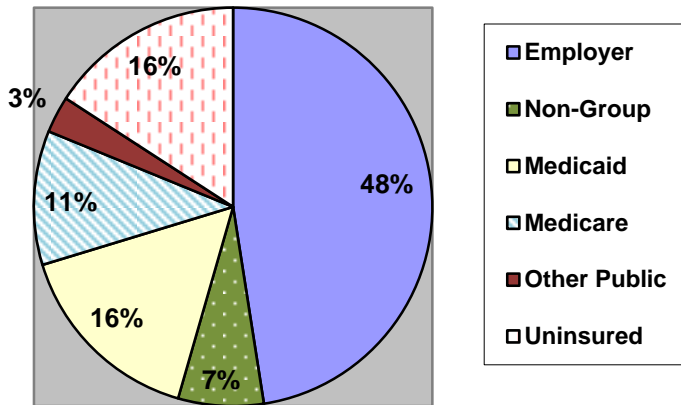


## Coverage Facts for Texas

Health Insurance Coverage in Texas, 2015<sup>1</sup>



There were 1,072,100 more individuals in Texas with health insurance coverage in 2015 than in 2013.

From 2013 to 2015, the uninsured rate in Texas fell from 20% to 16%.

### Advance premium tax credits and cost-sharing reductions provide needed assistance to hundreds of thousands of Texas residents.

- As of the end of the 2017 open enrollment period, 1,227,290 individuals selected a Marketplace plan.
  - 520,424 had incomes up to 150% FPL
  - 406,503 had incomes over 150% FPL up to 250% FPL
  - 144,248 were in rural locations based on zip code, as defined by HRSA
  - 285,018 selected bronze plans, which have higher deductibles
- 1,023,427 people had premiums reduced by the advance premium tax credit (APTC).
- 747,119 people qualified for cost-sharing reductions.
- The average per person premium for all consumers, before the application of any APTC, was \$404.
- For those receiving APTCs, the average premium was \$85.<sup>2</sup>

### Medicaid helps low-income residents of Texas access the health care they need.

- Medicaid and CHIP cover nearly 4.8 million residents of Texas.
- 79% of Medicaid enrollees in Texas are in working families.

## Medicaid provides the state of Texas with needed budgetary support.

- For every \$1 spent on Medicaid by the state, the federal government matches \$1.28.<sup>3</sup> To offset the loss of federal funding proposed in the AHCA, the state will need to generate additional revenue to compensate for the increased state funding needed to keep Medicaid spending constant or face tough decisions about whether to save costs by cutting Medicaid eligibility, covered services and/or provider payments or draw funding away from other state priorities such as education or transportation.

## Residents of Texas need access to meaningful and affordable coverage that covers their health care needs.

- More than 4.5 million non-elderly adults in Texas have declinable pre-existing conditions under pre-ACA practices - 27% of the population.<sup>4</sup>
- In 2015, there were 2,588 drug overdose deaths in Texas.<sup>5</sup>
- In Texas, from 2010 to 2014, nearly 1.2 million adults aged 18 or older with any mental illness received mental health treatment/counseling within the year prior to being surveyed. The remaining 61.7% of Texas residents aged 18 or older with any mental illness did not receive mental health treatment/counseling in that time span.<sup>6</sup>

## The state's high-risk pool before the ACA left residents of Texas behind.

- The state's high-risk pool membership made up 2.6% of non-group health insurance market participants in 2011.<sup>7</sup> By the end of 2011, there were 24,792 pool participants.
- Premiums in the high-risk pool were capped at 200% of standard market rates. The state high-risk pool provided a low-income premium subsidy. The deductible of the high-risk pool plan with the most members was \$5,000.
- The state high-risk pool excluded coverage of pre-existing conditions for medically eligible enrollees up to twelve months. It also had a lifetime benefit maximum of \$3 million.
- In 2011, the state high-risk pool had a net loss of more than \$115 million.<sup>8</sup>

### SOURCES

<sup>1</sup> Kaiser Family Foundation. Numbers may not add up due to rounding. <http://kff.org/other/state-indicator/total-population/?currentTimeframe=0&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D>

<sup>2</sup> [https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/Plan\\_Selection\\_ZIP.html](https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/Plan_Selection_ZIP.html)

<sup>3</sup> <http://files.kff.org/attachment/fact-sheet-medicaid-state-TX>

<sup>4</sup> <http://kff.org/health-reform/issue-brief/pre-existing-conditions-and-medical-underwriting-in-the-individual-insurance-market-prior-to-the-aca/>

<sup>5</sup> <https://www.cdc.gov/drugoverdose/data/statedeaths.html>

<sup>6</sup> <http://store.samhsa.gov/shin/content/SMA16-BARO-2015/SMA16-BARO-2015-TX.pdf>

<sup>7</sup> <http://kff.org/health-reform/issue-brief/high-risk-pools-for-uninsurable-individuals/>

<sup>8</sup> [http://www.naschip.org/portal/index.php?option=com\\_content&view=article&id=230](http://www.naschip.org/portal/index.php?option=com_content&view=article&id=230)