

**TEXAS PRIMARY CARE
CONSORTIUM**

Uninsured in Texas

Presentation to House Select Committee on Health Care Reform

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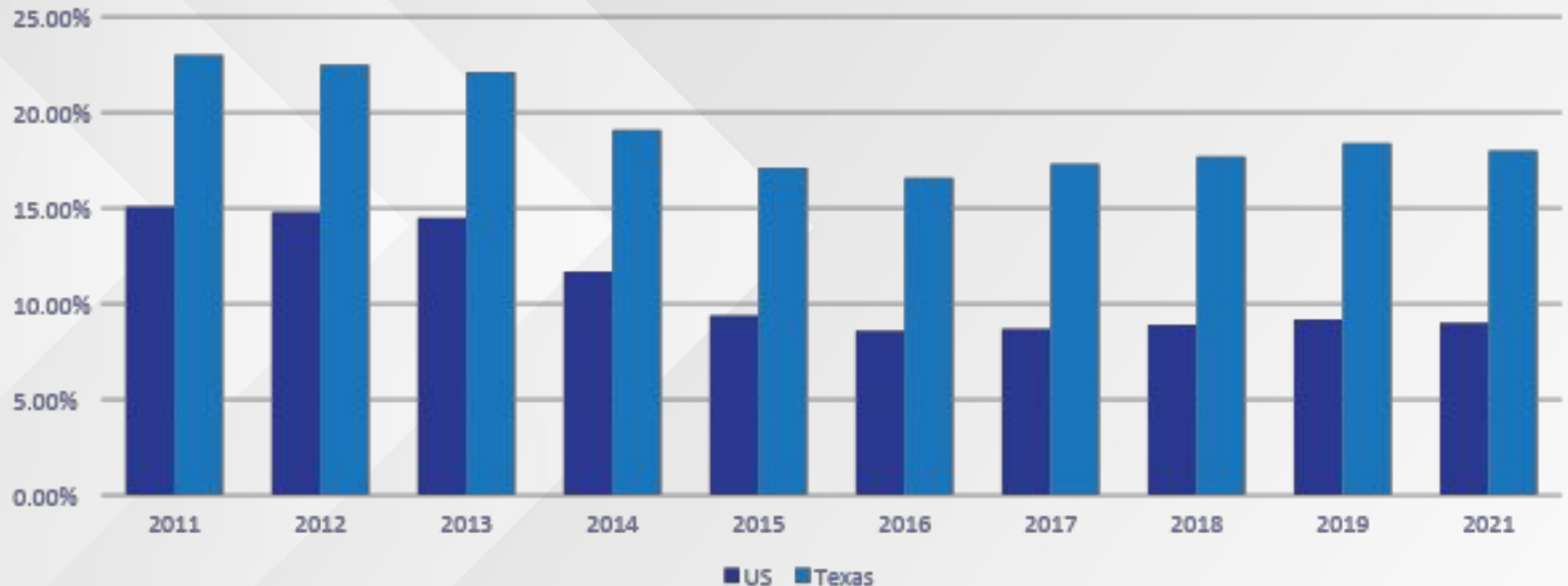
TEXAS PRIMARY CARE CONSORTIUM

The Texas Primary Care Consortium is a statewide collaborative initiative with a mission to advance **equitable, comprehensive, and sustainable primary care for all Texans**, co-led by Texas Medical Home Initiative and Texas Health Institute.



Overview of Uninsured in Texas

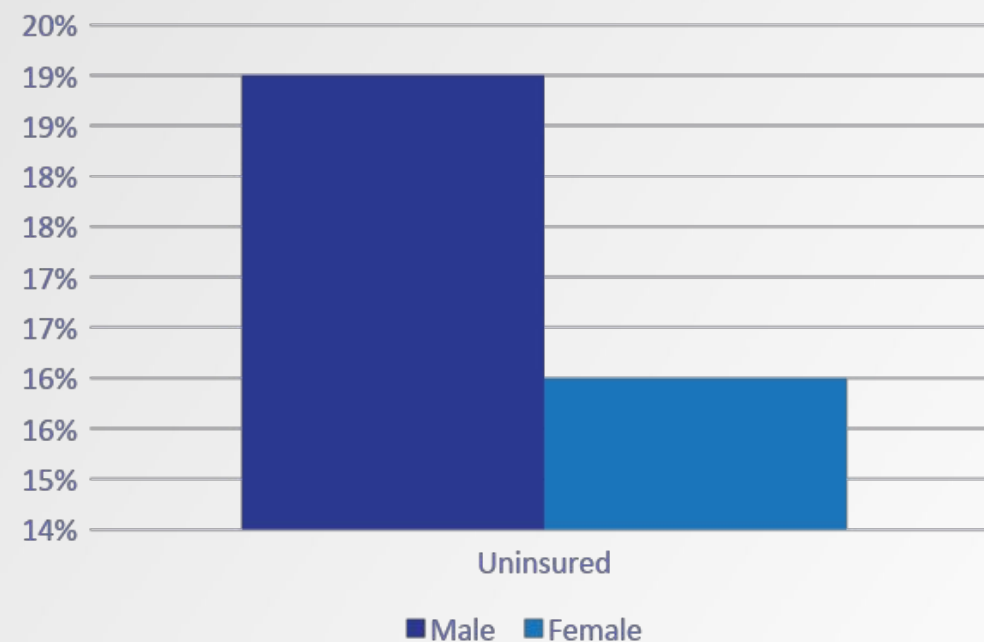
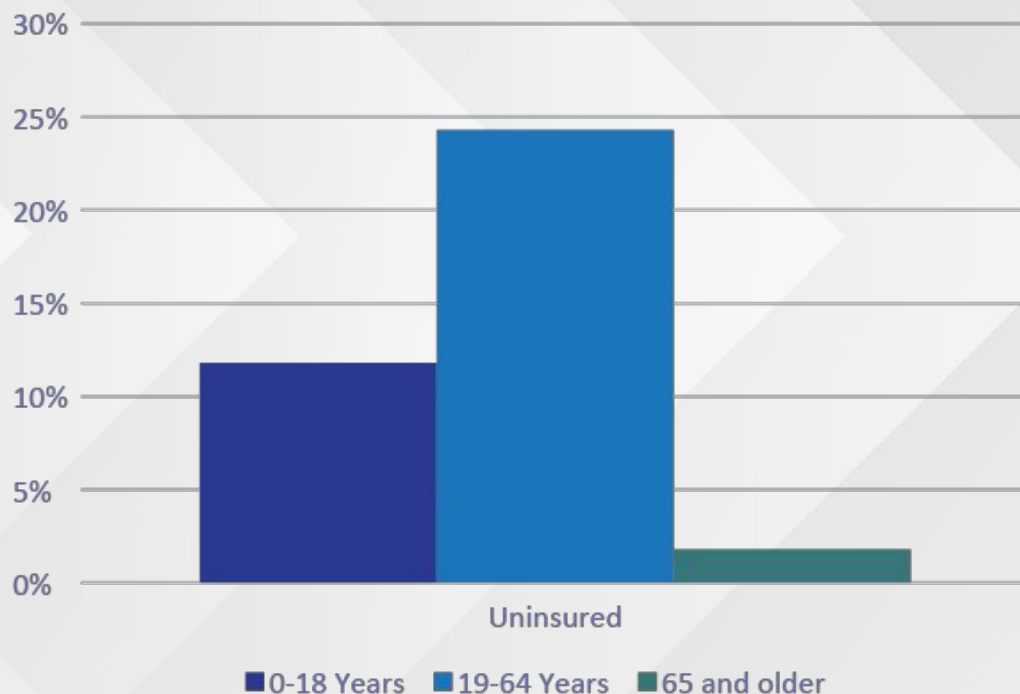
- ◇ In 2021, a little over 5.2 million Texans (18%) were uninsured



Source: US Census Bureau's American Community Survey, 1-year estimates

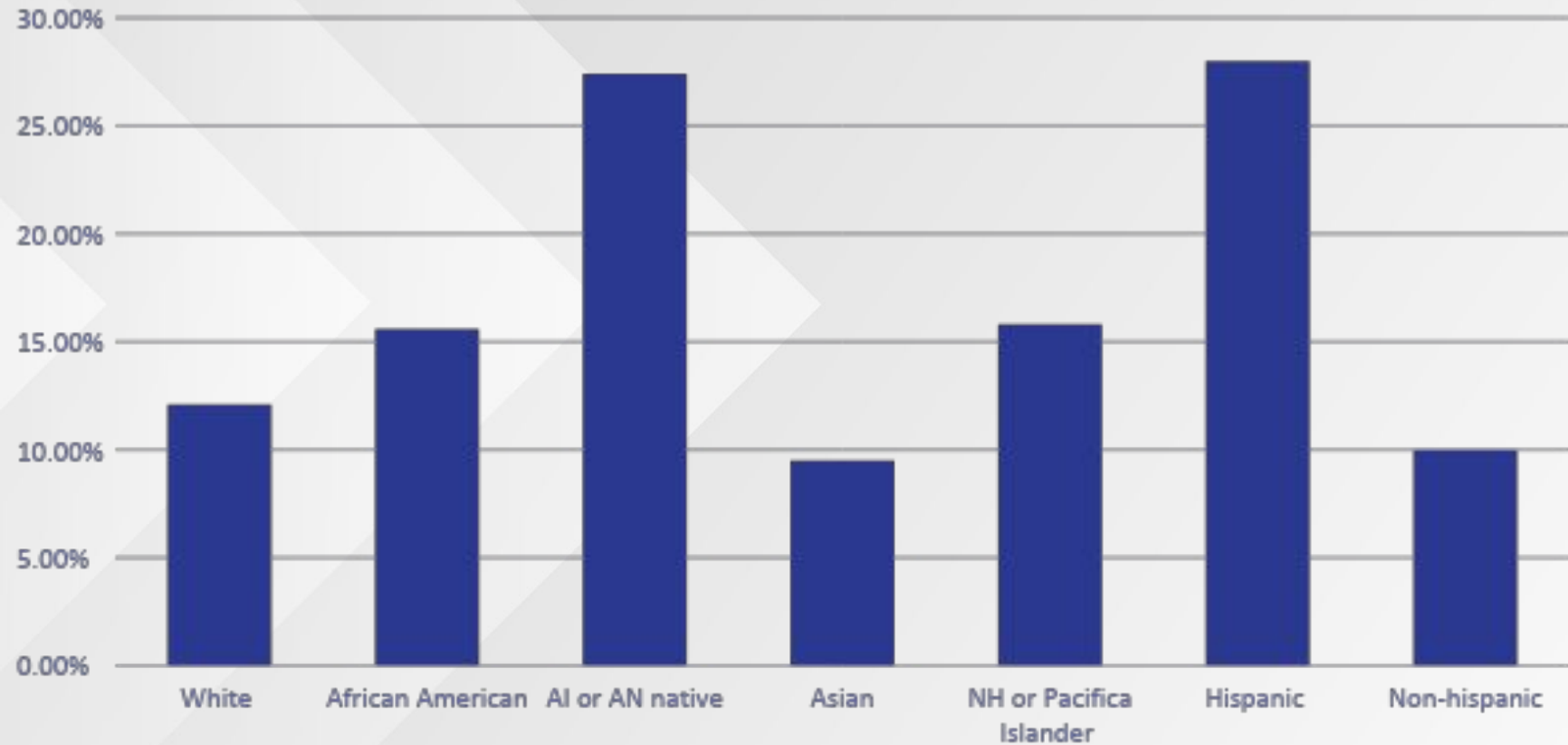
Note: US Census Bureau did not release 1-year ACS estimates in 2020

Characteristics of Uninsured in Texas – By Age & Gender



Source: US Census Bureau's American Community Survey, 1-year estimates, 2021

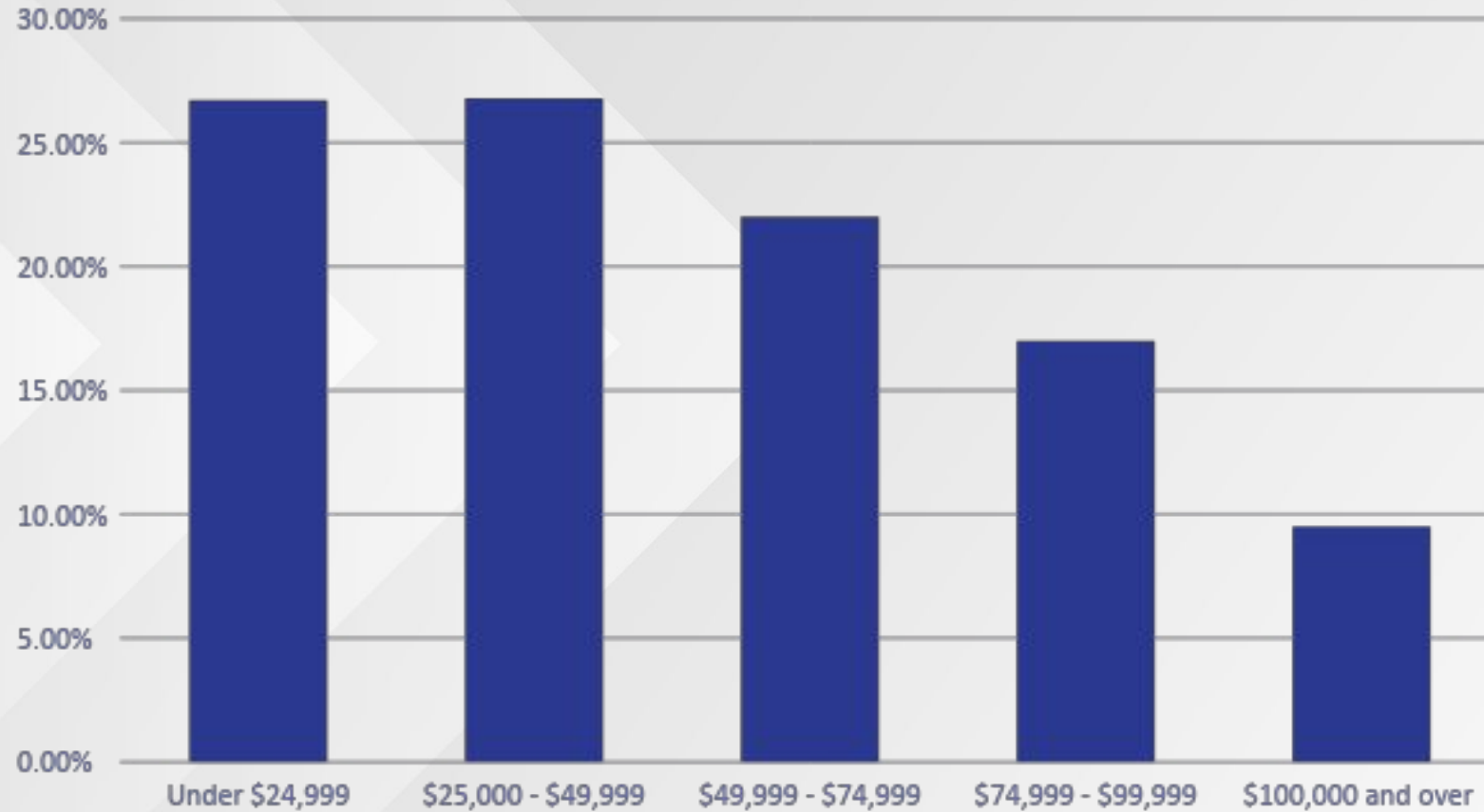
Characteristics of Uninsured in Texas – By Race-Ethnicity



Source: US Census Bureau's American Community Survey, 1-year estimates, 2021

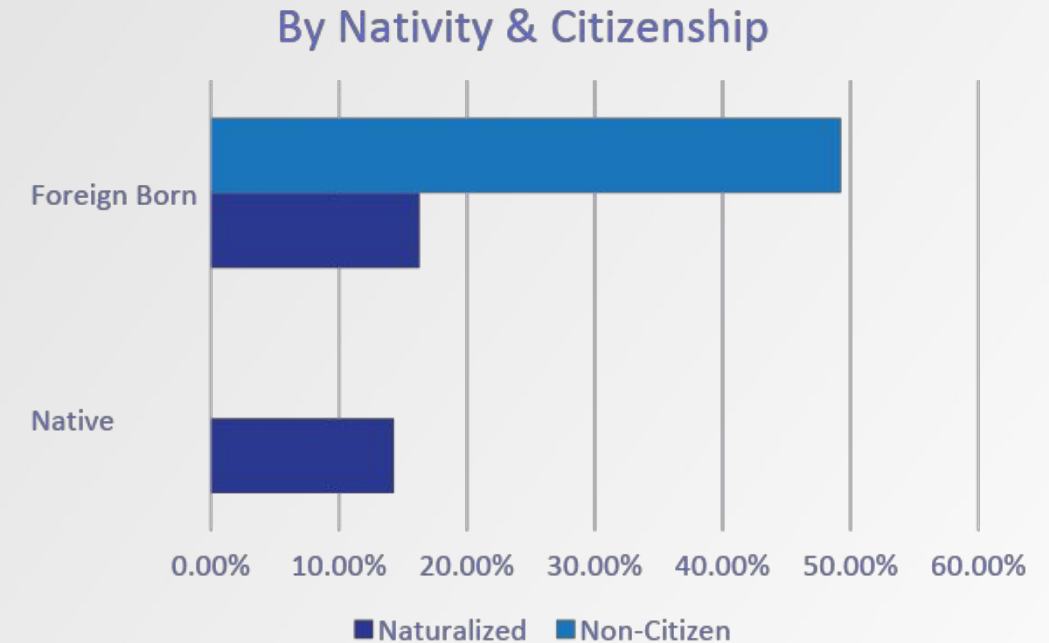
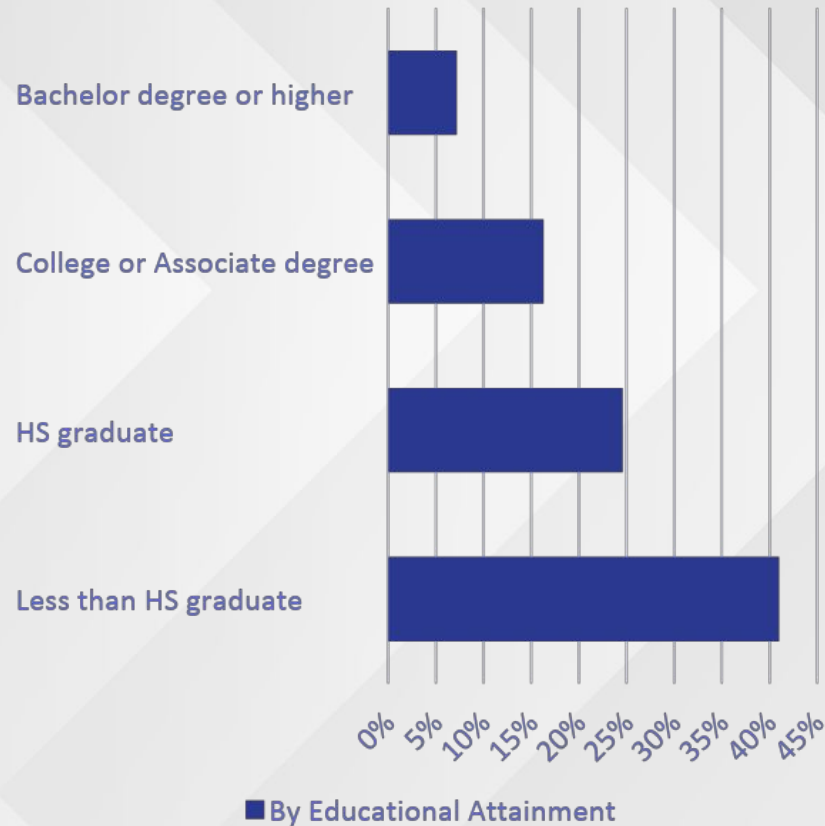


Characteristics of Uninsured in Texas – By Income Level



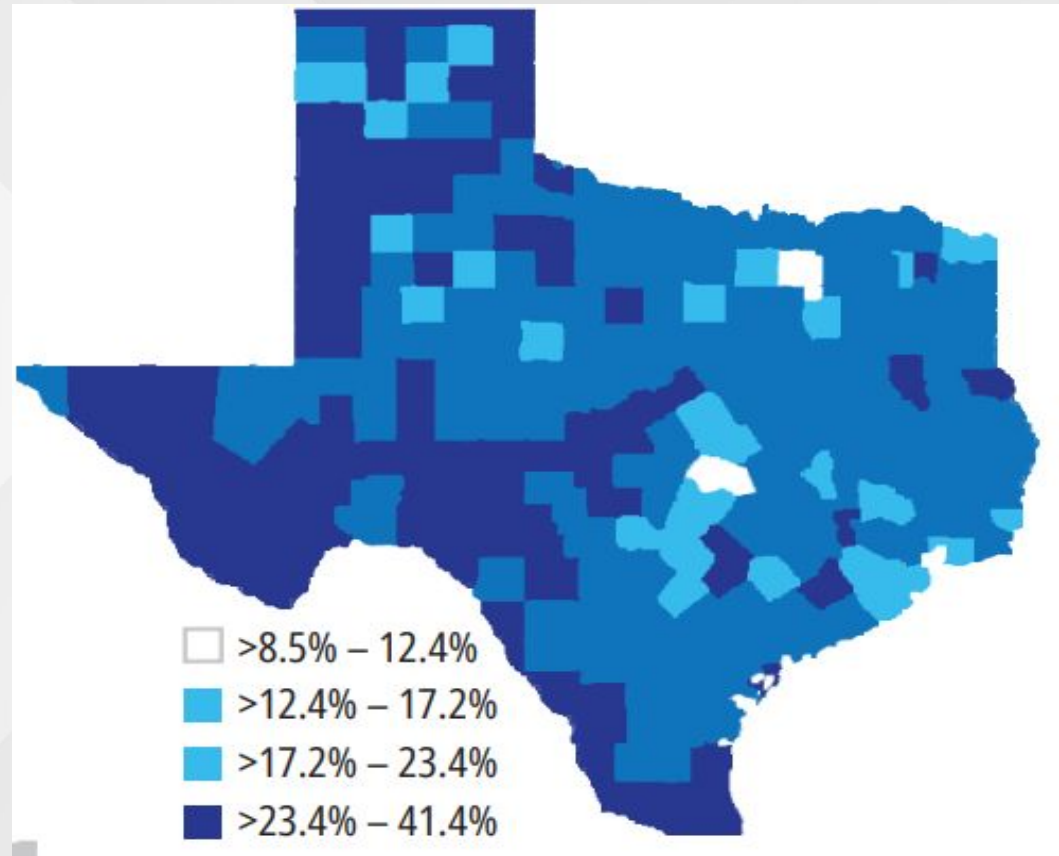
Source: US Census Bureau's American Community Survey, 1-year estimates, 2021

Characteristics of Uninsured in Texas – By Education & Nationality



Source: US Census Bureau's American Community Survey, 1-year estimates, 2021

Characteristics of Uninsured in Texas – By Geography



Source: US Census Bureau's American Community Survey, 1-year estimates, 2021



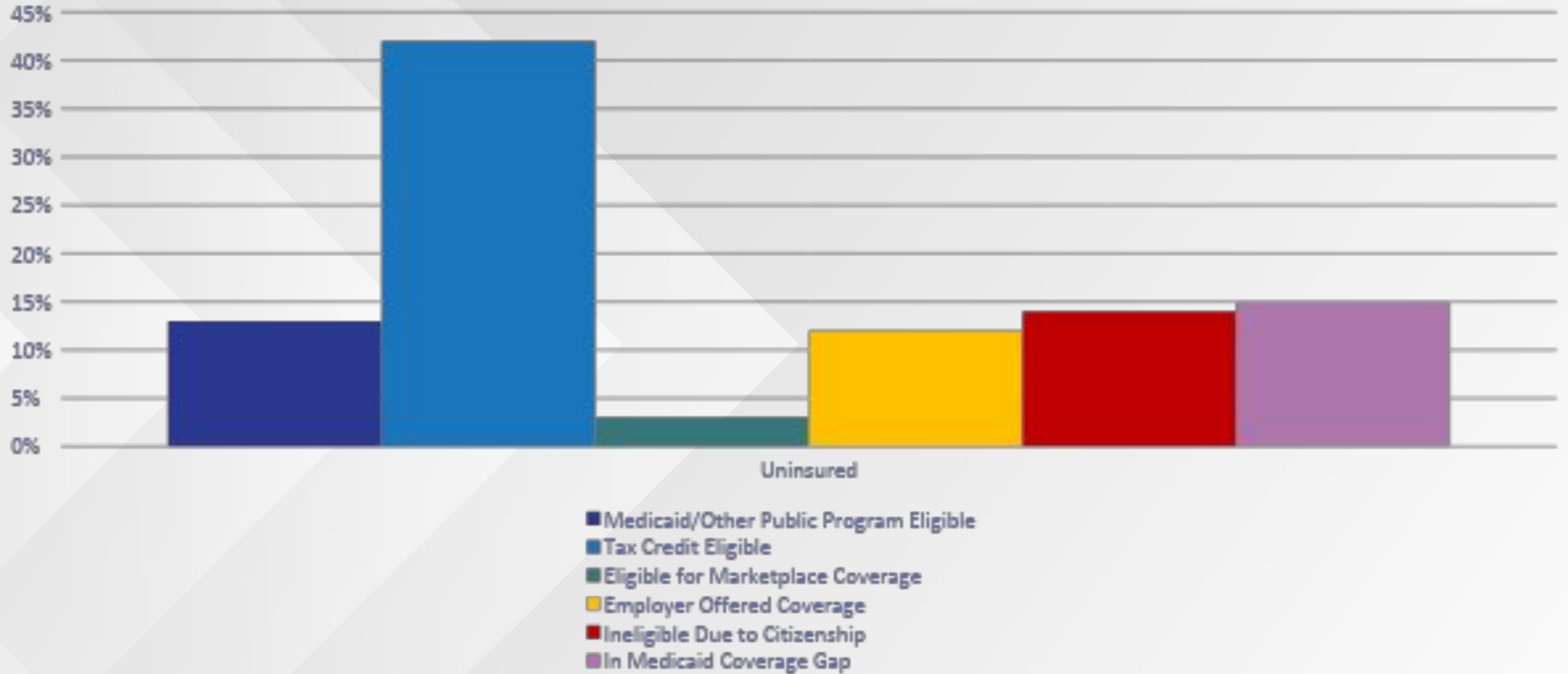
Characteristics of Uninsured in Texas – Key Takeaways

- ◇ Need most concentrated in border & rural regions of our state & immigrant population
- ◇ Young working age adults & Hispanics have the highest uninsured rates
- ◇ Lower uninsured rates directly associated to educational attainment and employment

Source: US Census Bureau's American Community Survey, 1-year estimates, 2021



Uninsured in Texas – Key Insights





Reasons for Being Uninsured Among Non-Elderly Adults

In US

- ◇ Data from National Health Interview Survey, 2021 suggests the following as key reasons:
 - ◇ Coverage non-affordable (70%)
 - ◇ Not eligible for coverage (26%)
 - ◇ Do not need or want (23%)
 - ◇ Sign up was difficult or confusing (20%)
 - ◇ Cannot find plan that meets needs (18%)
 - ◇ Lost job (3%)

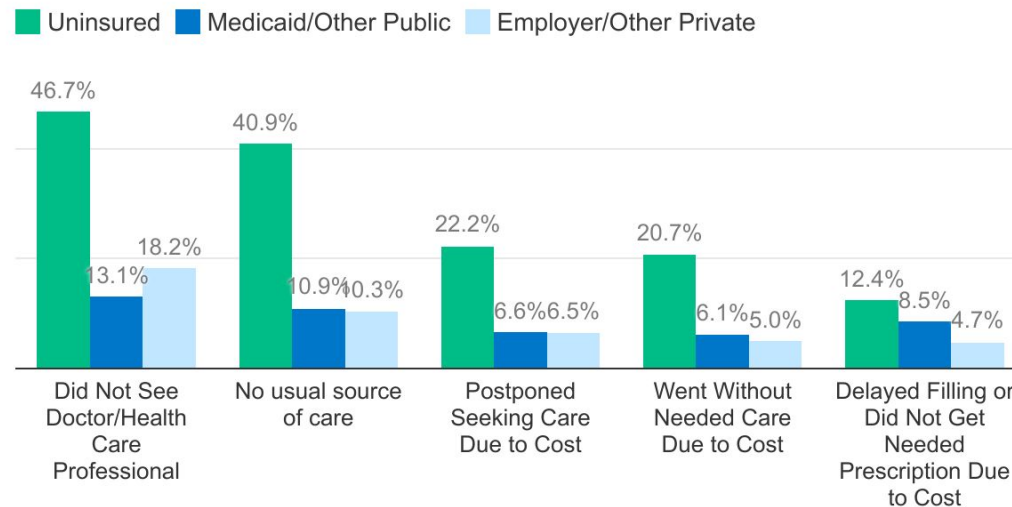
In Texas

- ◇ Recent research from Texas 2036 suggests the following as key reasons:
 - ◇ Employment related benefit
 - ◇ Lack of awareness and underutilization of current programs/subsidies
 - ◇ Expensive

Barriers to Health Care Among Non-Elderly Adults by Insurance Status

Figure 8

Barriers to Health Care among Nonelderly Adults by Insurance Status, 2021



NOTE: Includes nonelderly individuals ages 18 to 64. Includes barriers experienced in the past 12 months. Respondents who said usual source of care was the emergency room were included among those not having a usual source of care. All Medicaid/Other Public and Employer/Other Private are statistically different from Uninsured at the $p < 0.05$ level.

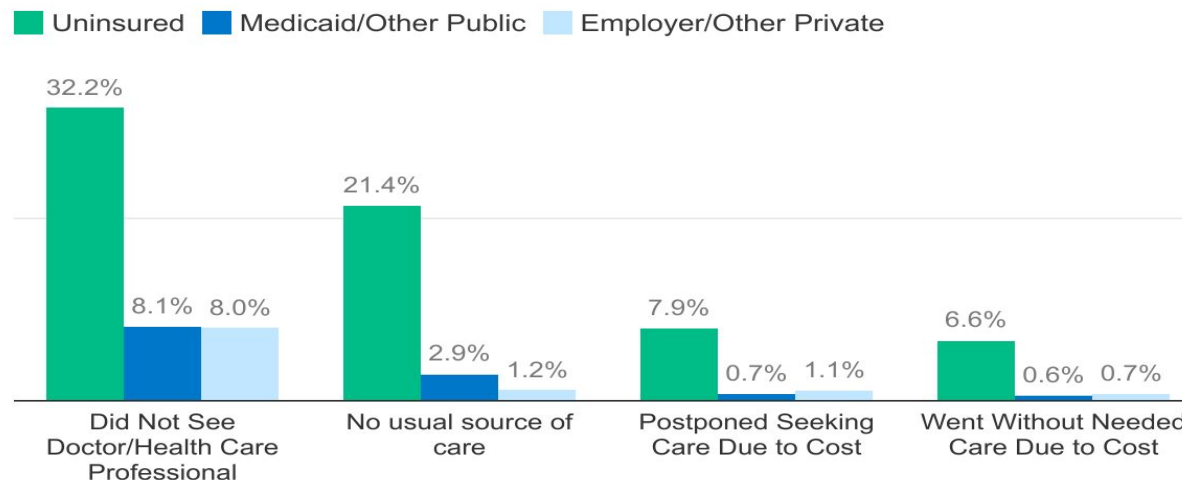
SOURCE: KFF analysis of 2021 National Interview Survey

KFF

Barriers to Health Care Among Children by Insurance Status

Figure 9

Barriers to Health Care among Children by Insurance Status, 2021



NOTE: Includes children ages 0 to 17. Includes barriers experienced in the past 12 months. Respondents who said usual source of care was the emergency room were included among those not having a usual source of care. All Medicaid/Other Public and Employer/Other Private are statistically different from Uninsured at the $p < 0.05$ level.
SOURCE: KFF analysis of 2021 National Interview Survey

KFF



Where do Uninsured Texans Receive Care?

- 72 FQHC's with 660+ delivery sites
- 813 Emergency Departments
- 328 rural health clinics
- 84 Nonprofit Community Health & Hospital Systems
- 88 Critical Access Hospitals
- County Indigent Healthcare Services
- Charity Clinics





Other Implications

Medical Debt

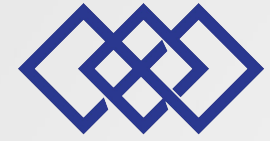
- ◇ Those without insurance for an entire calendar year pay for over 40% of their care out-of-pocket. These bills quickly translate into medical debt which is at 18.8% in Texas.

Uncompensated Care

- ◇ Approximately \$4 billion annually

Impact on State Economy

- ◇ Per a report by Texas Alliance for Health Care, the value of lost earnings and poor health due to uninsurance in Texas is estimated to be \$178.5 billion in 2040



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Questions?

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