Health Insurance Coverage in Texas

U.S. Census Current Population Survey
2012 Data

March 2014

• 6.4 million uninsured Texans, 24.6% of all ages
  – Highest rate in the nation

• Children’s coverage is stable at 1.2 million uninsured, 16.4% of all kids (ages 0 – 18).
  – Texas now has the 2nd worst uninsured rate for kids after NV.
  – More than half of these uninsured children are U.S. citizens who are eligible for Medicaid or CHIP, but are not enrolled.
  – Stability protections for CHIP and children’s Medicaid have kept public coverage for kids stable, while private coverage for Texas children continues to decline.

• Texans remain less likely to get job-based health coverage than Americans, on average.
  – 49.5% of Texans were insured through their job (or their spouse’s/parents’), compared to 54.9% of the U.S. as a whole.

- Working-age adults (ages 19-64) in Texas are twice as likely to be uninsured as children.
  - These adults have higher rates of job-based coverage than kids, but do not have access to free or low-cost public insurance through Medicaid and CHIP.

- Affordable Care Act (ACA) by the numbers
  - Over a third of uninsured Texans are U.S. Citizens income-eligible for Marketplace financial assistance.
  - Over 40% of uninsured young adults (ages 19 – 29) are U.S. citizens income-eligible for Marketplace financial assistance.
  - At least 15% of all uninsured Texans (and 23% of uninsured young adults) are U.S. citizens below the federal poverty line who may fall into the “Coverage Gap” if Texas fails to expand Medicaid.
  - Texans in the Coverage Gap have too little income to qualify for Marketplace subsidies, but too much to qualify for Medicaid under current state eligibility rules.
Texas Continues to Top List for Highest Uninsured Rate

Texas Now Has 2nd Highest Child Uninsured Rate

16% of Children Uninsured

Over Half of Uninsured TX Children Could be Enrolled in Medicaid or CHIP

To be eligible for TX Medicaid or CHIP, a child must:
1) be a U.S. citizen* and 2) have household income < 200% of the Federal Poverty Level (FPL).

*Authorized non-citizen children < 200% FPL may also be eligible for Medicaid or CHIP.

Job-Based Coverage Continues to Decline

Texans are less likely to have job-based coverage than Americans, on average.
Working-Age Texans Have A Higher Uninsured Rate

Texans age 19 – 64 have lower access to public insurance, and are twice as likely to be uninsured as kids.

Sources of Coverage in Texas by Age, 2012. Analysis excludes additional sources of coverage such as military care and direct purchase; adjusts for major (but not all) sources of dual coverage. Source: CPPP Analysis of U.S. Census Bureau, CPS Annual Social and Economic Supplement, 2013
Texas Uninsured Rate Over Time:
Only Children Saw Improvements

% Uninsured

Under 65

New way of counting the uninsured

All Ages

Children Under 18

CHIP & Medicaid Have Kept the Number of Uninsured Children Stable

Children’s *population* has increased while the number of *kids uninsured* has declined slightly; CHIP and Medicaid enrollment have increased.
Uninsured Rates Strongly Linked to Age and Ethnicity

Uninsured rate within each age and racial/ethnic group

**AGE**
- Under 19: 16%
- 19 to 25: 42%
- 26 to 44: 35%
- 45 to 64: 24%
- 65 and over: 3%

**TX Overall Uninsured Rate**
- Hispanic: 37%

**RACE & ETHNICITY**
- Black: 20%
- Asian: 20%
- White: 14%

Young Adults Are Over-Represented in the TX Uninsured Population

Total Texas Population vs Texas Uninsured Population

- **Total Texas Population**
  - 0 to 18: 28%
  - 19 to 25: 10%
  - 26 to 44: 27%
  - 45 to 64: 24%
  - 65+: 11%

- **Texas Uninsured Population**
  - 0 to 18: 19%
  - 19 to 25: 17%
  - 26 to 44: 39%
  - 45 to 64: 24%
  - 65+: 1%

Hispanics Are Over-Represented in the TX Uninsured Population

Total Texas Population VS Texas Uninsured Population

Hispanic 40% White 43%
Black 11%
Other 2%
Asian 4%

Hispanic 61%
White 25%
Black 9%
Asian 4%
Other 1%
Uninsured Rates Strongly Linked to Income

Uninsured rate of persons within each income group and poverty level

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<thead>
<tr>
<th>Household Income</th>
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<tbody>
<tr>
<td>Below $25,000</td>
<td>37%</td>
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<tr>
<td>$25,000 to $49,999</td>
<td>35%</td>
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<tr>
<td>$50,000 to $74,999</td>
<td>23%</td>
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<tr>
<td>$75,000 and over</td>
<td>13%</td>
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<tr>
<th>Poverty Level</th>
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<tr>
<td>&lt; 100% FPL</td>
<td>43%</td>
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<td>100% - 200% FPL</td>
<td>35%</td>
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<td>200% - 300% FPL</td>
<td>26%</td>
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<tr>
<td>300% - 400% FPL</td>
<td>18%</td>
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<tr>
<td>400% FPL and above</td>
<td>10%</td>
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Texas Overall Uninsured Rate

Nearly 2/3 of Uninsured Texans Have Household Income Below $50,000/Year

Affordability is a key barrier for low-income uninsured Texans.

- 34% (2.2M) $25,000 to $49,999
- 18% (1.2M) $50,000 to $74,999
- 19% (1.2M) Below $25,000
- 29% (1.9M) $75,000 and over

Most Uninsured Working-Age Texans Have a Job

- Working or Have Job: 64% (3.2M)
- Unemployed: 9% (400k)
- Not in Labor Force*: 27% (1.4M)

*Individuals not in the labor force include retirees, students, caretakers, and those neither working nor seeking work.

Every Income Group Saw An Increase in the Uninsured

The largest % increases were among middle- and upper-income Texans of all ages.

Low-income Texas Children Gain Coverage Through Medicaid & CHIP

Uninsured rates increased for middle-income kids.

Most Uninsured Texans are U.S. Citizens

Immigrants Not Primary Cause of Texas’ National Uninsured Ranking

Remove all non-citizens from the data and TX still tops list for highest uninsured rate.

ACA: Over a Third of the Uninsured Could Get Help

How 6.2 million uninsured Texans could get covered

Marketplace Subsidies & Cost-Sharing Reductions
(Adults 100% - 400% FPL, Kids 200% – 400%)

Kids’ Medicaid/CHIP
(< 200% FPL, eligible today but not enrolled)

Marketplace No Assistance
(Adults & Kids ≥ 400% FPL)

Coverage Gap
(Adults < 100% FPL, TX State Policy Decision)

Non-Citizens
(some may be eligible for assistance)

Cost-Sharing Reductions PLUS Subsidies

24%

Subsidies Only

13%

37%

of the uninsured

ACA: Over 40% of Uninsured Young Adults Could Get Help

How 1.7 million uninsured young adult Texans (ages 19 – 29) could get covered

**Cost-Sharing Reductions**

PLUS Subsidies

30%

Subsidies Only

14%

Marketplace Subsidies & Cost-Sharing Reductions

(100% - 400% FPL)

9%

Marketplace No Assistance

(≥ 400% FPL)

Coverage Gap

(< 100% FPL)

TX State Policy Decision

23%

Non-Citizens

(some may be eligible for assistance)

24%

44% of Uninsured Young Adults

Notes About The Current Population Survey (CPS)

• **Key source for national and state health coverage data**
  – Sponsored jointly by the U.S. Census Bureau and the Bureau of Labor Statistics
  – 2012 data was released September 17, 2013

• **Key facts about the CPS:**
  – Data only available at the U.S. and state level
  – Asks whether the person had insurance *at any time* during 2012, even if only for a short period

• **Different from the American Community Survey (ACS)**
  – ACS provides health insurance data for state and sub-state areas of 65,000 or more.
  – Asks whether the person had insurance *at the time they were surveyed*

• **For more information on CPS vs. ACS data, see CPPP’s Understanding U.S. Census Data Releases fact sheet.**
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