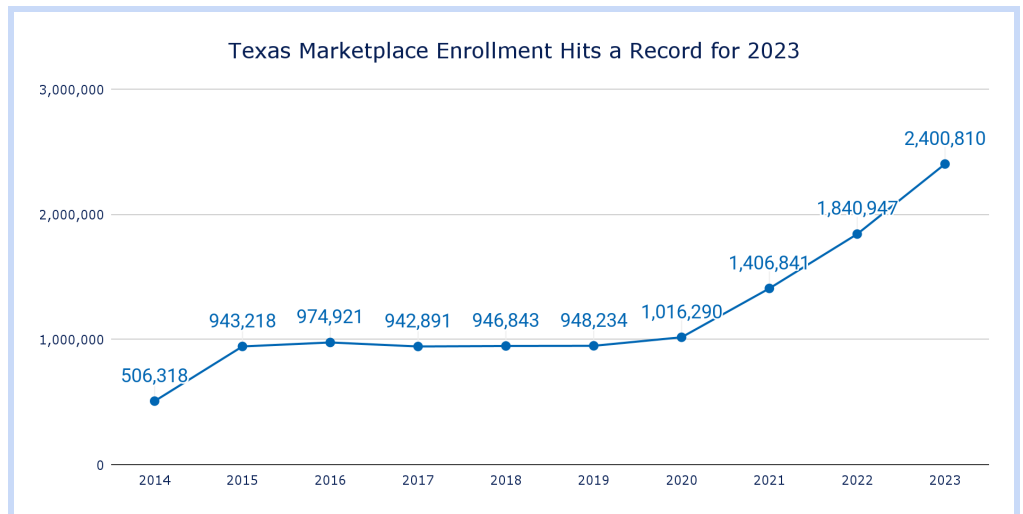


Texas' Strong Individual Health Coverage Market

A record-breaking number of Texans enrolled in ACA plans for 2023: 2.4 million

Texas saw the biggest growth in ACA enrollment [of any state](#) in the nation, an 80% growth in just two years.

Increased sign-ups show there is a demand for health care coverage when affordable options are offered.

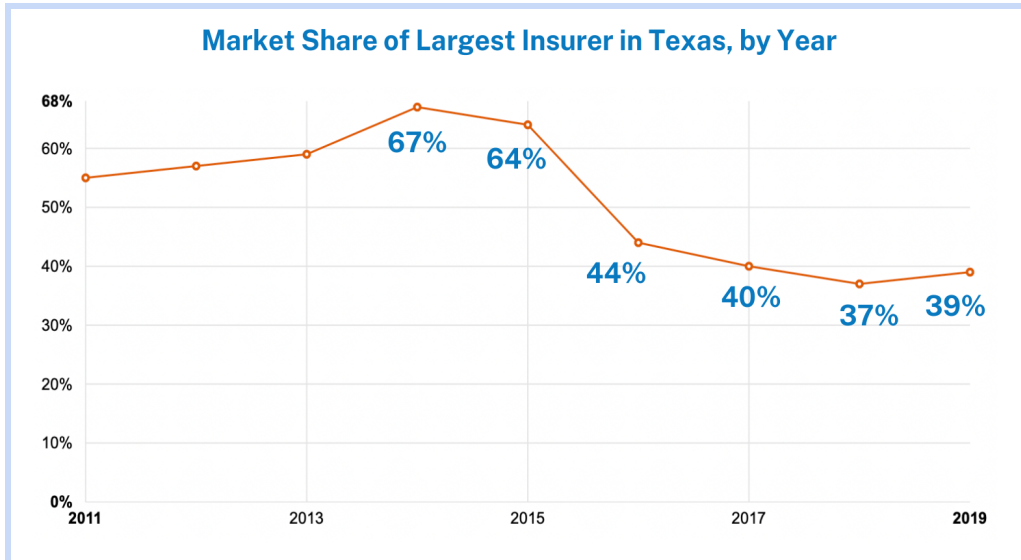


Texas leads the nation with 15 plans in the individual health insurance market.

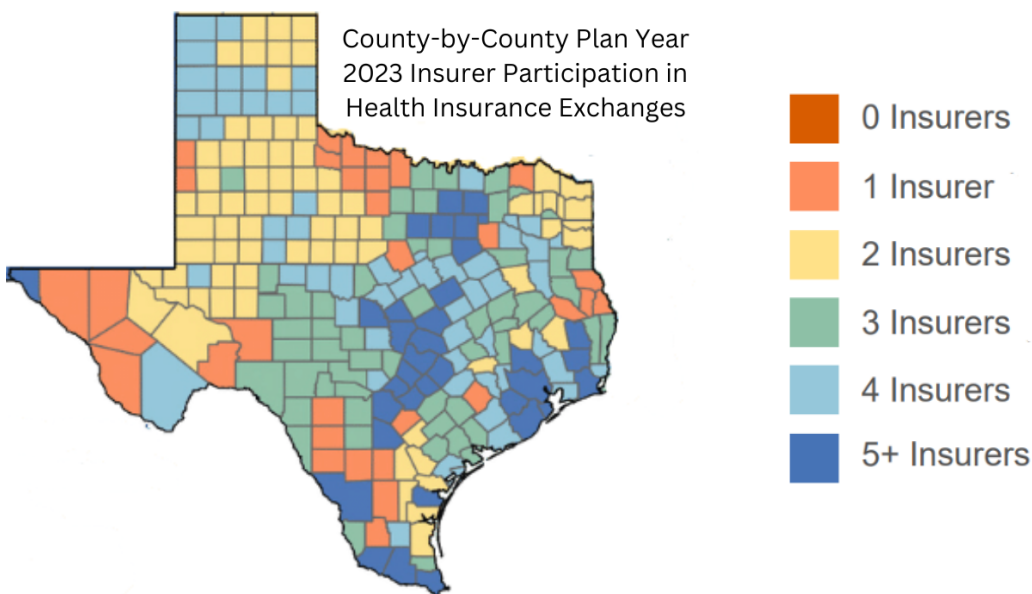
| Location | Number of Issuers in 2017 | Number of Issuers in 2018 | Number of Issuers in 2019 | Number of Issuers in 2020 | Number of Issuers in 2021 | Number of Issuers in 2022 |
|---------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| 1. Texas | 10.0 | 8.0 | 8.0 | 8.0 | 10.0 | 15.0 |
| 2. Wisconsin | 15.0 | 11.0 | 12.0 | 12.0 | 13.0 | 13.0 |
| 3. California | 11.0 | 11.0 | 11.0 | 11.0 | 11.0 | 12.0 |
| 3. New York | 14.0 | 12.0 | 12.0 | 12.0 | 12.0 | 12.0 |
| 5. Florida | 5.0 | 4.0 | 5.0 | 7.0 | 9.0 | 11.0 |
| 5. Georgia | 5.0 | 4.0 | 4.0 | 6.0 | 6.0 | 11.0 |
| 5. Illinois | 5.0 | 4.0 | 5.0 | 5.0 | 8.0 | 11.0 |

This is up from 10 or fewer plans in the previous five years.

Insurer competition is high and has increased in the last decade. The largest insurer has significantly decreased market share.



Millions of Texans are having their Medicaid eligibility redetermined due to the end of the public health emergency. ACA plans are a viable option for those that will no longer qualify for Medicaid. ACA plans may be one of the best ways for Texans without health insurance to gain coverage.



Counties with just one insurer rapidly declining:

- 2019 - 88
- 2020 - 79
- 2021 - 37
- **2022 - 32**
- **2023 - 28**