

government health program for people who can't afford insurance, to low-income undocumented immigrants ages 18 to 26.

It's a classic "Resistance State" action for Newsom, as California tries to counteract the Trump administration's federal moves to undermine Obamacare. Last year, a joint UCLA and UC Berkeley study found that the uninsured rate in California would rise to nearly 13 percent by 2023 if nothing is done at the state level to prevent it.

Since the Affordable Care Act was enacted, California's uninsured rate has dropped from about 17 percent to roughly 7 percent. Roughly half of those 3 million remaining uninsured are undocumented immigrant adults who don't qualify for assistance.

Peter Lee, who directs the state health insurance exchange Covered California, praised Newsom's proposals during a recent board meeting.

"Not only does his initiative propose an individual penalty show courage," he said, "it shows some thoughtfulness about the challenges that middle-class

About the article:

This is an abridged version of a story produced by Cal Matters, an independent public journalism venture covering California state politics and government. Go to calmatters.org for the full article.

Americans face."

Enrollment for Covered California, which recently ended, was down 15 percent over last year. Lee said the elimination of the federal penalty is partly to blame.

A draft affordability report Covered California is preparing for the Legislature concludes that if Newsom's two proposals—expanded subsidies and a mandate—are adopted, enrollment could rise by nearly 650,000 people.

Funding the subsidies with penalties is, of course, a bit of a Catch-22: The more successful California is in getting people to obtain health care, the smaller the penalty fund to pay for the subsidies that help fund that care.

"You're accomplishing your goal, but you're taking away revenue," Kominski said. "This is the kind of problem we should be happy to have." □

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5. Lowers risk of depression

Source: Mayo Clinic



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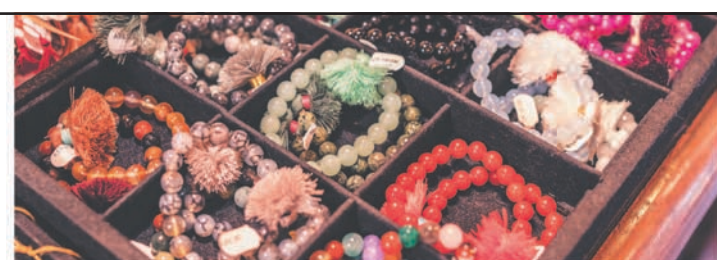
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