

The Texas Association of Health Plans (TAHP) is the statewide trade association representing health insurers, Medicaid plans, Medicare Advantage plans, and other related health care entities operating in Texas.

## Value of Coverage

Texans with health insurance coverage have undeniably better health outcomes and access to care than those without.

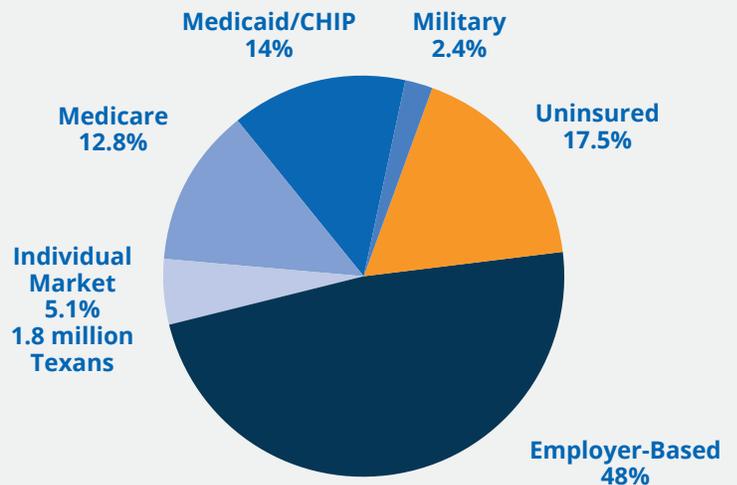
- We **negotiate lower prices** with doctors, hospitals, and drug companies and then pass on savings as lower premiums.
- Health coverage **encourages preventative care** which leads to better health outcomes. Many preventive services—like screenings for cancer, high cholesterol, depression and Type-2 diabetes—are 100% covered.
- Health plans cover the millions of Texans with **preexisting conditions** from cancer, to diabetes, to asthma, to chronic pain.
- The variety of health plans in the market means that they are **competing to offer the best value** and best type of plan for payers.
- The benefits offered by health insurance are **regulated and guaranteed** unlike other health products which are buyer beware.
- Health Plans provide coverage for **mental health support**.



Health plans cover more than **20 million** Texans.

Every Texan deserves affordable, high-quality health coverage that provides access to safe and convenient health care and peace of mind.

## Health Coverage in Texas



### Doing Our Part:

## How Health Insurance Providers Contribute to Texas' Economy

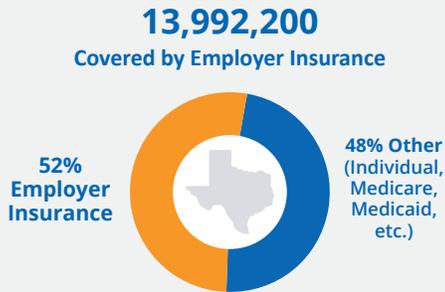
Health insurance helps keep families and communities healthy. Our health plans serve more than 20 million Texans.

**AmeriHealth Caritas | BlueCross Blueshield of Texas  
Bright Health Plan | Cigna | Community First HealthPlans  
Community Health Choice | Cook Children's Health Plan  
CVS/Aetna | Driscoll Health Plan | El Paso Health Humana  
Memorial Hermann Health Plan | Molina Healthcare of Texas  
Oscar Insurance Corporation of Texas | Parkland Community  
Health Plan | Scott & White Health Plan | Sendero Health Plans  
Seton Health Plan | Superior HealthPlan | Texas Children's Health  
Plan | UnitedHealthcare | USABLE Mutual Insurance Group**

- 82% of Texans are protected by health coverage, with more than 15 million Texans covered by private insurance, mostly through their employers.
- Insurers pay over \$2.5 billion in state premium taxes.
- Insurers employ 34,105 Texans with a payroll of \$2.4 billion.
- Health insurance is the single largest tax break for employers, valued at over \$329 billion nationally—lowering the cost of premiums by 32% for employers.

## Texas Employers Lead the Way in Health Coverage

TAHP health insurance providers are proud to partner with Texas employers large and small to provide comprehensive health coverage to hardworking families.



- In a competitive labor market, offering high-quality, affordable, innovative coverage is part of many companies' talent recruitment and retention strategies.
- 3 out of 4 employees report that health insurance weighed into their decision to accept a job.
- Employers pay 83% of the coverage costs for a single person, and 73% of the coverage costs for a family.
- 86% of employees report they are satisfied with their health insurance.

## Individual Marketplace

- The individual market provides affordable, high-quality health care for hardworking Texans who buy coverage on their own.
- Through the Marketplace, health insurance providers compete to provide Texans with coverage that protects their health and financial security.
- Competition among health plans continues to increase in Texas. The number of Plans Serving Texas in Marketplace, More Than Any Other state: **14**
- Coverage in the individual market is working. A record high 1.8 million Texans signed up for coverage in 2022—an **80% increase** in 2 years thanks to increased ARPA tax credits.
- Average Monthly Premium After Tax Credits: **\$86**

## Texas Medicaid Works

Medicaid managed care is safety net health insurance that protects Texans who need it most, including children, mothers, grandparents, and Texans with disabilities. **Texas partners with private health insurers to provide more than 4 million Texans with the personalized care and coordination they need to get healthy, stay healthy, and live independently in their own homes and communities.** But Texas Medicaid is more than health care coverage—it also includes services that go beyond the walls of a doctor's office, including arranging transportation, coordinating meals, and navigating challenges with school and work.



Managed care's focus on prevention, wellness, and care coordination has translated into increased access and better outcomes for Texas patients and lower costs for Texas taxpayers. Texas has saved over \$5 billion through the use of Medicaid managed care since 2009.

## Where Does Your Health Care Dollar Go?

Unlike other providers, Texas health insurance providers' profits and overhead are always capped, which means Texas consumers and businesses are always protected.

The vast majority of your premium—how much you pay for your health insurance coverage each month—helps cover the costs of the medications and care you receive. Rising doctor, hospital, and prescription drug prices play the largest role in determining the cost of premiums.

