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# Recent Trends in Texas Health Insurance Coverage

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# Health Insurance Access Matters

**64%** of Texans believe that it is important to reduce number of individuals without insurance

May be challenging for states to fiscally sustain as Medicaid makes up **28.7%** of state's budget



Sources:

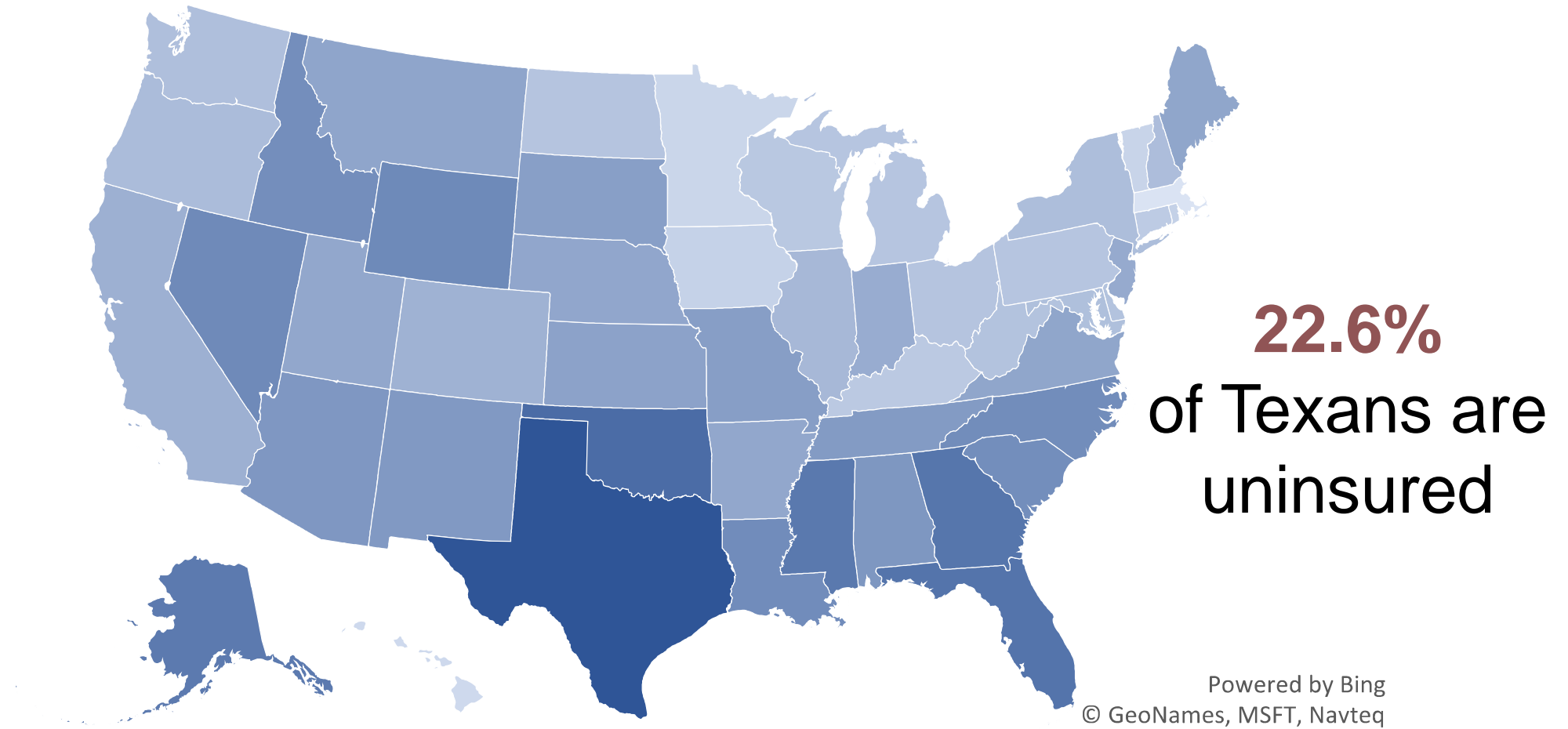
Texas Lyceum Poll. 2018

Medicaid and CHIP Payment and Access Commission. 2018

Hadley J. Insurance coverage, medical care use, and short-term health changes following an unintentional injury or the onset of a chronic condition. *Jama [serial online]*. March 14, 2007;297(10):1073-1084.2 2014.

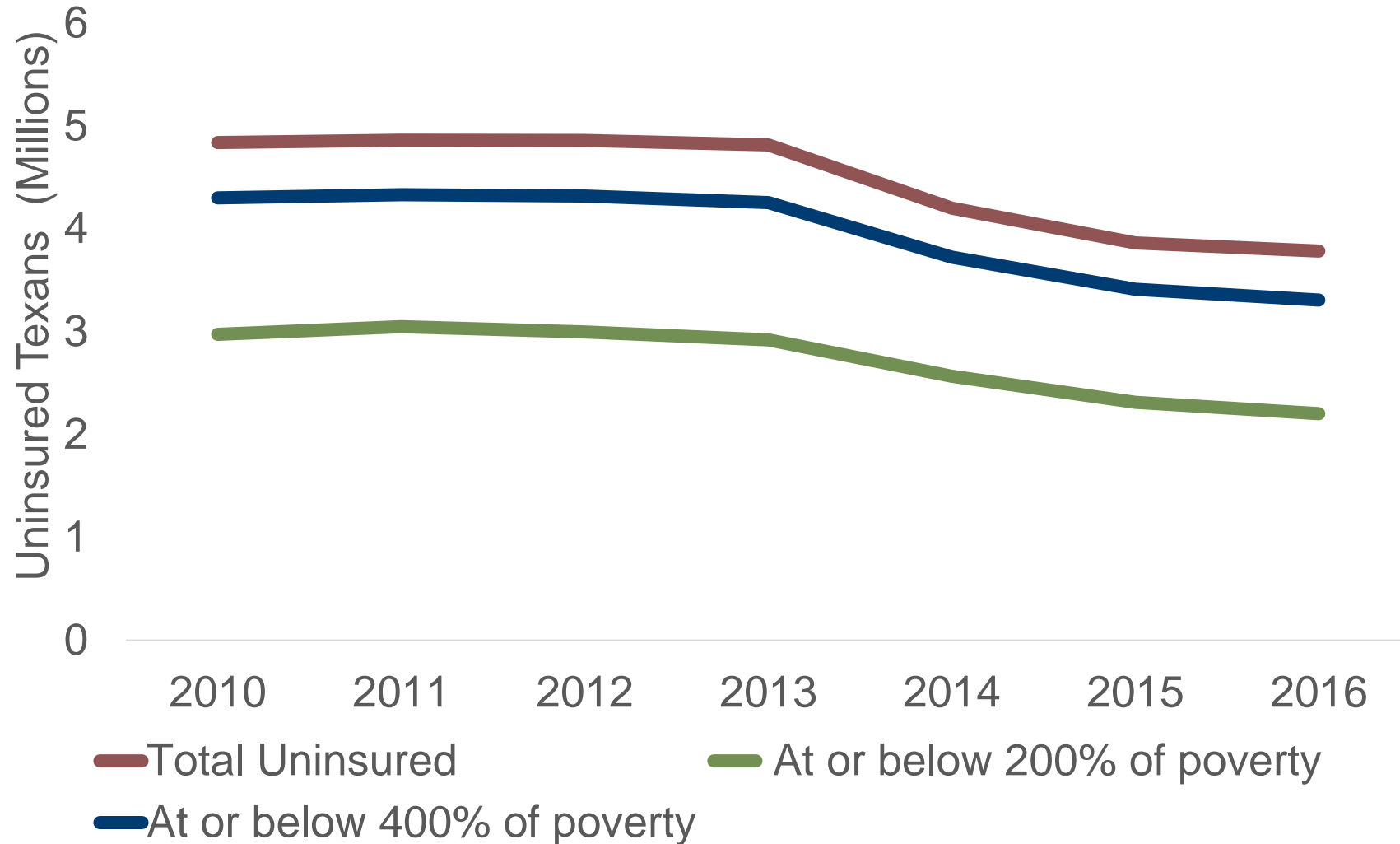
Wilper, A. P., Woolhandler, S., Lasser, K. E., McCormick, D., Bor, D. H., & Himmelstein, D. U. (2009). Health Insurance and Mortality in US Adults. *American Journal Of Public Health*, 99(12), 2289-2295.

# Texas Leads the Nation in Uninsurance

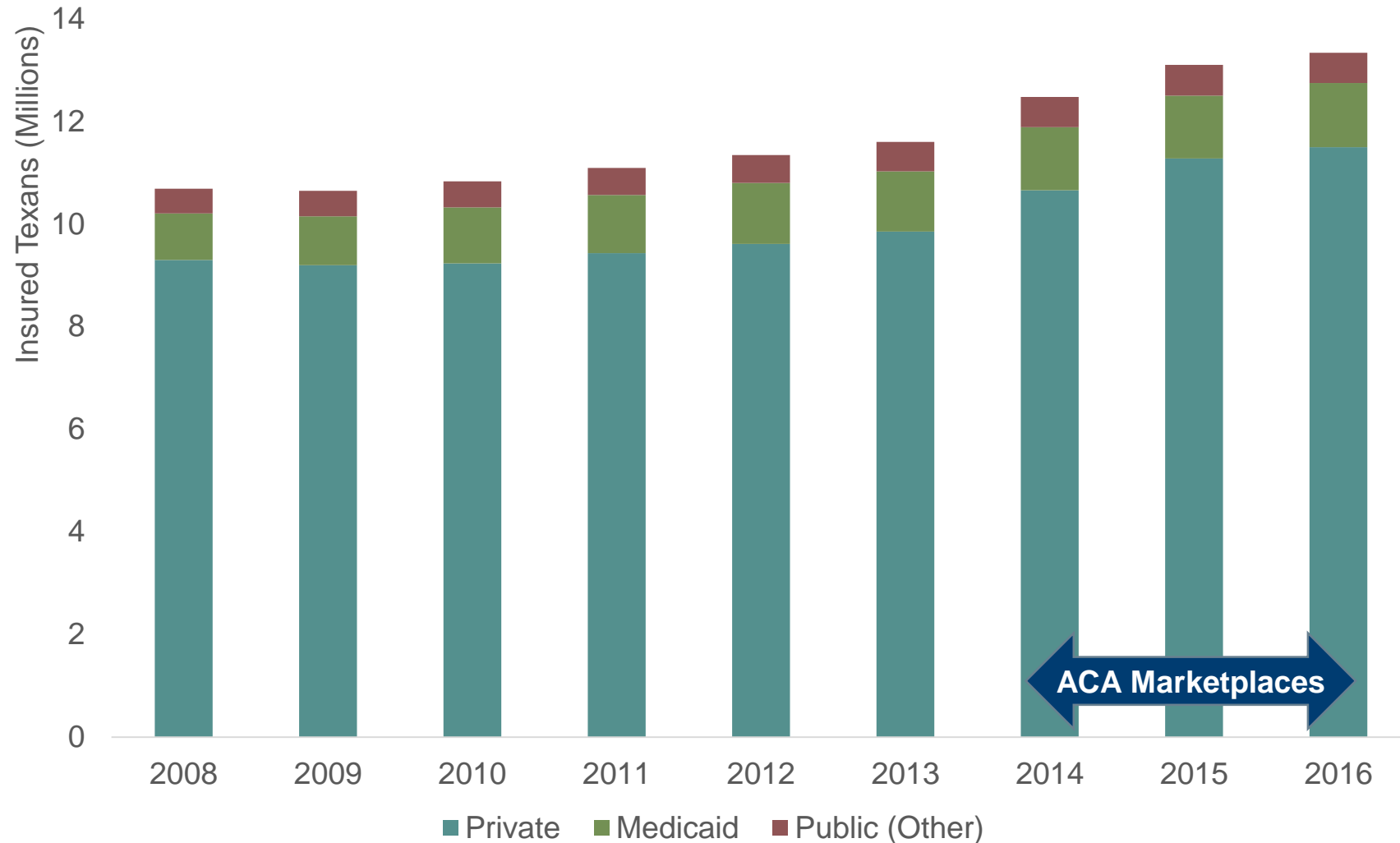


Source: 2016, Ages 18-64; Author's calculations from the US Census Bureau Small Area Health Insurance Estimates program

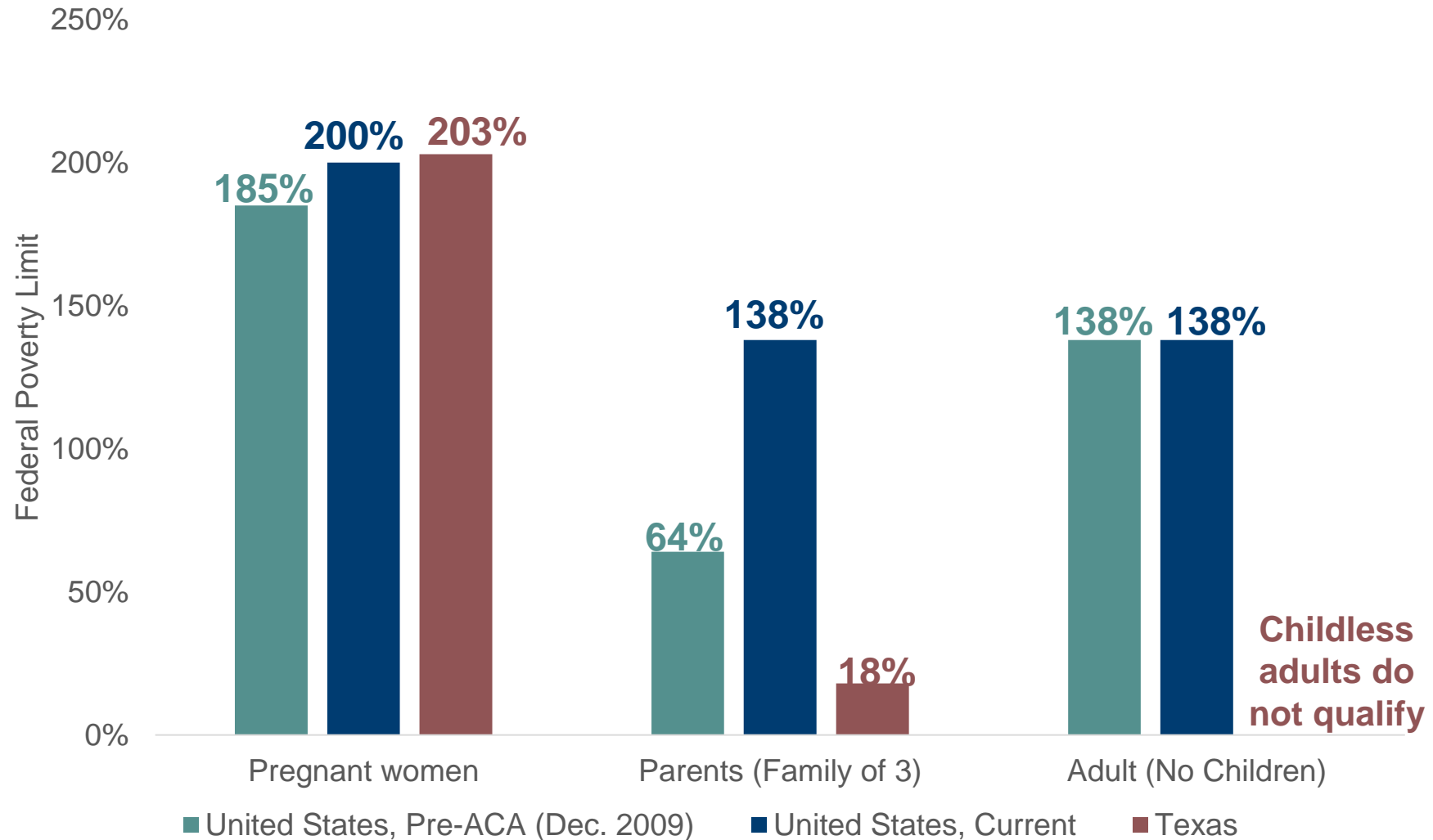
# Texas Has Made Gains, With a Decline in Number of Uninsured Texans Beginning in 2012



# Private Insurance Shows Greatest Enrollment Gains in Texas



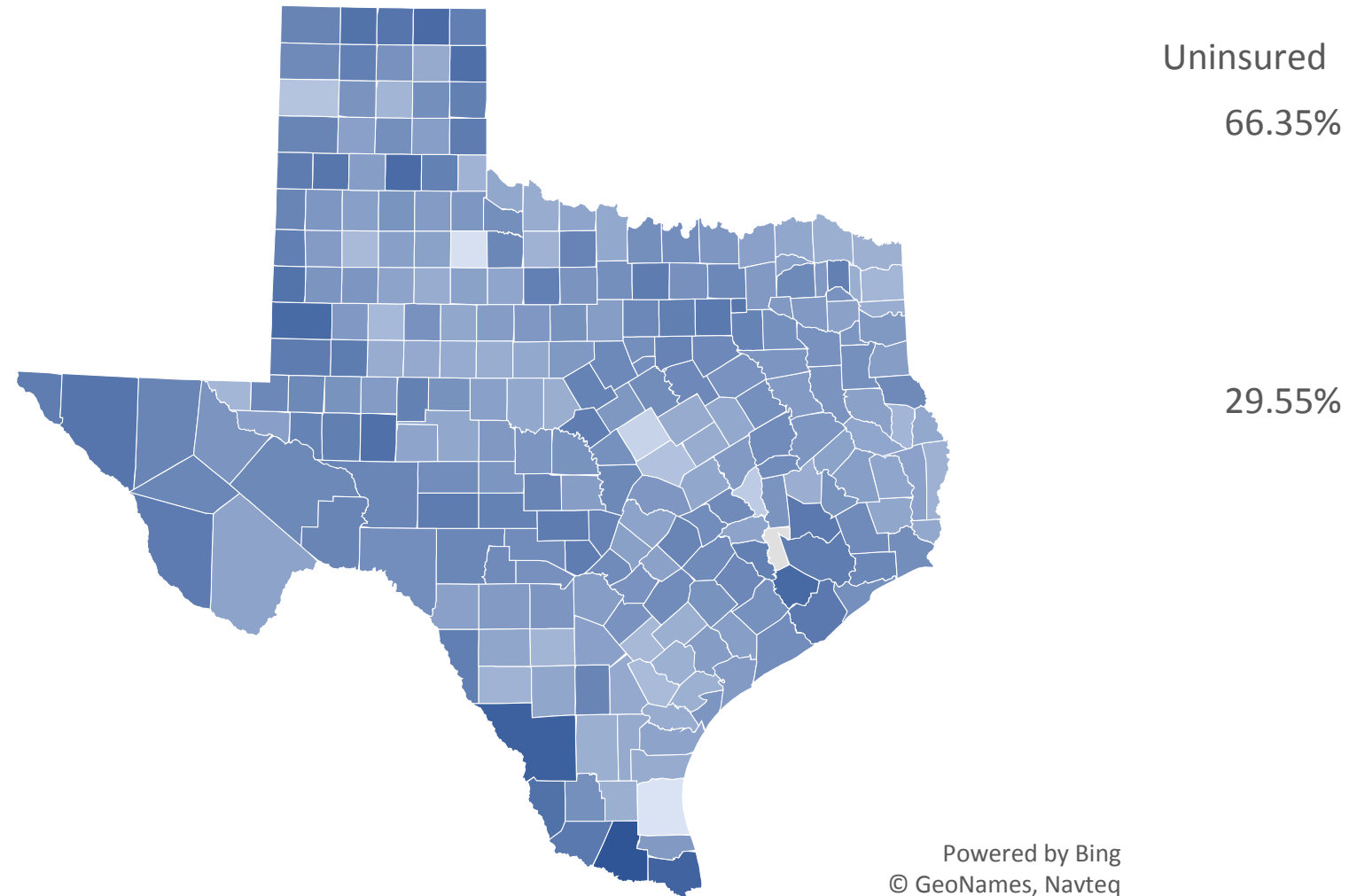
# Texas Medicaid Income Limits are Lower than National Median



# Texas Continues to Lead the Nation in Uninsurance

Where is uninsurance concentrated within the state?

# In 2012, Majority of Texas Counties Had Very High Uninsurance Rates Among Low-Income



*Source: Ages 18-64, Individuals at or below 200%; Author's calculations from the US Census Bureau Small Area Health Insurance Estimates program*



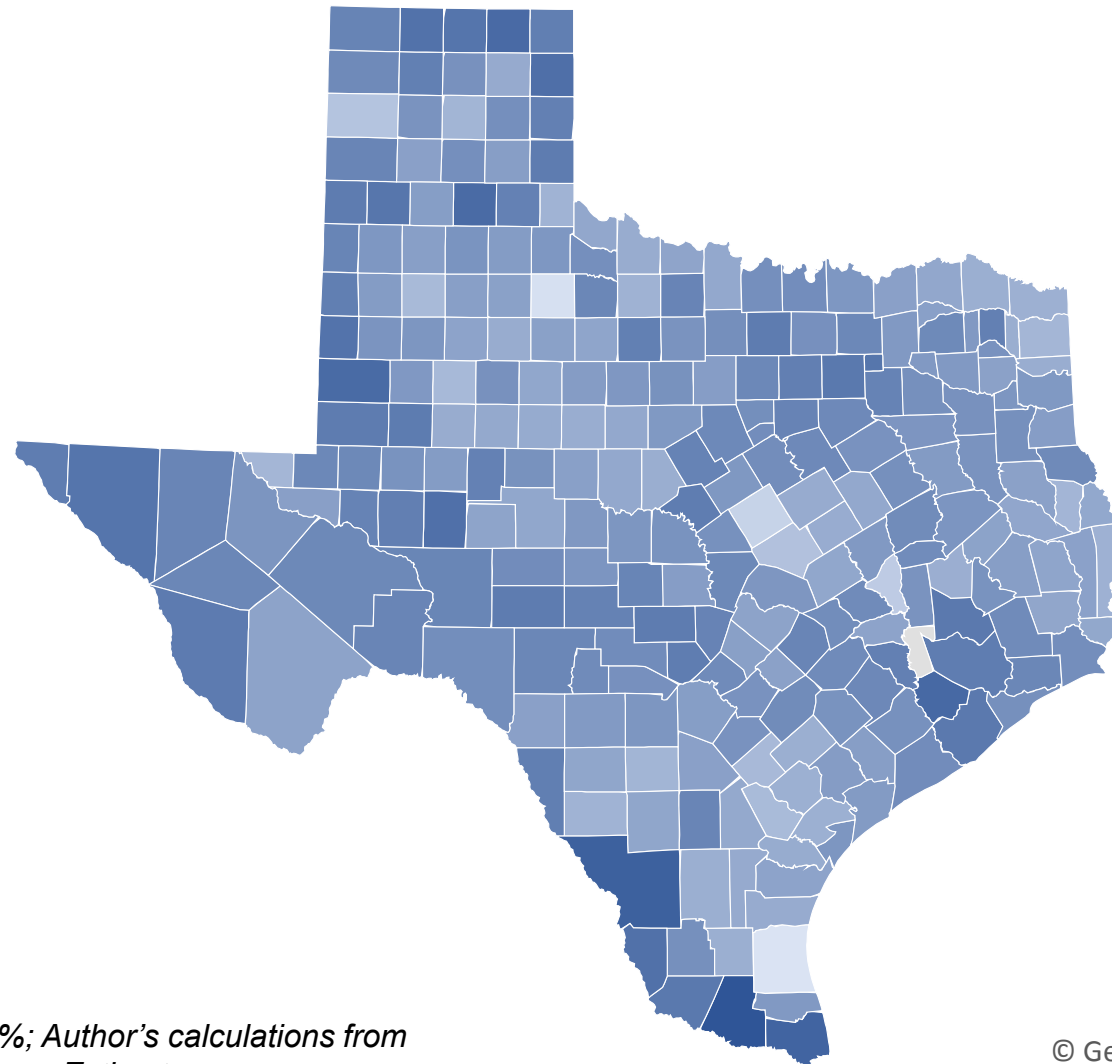
# Counties with Highest and Lowest Uninsurance Rates (2012)

## Counties with Highest Uninsurance Rates

**66.35%** Hidalgo  
**63.35%** Webb  
**62.40%** Cameron

## Counties with Lowest Uninsurance Rates

**29.55%** Kenedy  
**30.43%** King  
**33.81%** Coryell

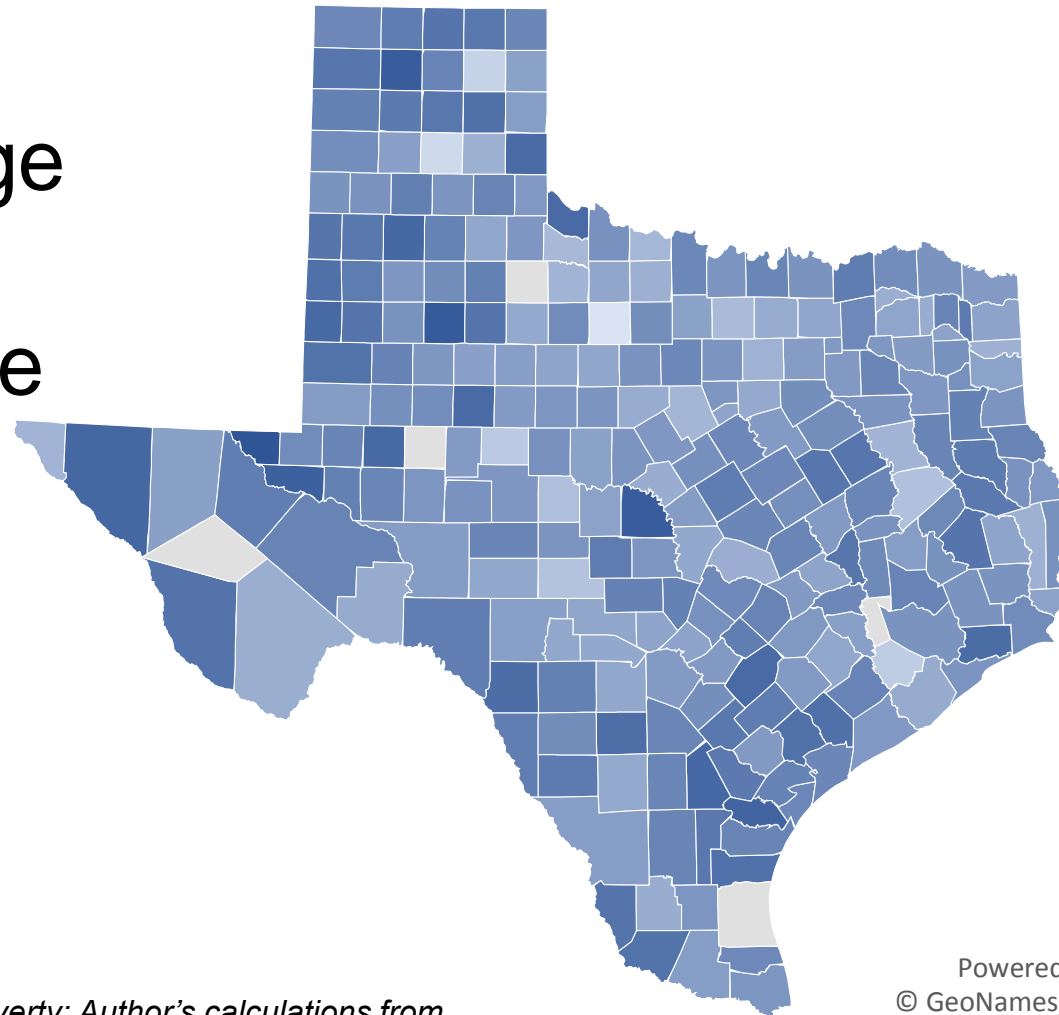


Uninsured  
66.35%

29.55%

# By 2016, Substantial Declines in Uninsurance Rates Across Almost All Counties

**10.4pp** Average  
Decrease  
in Uninsurance



Change in Uninsurance  
(pp)

-0.027

-0.212

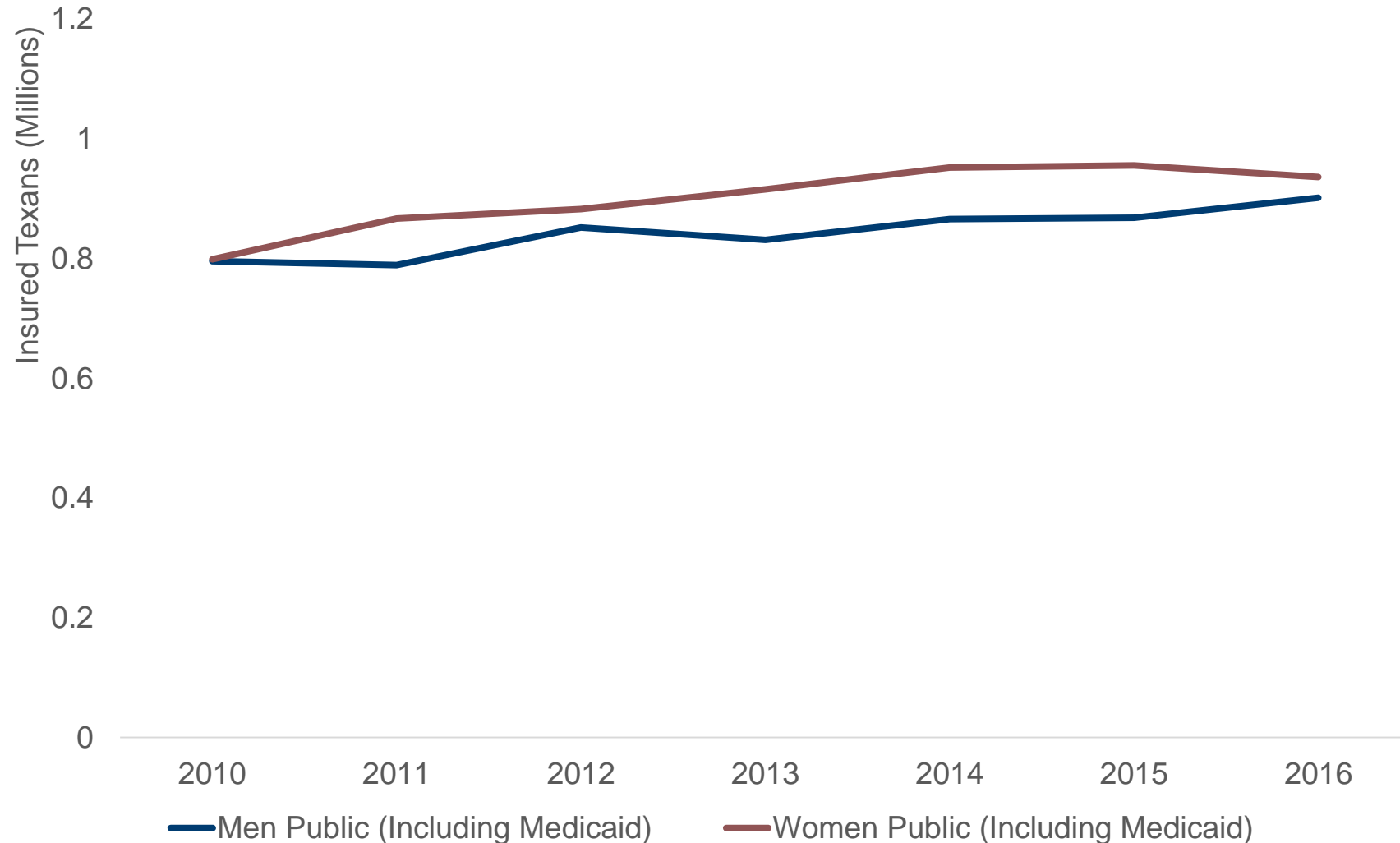
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Source: 2016, ages 18-64, at or below 200% poverty; Author's calculations from the US Census Bureau Small Area Health Insurance Estimates program

# Virtually All Texas Counties Experienced a Decline in the Uninsurance Rate

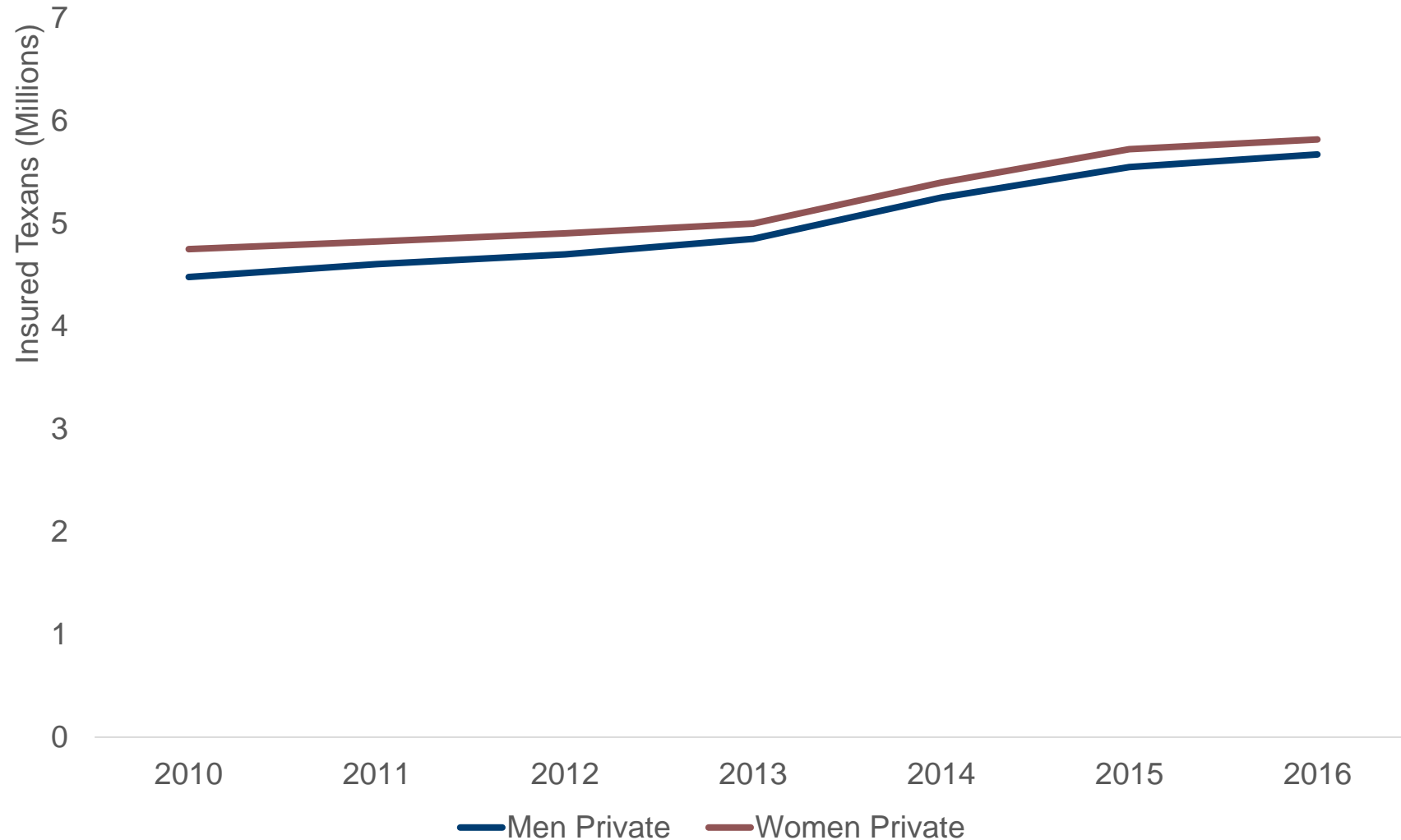
What demographic groups face the highest uninsurance rates, and did they see major declines during this period?

# Women Have Greater Participation in Public Insurance



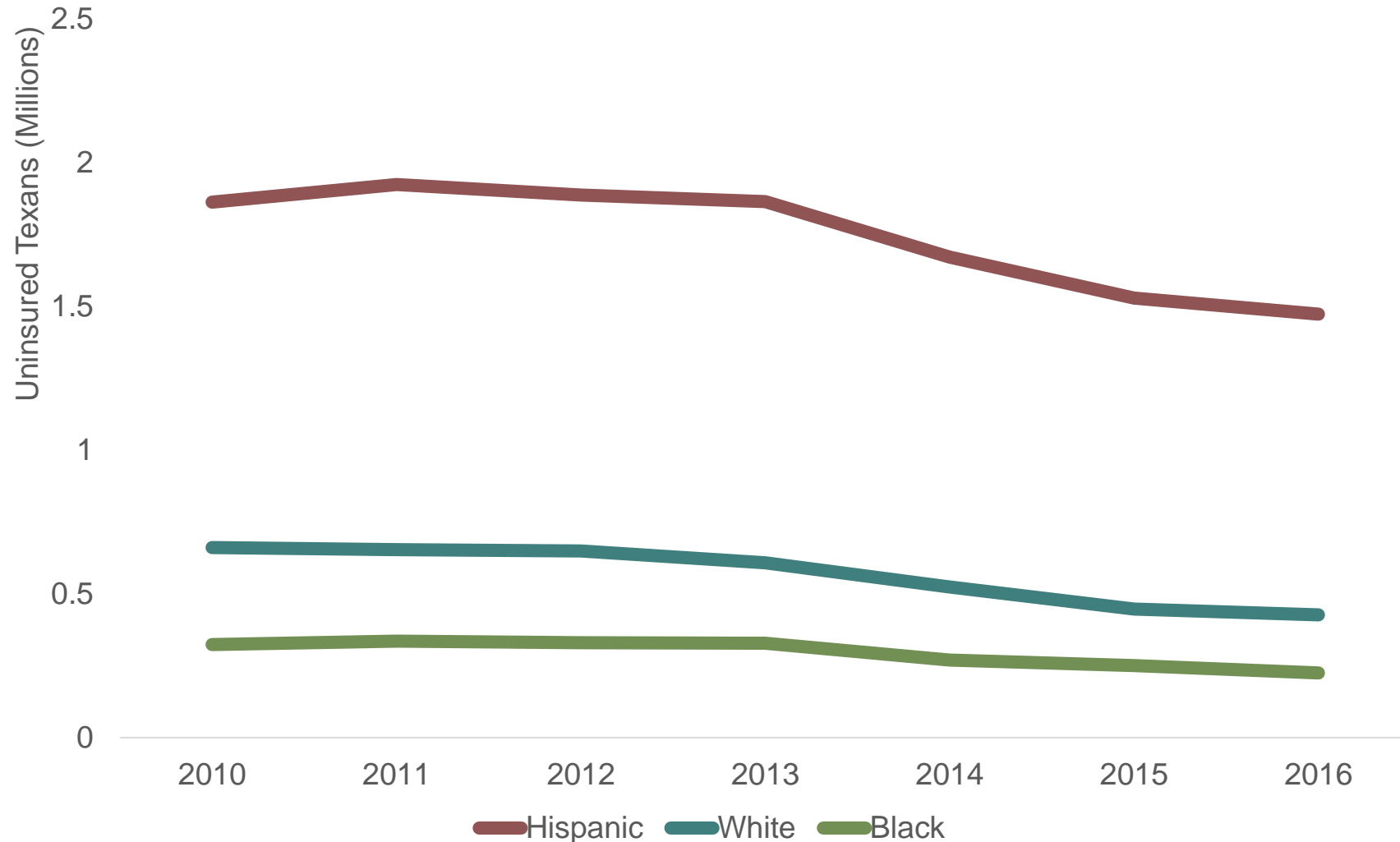
Source: Ages 18-64; Author's calculations from the American Community Survey (ACS) accessed through IPUMS-USA

# Disparities Between Genders Narrowed From 2010-2013



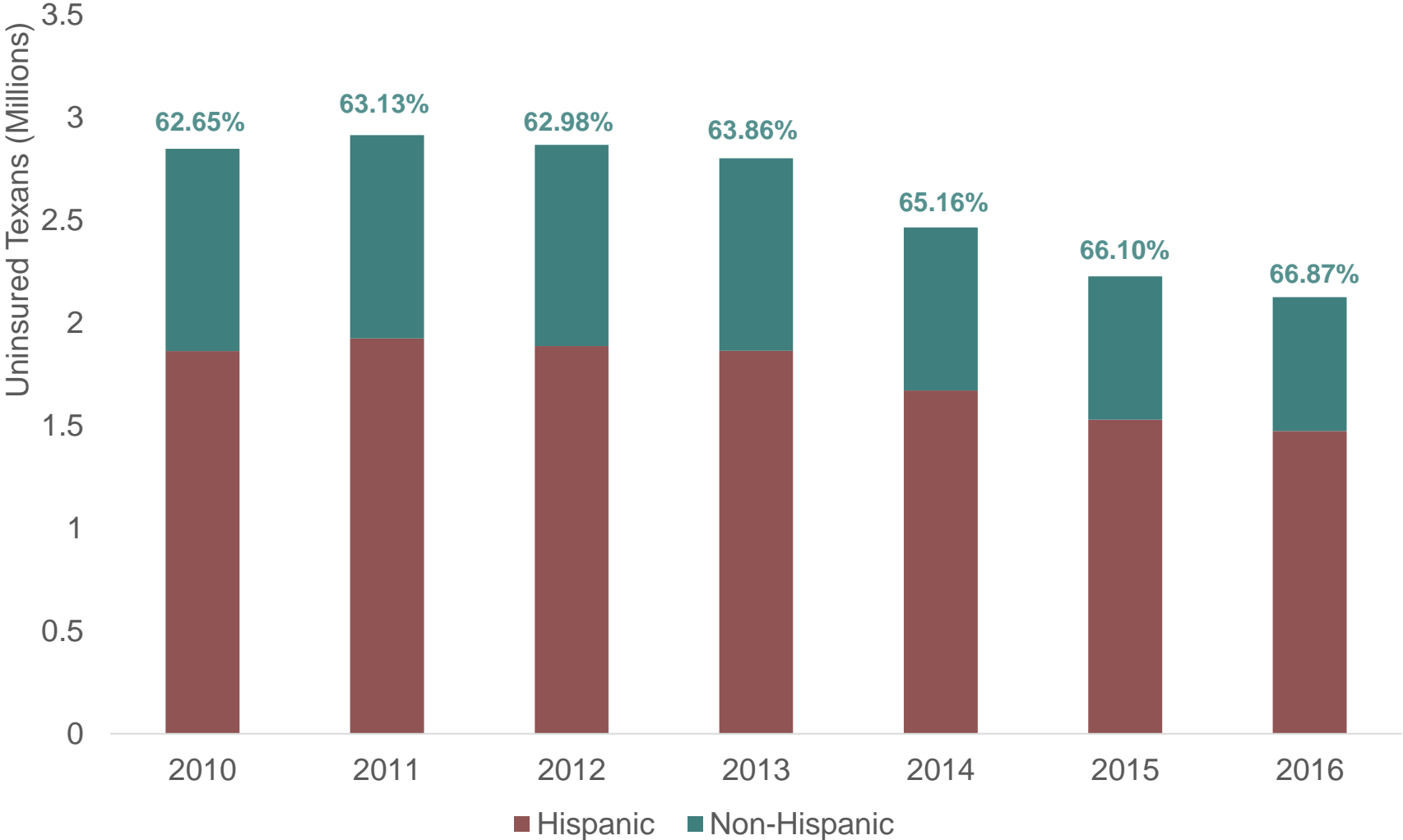
Source: Ages 18-64; Author's calculations from the American Community Survey (ACS) accessed through IPUMS-USA

# Reductions in Uninsurance Occurred Across All Racial & Ethnic Groups



Source: Ages 18-64, individuals at or below 200% poverty; Author's calculations from the US Census Bureau Small Area Health Insurance Estimates program

# A Majority of Low-Income Uninsured Texans Continue to be of Hispanic Ethnicity



Source: Ages 18-64, individuals at or below 200% poverty; Author's calculations from the US Census Bureau Small Area Health Insurance Estimates program

# Examining uninsurance by demographics identifies groups to target moving forward

How might recent and proposed changes to federal and state policy affect insurance enrollment?



# Federal Policy is Likely to Increase Uninsurance Nationally and in Texas



Repeal of individual mandate



Uncertainty among insurers and individuals purchasing insurance



Proposed Title X cuts

# How can Texas make further improvements in health insurance coverage?



Expanding Medicaid coverage



Automatic enrollment mechanisms



Avoid new restrictive eligibility conditions

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