

# Texas Health Plans Cover More than 20 Million Texans



The Texas Association of Health Plans (TAHP) represents health insurers, Medicaid plans, Medicare Advantage plans, and more.

## Texans with health insurance coverage have undeniably better health outcomes and access to care than the uninsured.

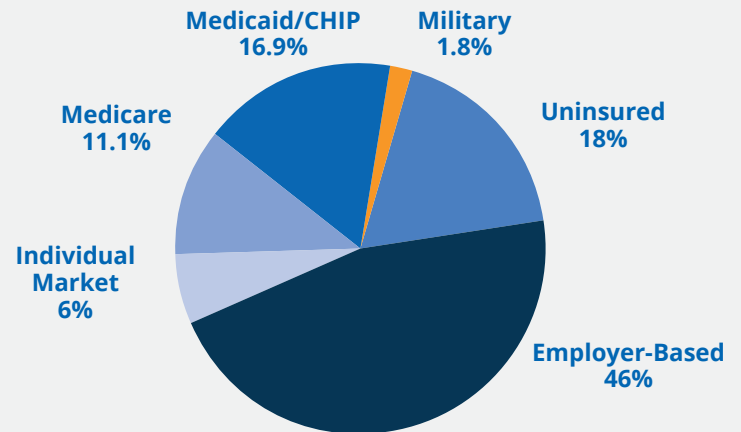
Your health insurance is an essential partner that protects you from major medical expenses, connects you to better health by covering the cost of preventive care, and ensures your out-of-pocket costs are reasonable and affordable. Your health insurance delivers the peace of mind that you can access the care you need when you need it—at a price you can afford.

- Insurers negotiate **lower prices** with physicians, hospitals, and drug companies. You benefit from **lower premiums** so you can get the best possible care at the lowest possible price.
- Health insurance encourages **preventive care**, leading to better health outcomes. **Early screenings** for cancer, high cholesterol, depression and Type-2 diabetes are **100% covered**, so you won't pay anything extra.
- Health insurers cover the **millions of Texans with preexisting conditions** like cancer, diabetes, asthma, and chronic pain; so you always have access to the coverage you need.
- Families with health insurance are more likely to get the right care at the right time and avoid unnecessary and expensive ER visits.
- **Children with health insurance** do better in school, miss fewer days, are more likely to finish school and achieve higher education.
- Texans with health insurance coverage are nearly twice as likely to have their mental health care needs met.



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



82% of Texans are protected by health coverage, with more than 15 million Texans covered by private insurance, mostly through their employers.

### Doing Our Part:

## How Texas Health Insurers Contribute to Texas' Economy

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

**AmeriHealth Caritas | Blue Cross Blue Shield of Texas  
CareSource Bayou Health | Cigna | Community First HealthPlans  
Community Health Choice | Cook Children's Health Plan  
Curative Insurance Company | CVS/Aetna | Driscoll Health Plan  
El Paso Health | Harbor Health | Humana  
Memorial Hermann Health Plan | Moda Health  
Molina Healthcare of Texas | Oscar Insurance Corporation of Texas  
Parkland Community Health Plan | SCAN Health Plan  
Scott & White Health Plan | Sendero Health Plans  
Seton Health Plan | Superior HealthPlan  
Texas Children's Health Plan | Texicare | UnitedHealthcare  
USABLE Mutual Insurance Group**

- 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.



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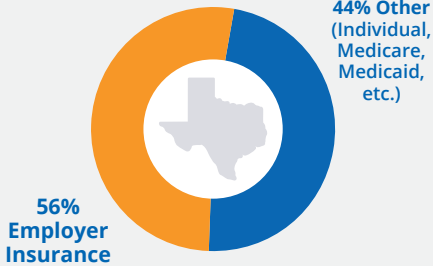
Texas Association of Health Plans

## Texans Covered@Work

Texas health plans and businesses partner together to deliver comprehensive coverage for hard working families.

13,309,700

Covered by Employer Insurance



- For more than 13 million Texans, job based coverage delivers widespread access to health care for workers and their families.
- Employers cover most of the cost—83% for employees and 73% for their families—job-based coverage means more affordable access to health care.
- Employees want the peace of mind of job-based coverage, that’s why 75% of report that health care coverage influences their employment decisions.
- Protecting Texas’ pro-business environment means giving employers more—not less—ability to control their health care costs.

## Individual Coverage

- Through the healthcare.gov marketplace, health insurers provide Texans with **affordable, high-quality health care** and financial security.
- Texas has one of **the most competitive insurance markets**. 15 health plans now compete on the marketplace—more than any other state—meaning more choices and more affordable care for Texans.
- This coverage is working with a record of **over 3.4 million Texans signed up** for coverage in 2024
- Average Monthly Premium After Tax Credits: **\$65**

## Texas Medicaid Works

- Texas partners with private health insurers to provide more than 4 million low-income Texans with the personalized coverage, care, and coordination they need to get healthy, stay healthy, and live independently in their own homes and communities.
- 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.

Medicaid and CHIP cover



43% of all Texas children

Medicaid covers



53% of all Texas births



25% of Texans on Medicare depend on Medicaid for long-term care services



Medicaid covers 62% of nursing home residents

Managed care’s focus on prevention, wellness, and care coordination has translated into increased access, better outcomes, and **taxpayer savings—over \$5 billion** since 2019.

## Where Does Your Health Care Dollar Go?

Texas health insurers profit and overhead are always capped, which means Texas families, taxpayers, and employers 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.

That’s why rising physician, hospital, and prescription drug prices lead to higher premiums.

