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Massachusetts Uninsured Rate Could Spike if Federal Appeals Court Ruling Leads to ACA Overturn, New Analysis Finds

BOSTON (Dec. 17, 2019) – A report released today by [the Blue Cross Blue Shield of Massachusetts Foundation](#) states that as many as 375,000 Massachusetts residents could lose health insurance coverage – nearly tripling the state’s uninsured rate to more than 10 percent of non-elderly adults – if a pending court decision in the *Texas v. United States* case ultimately leads to the overturn of the Affordable Care Act (ACA), the landmark 2010 legislation that has provided health insurance to millions nationwide.

The report, a first-of-its kind analysis of the court case’s potential ramifications for Massachusetts by the [Urban Institute](#), also noted that federal spending on health care in the Commonwealth could plunge by \$2.4 billion per year as Medicaid eligibility is rolled back and premium subsidies that help people afford private coverage are eliminated.

“The appeals court decision could have serious, widespread implications for Massachusetts and all that we have achieved in increasing access to health care,” said Audrey Shelto, president of the Foundation. “Since we established our own coverage expansions in this state prior to the ACA, it’s easy to assume Massachusetts would be immune to changes on the national health care legal landscape. This report shows that’s not the case.”

The Foundation commissioned the report to better understand potential health insurance coverage and federal funding losses following the *Texas v. United States* lawsuit, should the decision by the U.S. Court of Appeals for the Fifth Circuit lead to the overturning of the ACA. The appeals court’s decision could be announced any day, and the case may ultimately be reviewed by the U.S. Supreme Court.

In 2006, Massachusetts secured federal funding to support the development of a subsidized coverage program that helped the Commonwealth achieve the highest insurance rate in the country even before the ACA was in place. Urban Institute researchers modeled the potential implications of *Texas v. United States* for two scenarios, including one where the ACA is



repealed and Massachusetts is *not* able to revert to its pre-2006 programs and levels of eligibility, as noted above.

In the second scenario, where the ACA is repealed but Massachusetts is able to revert to pre-2006 programs and levels of eligibility, the number of uninsured residents would grow by 40,000 and the state would lose \$1.4 billion in federal health care spending. This scenario assumes that the federal government would still agree to the funding arrangement that made Massachusetts' coverage expansions possible in 2006 and that state spending would increase by \$731 million, or 17 percent. Without that federal funding arrangement, the state would have to raise its spending on health care programs by \$1.7 billion per year, or 39 percent.

The current rate of insurance for non-elderly (under 65) Massachusetts residents is 96.5 percent. The report recognized the state's longstanding commitment to health care coverage and that, "even if the courts were to overturn the ACA, history suggests Massachusetts would make every effort to mitigate the impacts on coverage and to maintain near-universal coverage."

The full report can be found online at:

<https://www.bluecrossmafoundation.org/publication/potential-coverage-and-federal-funding-losses-massachusetts-if-texas-v-united-states>

About the Blue Cross Blue Shield of Massachusetts Foundation

The mission of the [Blue Cross Blue Shield of Massachusetts Foundation](#) is to expand access to health care for low-income and vulnerable individuals and families in the Commonwealth. The Foundation was founded in 2001 with an initial endowment from Blue Cross Blue Shield of Massachusetts. It operates separately from the company and is governed by its own Board of Directors.

About the Urban Institute

The nonprofit [Urban Institute](#) is a leading research organization dedicated to developing evidence-based insights that improve people's lives and strengthen communities. For 50 years, Urban has been the trusted source for rigorous analysis of complex social and economic issues; strategic advice to policymakers, philanthropists, and practitioners; and new, promising ideas that expand opportunities for all. Urban's work inspires effective decisions that advance fairness and enhance the well-being of people and places.

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