

Uninsured Texans

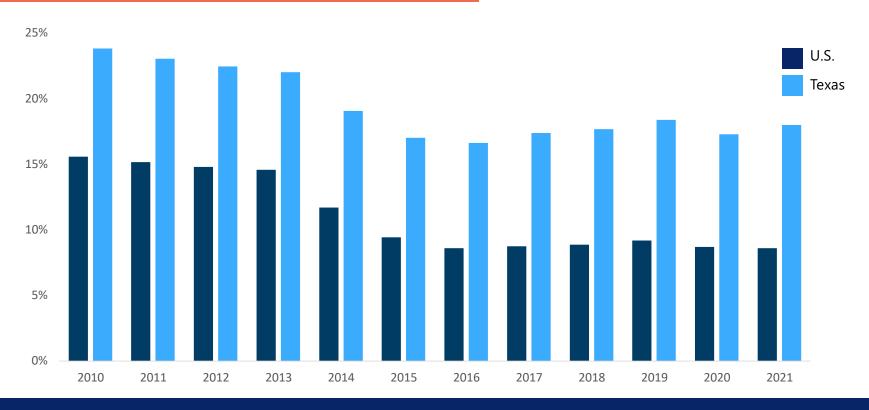
Data, Research & Policy



What We Know

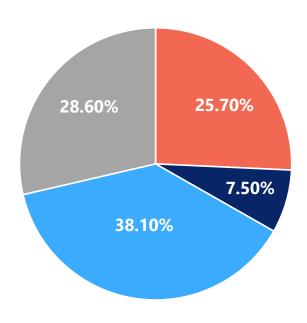
Uninsured Rate in Texas and the United States

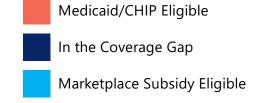
Texas has a higher uninsured rate than the nationwide average



National Figures

Distribution of the 27.4 Million Nonelderly Uninsured Population by Eligibility Status, 2020





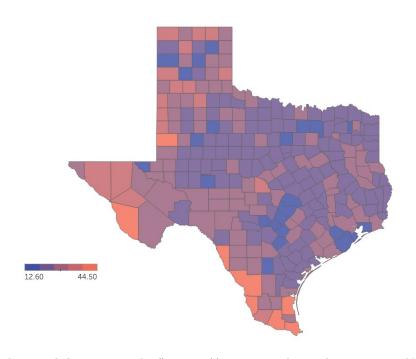
Ineligible for Financial Assistance

NOTE: Totals may not sum up to 100% due to rounding. Nonelderly includes individuals ages 0 to 64. Ineligible for Financial Assistance consists of individuals with an ESI offer or ineligible immigration status, as well as those who would be able to get an unsubsidized Marketplace plan for less than 8.5% if their income. Marketplace Subsidy Eligible share includes adults in MN and NY who are eligible for coverage through the Basic Health Plan.

State Figures

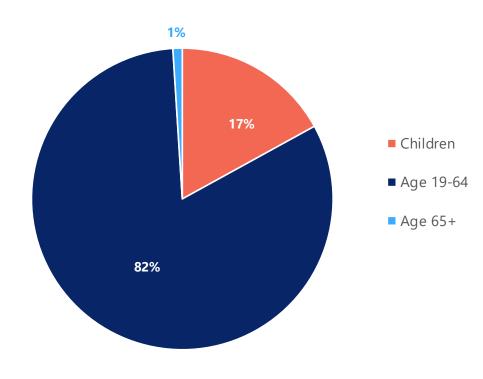
Uninsured Adults in Texas, 2020

The percentage of adults in Texas ages 18-64 who are uninsured Most uninsured: Presidio (44.5%); Least uninsured: Borden (12.6%)



Source: U.S. Census Bureau, Small Area Health Insurance Estimates (SAHIE) program, 2020

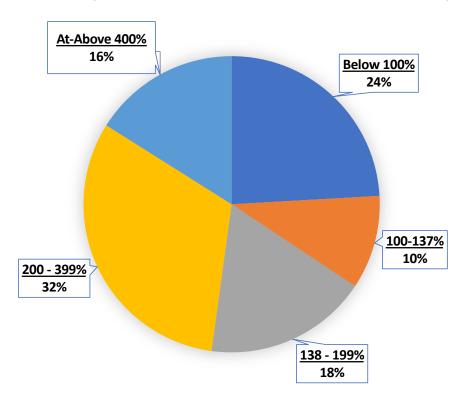
Uninsured Population in Texas by Age, 2021



Source: U.S. Census Bureau American Community Survey, 2021 one-year estimates

State Figures

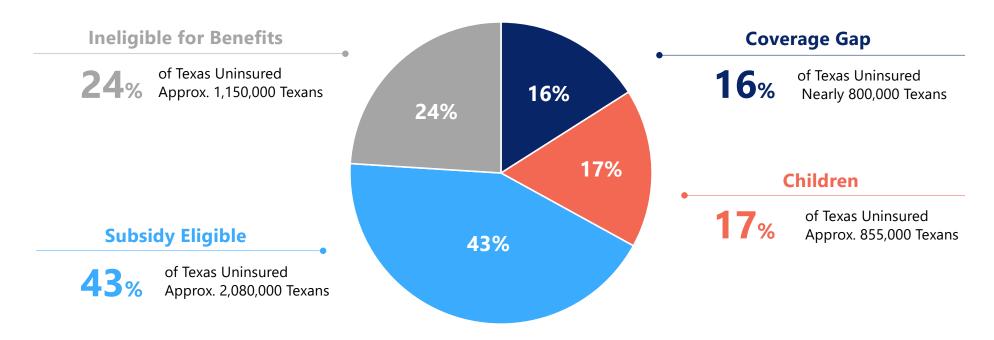
Uninsured Population in Texas by Income Level (As a percent of the Federal Poverty Level), 2021



2021 Federal Poverty Guidelines Family of 4

100%	\$ 26,500
137%	\$ 35,775
200%	\$ 53,000
400%	\$ 106,000

Texas 2036 Rough Estimates of Texas Uninsured Eligibility



What We Don't Know

Gaps in Our Knowledge

- More Refined Eligibility Estimates from Direct, rather than Derived, Data
- What Strategies the Uninsured are Using to Obtain Care
- What Strategies the Uninsured are Using to Manage Financial Risk
- 4 Why Eligible but **Unenrolled Individuals** are Not Signed Up
- **6** Awareness Level of Current Programs & Offerings
- 6 Favorability (or not) of Current Programs & Offerings
- More Granular Affordability Information for Subsidy Eligible



Highlighting the Need for more Refined Affordability Data:

ACA Subsidy Eligible Population

Comparison of Monthly Net Premium for Bronze Plan at 199%, 299% & 399% Federal Poverty Level, Austin

30 Y/O, Single

Income (FPL)	Income (\$)	With ARPA/IRA	Without ARPA/IRA
199%	\$27,000	\$0	\$0
299%	\$40,600	\$84	\$174
399%	\$54,200	\$256	\$261

Our Study

Primary Objective and Methods

Primary Objective: To increase the number of Texans whose medical-financial needs are met

Learn more about the demographics

of the uninsured population and map to existing program eligibility.



Identify barriers

faced by uninsured individuals who are eligible, but unenrolled for certain government programs.

Identify areas

where existing programs meet or fail to meet medical-financial needs.





Develop high-value policies

to better meet the medical financial needs of all Texans.

Timeline Overview: 2022 - 2025



- Initial Survey (complete)
- Focus Groups (under way)



2023
Legislative Interest

- Establish Commission, Committee, or Interim Charge
- Evaluate Initial Findings and Develop Follow-up Study Through Survey



2024Inform Commission

- Analyze & Report Findings
- Flash Surveys
- Develop Policy Recommendations



Implement Policies

- Pass Legislative
 Recommendations
- Implement Bills
- Celebrate

EXECUTIVE SUMMARY

Engagement Approach

Phase 1 has been completed and those findings were used to inform the focus group discussions. During phase 3, we will use the next round of quantitative research to test hypotheses and identify solutions and metrics.

August 2022

Phase 1
Population-Based Survey

What We Learned

- Employment Matters: Unemployment or employers that do not offer insurance are two of the primary barriers to adoption.
- Health is Deprioritized: Uninsured adults are postponing care due to financial concerns.
- Eligibility Clarity Needed: Uncertainty about eligibility requirements may be a primary deterrent, especially for ACA.
- Online is Best: An informative website is the most preferred method for research, information, and enrollment.

September – October 2022

Phase 2 Qualitative Research via Focus Groups

What We are Learning

- Profiles of Uninsured Texans: We are further understanding the demographic and socioeconomic profiles and coverage needs for each subgroup.
- Current State Awareness: Diving deeper into program awareness and experiences.
- Barriers to Adoption: Detailing the various barriers to adoption to adding insight to surveys findings.
- Identify Needs: Understanding selfidentified needs related to health insurance.

January – February 2023

Phase 3 Population-Based Survey

What We Aim to Learn

- Legislative Considerations: Pragmatic solutions for consideration at both the administrative and legislative level to better meet the financial needs of Texans.
- Risk Mitigation Strategies: An understanding of the benefits, risks, and impacts to the individuals who engage in alternative medical-financial risk mitigation strategies.
- Prioritized Metrics: Prioritized list of possible metrics to track for measuring whether medical-financial needs are being met.

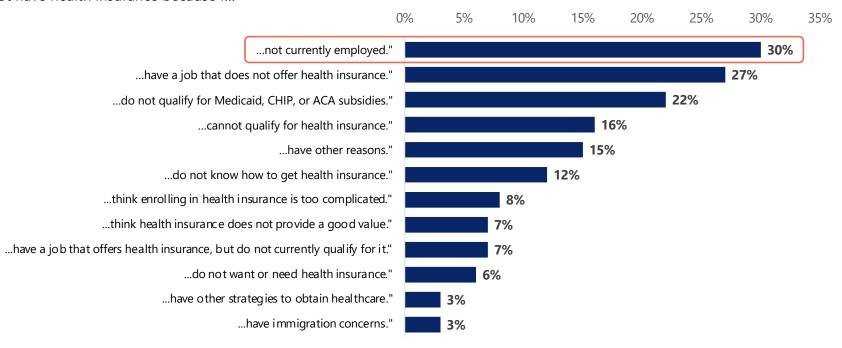
Survey Early Findings

Early Survey Findings

Reasons Stated for Being Uninsured

List of Reasons for Remaining Uninsured (n=1,664)

I do not have health insurance because I...

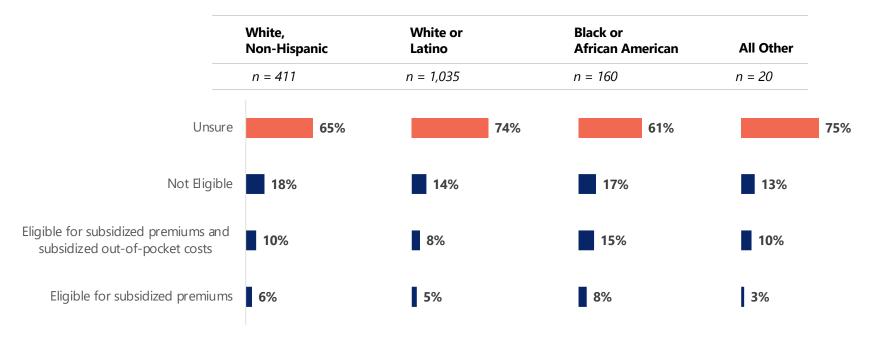


Early Survey Findings

Yet also, low awareness of ACA eligibility

The majority of respondents are unsure of their eligibility for the ACA.

Understanding of Current ACA Eligibility by Race/Ethnicity (based on those eligible; n=1,686)

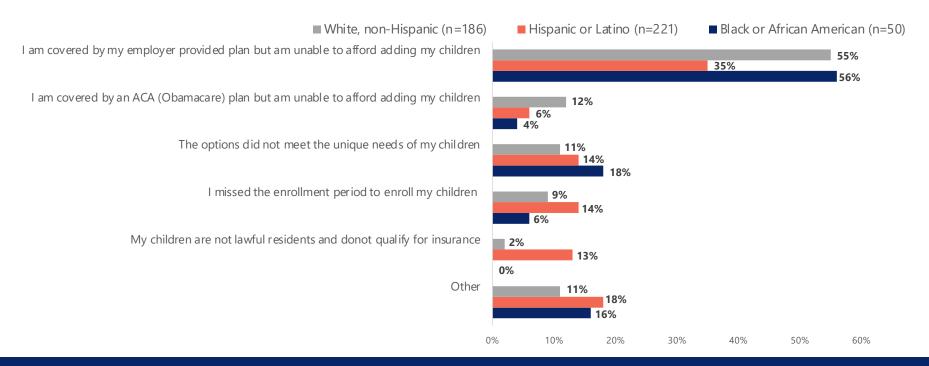


Early Survey Findings

Many uninsured children have insured parents

Most respondents report having coverage through their employer but are unable to afford adding their dependents to the plan.

Reasons Dependent Children are Uninsured by Race/Ethnicity (n = 481)



Focus Groups Early Findings

EXECUTIVE SUMMARY

Focus Group Details

Throughout September and October, Cicero is aiming to complete 50 focus group sessions with uninsured Texans. An overview of the status of these sessions is below.

Methodology

Overall Goal: 50 state-wide focus groups will be completed to gather unaided and unrestricted responses from the uninsured population and relevant stakeholder groups.

Current State: Focus groups kicked off the week of 9/19/22. As of 10/5, over thirty 90-minute sessions had been completed, with approximately 4 participants at each session.

Discussion Guide Highlights

1. Attitudes and Experiences with Insurance:

- What comes to mind when thinking of health insurance?
- What comes to mind when thinking of [Medicaid, ACA, etc.]?
- Experience with health insurance (how long without, reason for not having it)
- Have you required medical services?

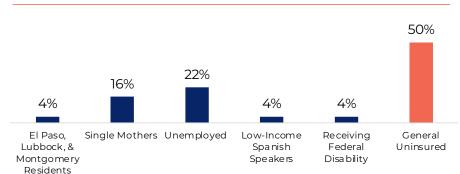
2. Barriers to Adoption:

- What is your optimal way of purchasing insurance?
- Have you previously applied for [Medicaid, ACA, CHIP]?
- Do you feel your lack of health insurance is a problem?

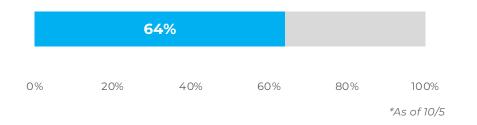
3. Self-Identified Needs:

- What are your biggest health risks?
- Why might you incur significant medical expenses going forward?
- Do you have a primary care doctor? If yes, how often do you visit them?

% of Participants by Sub-Group*



% of Total Focus Groups Completed*



EXECUTIVE SUMMARY

Overall Sentiment

There is a clear feeling that insurance is expensive, however there is also an underlying distrust of the medical industry, due to the perceived greed of insurance companies and the confusing nature of the process.

Words that Represent "Health Insurance"

"If they made it a little bit more transparent, instead of having so much mystery behind it...it would be a lot less stressful."

"I went to the site a few times but to me it's a **confusing** step."

"Expensive...unaffordable. It's just for the **elite**." cheaper

Scamcontrol

Mysterious B

Stressful S

Burdensome

Was actual who have service to the stress of the stre

"I wish that the ACA that we had was actually **affordable** for people who have little to **no income**."

"Having **so many names** is so confusing."

"Now we have to **worry** about the bills."

Thank You!

TEXAS 36