

# Impact of the Affordable Care Act on Colorado Kids

Did you know that the Affordable Care Act (ACA) has been a huge benefit to Colorado kids? Repealing the ACA without a comprehensive and thoughtfully considered replacement plan could result in **more than 100,000 Colorado children losing coverage**. This would take Colorado's uninsured rate for children back to levels not seen since 2008, prior to implementation of the ACA. And, the entire health system would be thrown into chaos.<sup>i</sup>

## Here are five ways the ACA benefits kids:



**1.** The ACA's Medicaid expansion for adults helps kids get—and stay—covered.

**2.** The ACA transformed and streamlined eligibility and enrollment systems for Medicaid and the Child Health Insurance Plan, or CHP+ in Colorado.

**3.** Colorado's state-based health insurance marketplace gives working families more options to cover their kids.

**4.** Kids have better access to high-quality private health insurance with the ACA.

**5.** Women have access to preventive services, prenatal and maternity care under the ACA. This ensures babies and kids get off to the best start in life.



**The ACA's Medicaid expansion for adults helps kids get—and stay—covered.** When the ACA helped states expand Medicaid coverage to adults, including parents, up to 133 percent of the Federal Poverty Level (e.g., up to incomes of \$21,312 per year for a family of two in Colorado), more kids were enrolled, too. The uninsured rate for kids in Colorado dropped to a **historic low of 4.2 percent in 2015**, down from 8.2 percent in 2013 before the ACA went into effect.<sup>ii</sup> An estimated **35,000 kids** who had already been eligible got Medicaid and CHP+ coverage when their parents started looking into their own health insurance options under

the ACA.<sup>iii</sup> Studies show that when parents have health insurance, it impacts the insurance status and well-being of their children. If the ACA is repealed without a replacement, more than 150,000 parents in Colorado could also lose coverage. The vast majority of them are working parents.



**The ACA transformed and streamlined eligibility and enrollment systems for Medicaid and CHIP.** The ACA modernized and streamlined health insurance eligibility and enrollment systems, and consolidated income eligibility under one method called Modified Adjusted Gross Income (MAGI), which bases eligibility on the amount a person reports on their taxes.<sup>iv</sup> As a result of the ACA, up to 80 percent<sup>v</sup> of people who apply for health insurance online in Colorado receive an immediate, accurate, and data-driven eligibility determination through a system connected to state and federal verification sources. The ACA's "no wrong door"

policy also ensures that kids and families will be enrolled in the health coverage program for which they qualify. Now that the state has adapted to the new rules, reverting back to the old way would impose a financial and administrative burden on the state, ultimately hampering the state's ability to keep kids and their families enrolled in coverage, and to accurately determine and verify eligibility.



**Colorado's state-based health insurance marketplace gives working families more options to cover their kids.** Before the ACA, working families in Colorado making between 250 percent and 400 percent of the federal poverty level had limited options for coverage for their kids. With the help of coverage offered through the ACA on Connect for Health Colorado, our state-based health insurance marketplace, the uninsured rate for kids in this income range dropped by 3.7 percentage points between 2013 and 2014. That's more than any other socioeconomic group.<sup>vi</sup> As of December 2016, **22,757 Colorado kids** signed up for a 2017 health insurance plan through Connect for Health Colorado.<sup>vii</sup>



**Kids have better access to high quality private health insurance with the ACA.** The ACA prevents private insurers from discriminating against kids with pre-existing conditions like asthma or childhood cancer, so kids who don't qualify for Medicaid or CHP+ can get private health insurance that helps them stay healthy. The ACA also ensures that kids have access to preventive services and immunizations with no out-of-pocket costs to their family, which means they're more likely to avoid preventable illness and get treatment for other conditions

before they become serious problems or require a visit to the emergency room. Young adults also benefit from the ACA; they can stay on their parents' private health insurance plan until they turn 26. Kids who grew up in foster care are guaranteed to have Medicaid coverage until they turn 26, if they need it. Finally, the ACA eliminated annual and lifetime benefit caps that limit the amount a health insurance plan pays over a year or a lifetime, which is especially important for children.



**Women have access to preventive services, prenatal and maternity care under the ACA, helping babies and kids get off to the best start in life.** The ACA guarantees that women have coverage for preventive health services, and prenatal and maternity care. Preventive care for women prior to becoming pregnant, as well as prenatal and maternity care, support a healthy pregnancy and better health outcomes for both the mother and her child.

## TAKE ACTION!

Congress should not risk the lives of Colorado kids in its rush to repeal the ACA. Please help share the message that the ACA should not be repealed until a clearly identified and carefully considered replacement is ready that protects the health and lives of Colorado kids and families.

### Sample social media posts:

- ACA repeal w/o replace could mean 100,000 Colorado children losing coverage. #allkidscovered #cohealth
- If Congress rushes ACA repeal thru w/o replacement, # of uninsured kids in Colorado would more than double. #allkidscovered #cohealth



Healthy Kids  
A Healthy Colorado

*All Kids Covered is a non-partisan coalition of over 40 organizations advocating for sound policy to reduce the number of uninsured children in Colorado, and improve access to and the quality of health care for Colorado's kids. Since the fall of 2006, All Kids Covered has worked with policymakers, service providers, and other stakeholders to improve our health care system so kids in Colorado can get the care they need, when they need it. We want every child in Colorado to have access to affordable health coverage and quality care. <http://www.allkidscoveredcolorado.org/>*

<sup>1</sup> Urban Institute. Partial Repeal of the ACA through Reconciliation Coverage Implications for Colorado Residents. (January 2017). [http://www.urban.org/sites/default/files/publication/87321/partial\\_repeal\\_coverage\\_implications\\_colorado\\_finalized\\_1.pdf](http://www.urban.org/sites/default/files/publication/87321/partial_repeal_coverage_implications_colorado_finalized_1.pdf)

<sup>2</sup> U.S. Census Bureau, 2015 American Community Survey 1-Year Estimates.

[https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS\\_15\\_SPL\\_K20270\\_1&prodType=table](https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_15_SPL_K20270_1&prodType=table)

<sup>3</sup> Colorado Health Institute. Medicaid Expansion in Colorado. (May 2016). <http://www.coloradohealthinstitute.org/key-issues/detail/health-coverage-and-the-uninsured/colorado-medicaid-expansion-2016-analysis>

<sup>4</sup> For more see: <http://healthaffairs.org/blog/2017/01/04/the-aca-transformed-medicaid-enrollment-processes-rolling-them-back-would-wreak-havoc/>

<sup>5</sup> Governor's Office of Information Technology - Colorado Benefits Management System (n.d). <http://www.oit.state.co.us/cbms>

<sup>6</sup> Colorado Children's Campaign. More Good News in Child Health Insurance Coverage. (September 2015). <http://www.coloradokids.org/more-good-news-in-child-health-insurance-coverage/>

<sup>7</sup> Connect for Health Colorado. Annual Report 2016. (January 2017). [http://connectforhealthcoloradoengine.netdna-cdn.com/wp-content/uploads/2016/09/Connect-for-Health-Colorado-2016-Annual-Report\\_FINAL.pdf](http://connectforhealthcoloradoengine.netdna-cdn.com/wp-content/uploads/2016/09/Connect-for-Health-Colorado-2016-Annual-Report_FINAL.pdf)