

Texas' uninsured rates improving

By **MARISSA BARNETT** The Daily News | Posted: Tuesday, September 13, 2016 11:00 pm

More Texans gained health insurance in 2015, but the state still has the highest number and percentage of uninsured residents, according to U.S. Census Bureau data released Tuesday.

The state's uninsured rates have dropped dramatically since the Affordable Care Act rollout, according to policy trackers. In fact, 2014 was the first time since 1999 the rate of the uninsured decreased even 1 percent, Anne Dunkelberg, a health policy expert for the Center for Public Policy Priorities in Austin, said earlier this year.

The first full year of the rollout was 2014, although some options were available in 2013.

Still, the uninsured rate in Texas has remained higher than other states, particularly when compared to states that expanded Medicaid.

The Lone Star State had an uninsured rate of 17.1 percent in 2015, down from 19.1 in 2014, according to new U.S. Census data. The uninsured rate was 22.1 in 2013, data shows.

The number of uninsured Texans dropped by more than 430,000 in 2015, although about 4.6 million residents still lacked insurance.

Among people ages 19 to 64 — the group least likely to qualify for Medicaid or Medicare — the rate of uninsured was 23 percent, according to the U.S. Census.

Local health care advocates attributed the high uninsured rates in Texas to the state's refusal to widen the pool of people who qualify for Medicaid and the coverage gap between people who earn too little to qualify for tax credits.

As a result, “the burden is falling on county health authorities or health systems or going back to the old dependable: the ER, which is a burden on those that have insurance,” Joe Compian of Gulf Coast Interfaith said.

Without Medicaid expansion, some Texans fall into a coverage gap, in which they earn too little to receive subsidies and too much to qualify for Medicaid.

Because the law was set up with the expectation that Medicaid would be expanded nationally, the marketplace subsidies only applied to people earning between 100 percent and 400 percent of the federal poverty level. But a Supreme Court ruling gave states the option to opt out of expansion.

State leaders have lambasted expansion — a tenet of President Barack Obama's health care law. Gov. Greg Abbott earlier this year called it a “massive expansion of an already broken and bloated Medicaid program.”

Medicaid expansion makes eligible everyone who earns less than 138 percent of the federal policy level, or about \$16,100 a year for an individual.

In Texas, current Medicaid requirements largely just cover children, the elderly and disabled, pregnant women and parents who earn less than \$4,000 annually.

Andrea Hypolite, a program director and certified health care exchange navigator at Children's Center Inc. in Galveston, said more people are purchasing insurance on the marketplace locally.

"In the early years people were more concerned," she said. "Now, people are seeming more positive about it. They're more willing to buy from the marketplace."

But there is still a lack of awareness about how to navigate the system and find affordable plans, she said. A coalition for the homeless is studying other local barriers to health insurance access, she said.