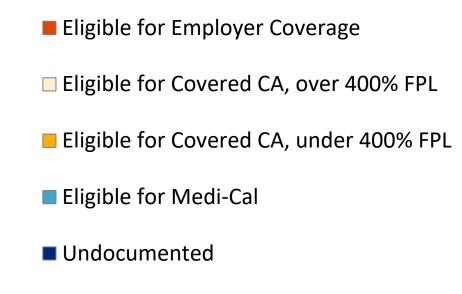
# Undocumented Californians continue to make up the largest group of uninsured

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

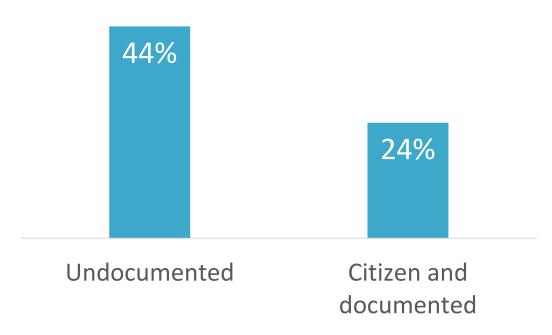
(21% of CA working non-citizens adults ages 19-64 without a green card had job-based coverage in 2014)



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%

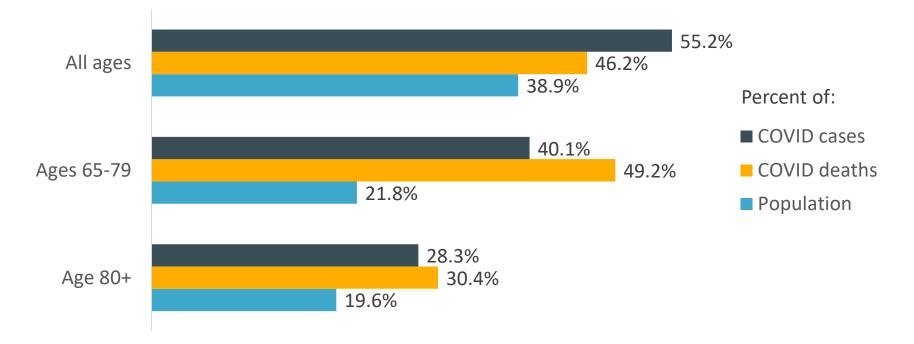
Janitors and building cleaners: Not available



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:

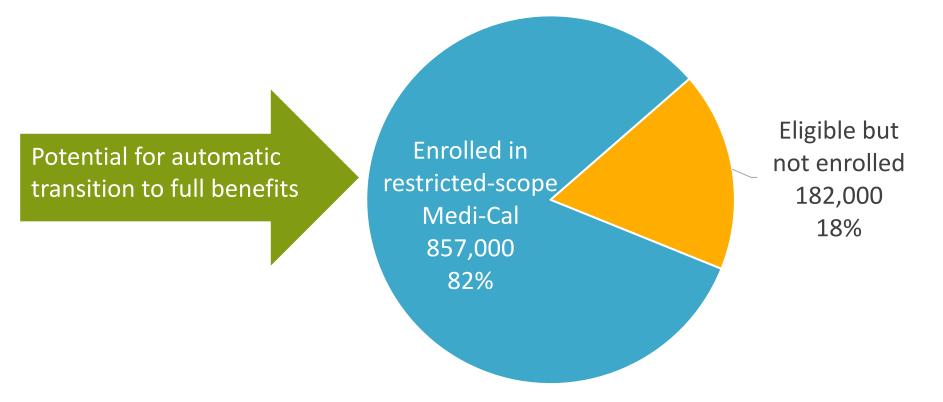
- 61% of undocumented Californians had low income
- 89% of low-income undocumented CA adults ages 19-64 were uninsured



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

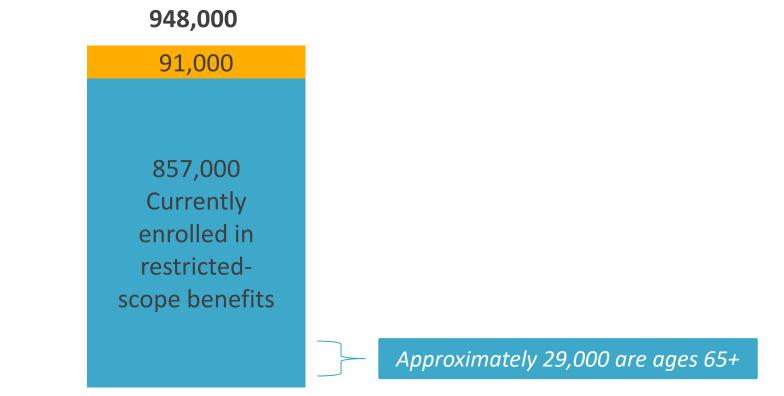




Source: Eligible adults: estimated in Mar. 2021 based on updated data, using methods in Lucia L, <u>Towards</u> <u>Universal Health Coverage: Expanding Medi-Cal to Low-Income Undocumented Adults</u>, UC Berkeley Labor 10 Center, Feb. 2019. Restricted-scope enrollment: DHCS RASD, <u>Medi-Cal Monthly Eligible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

Laurel Lucia, Health Care Program Director, UC Berkeley Labor Center, Laurel.Lucia@Berkeley.edu

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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