



# Uninsured Texans

*Data, Research & Policy*

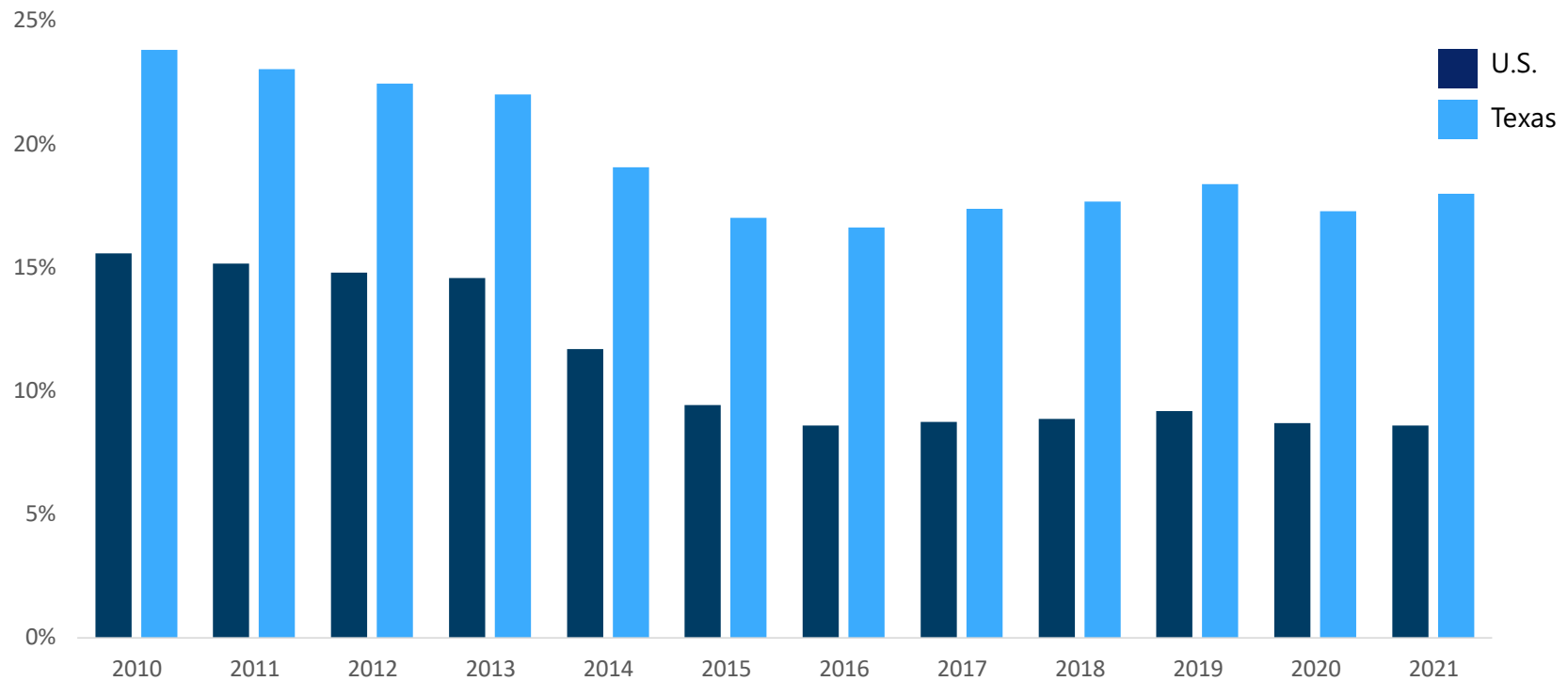
TEXAS **20**  
**36**

**What We Know**

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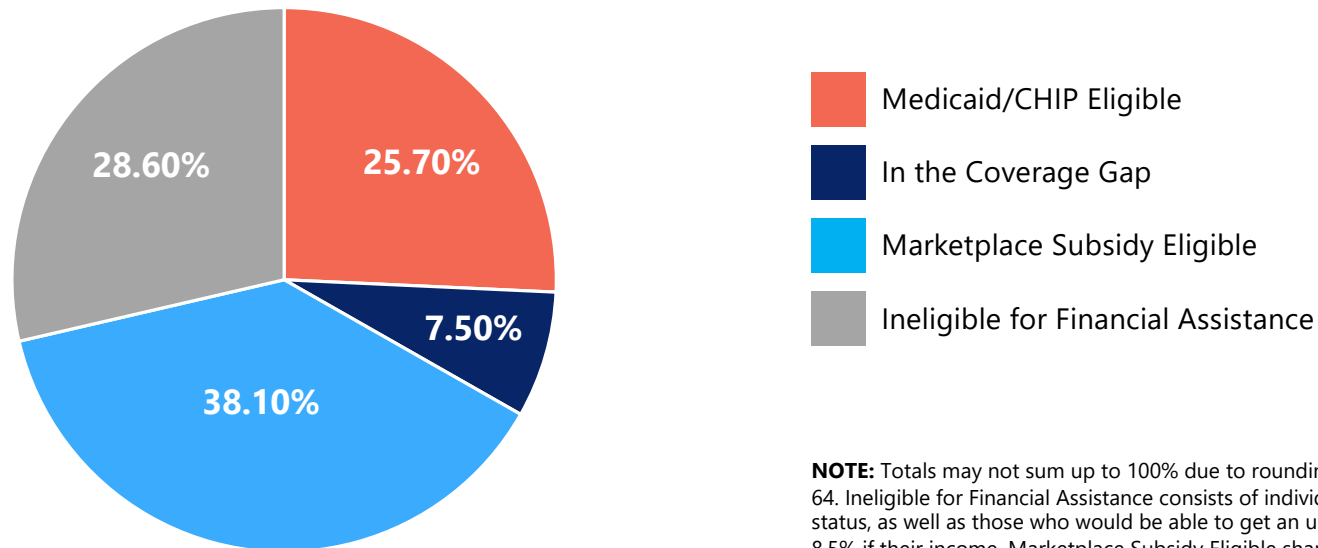
# Uninsured Rate in Texas and the United States

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

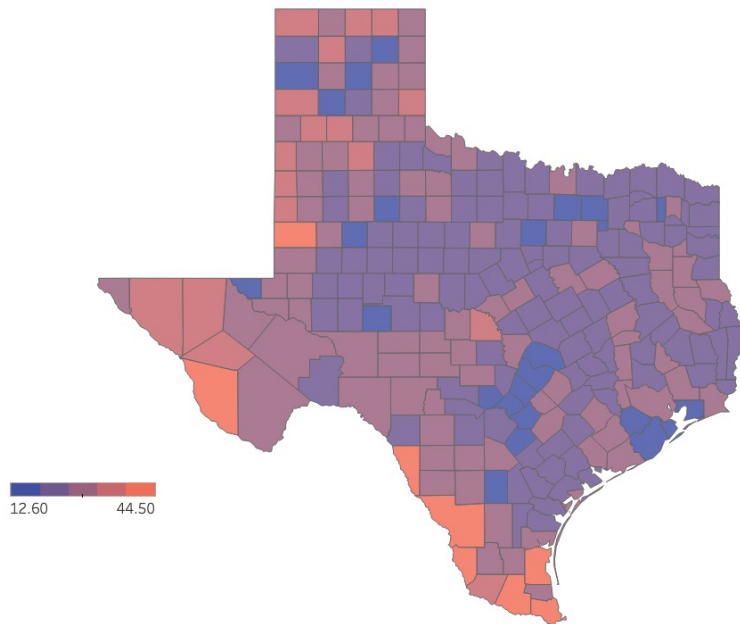


**NOTE:** Totals may not sum up to 100% due to rounding. Nonelderly includes individuals ages 0 to 64. Ineligible for Financial Assistance consists of individuals with an ESI offer or ineligible immigration status, as well as those who would be able to get an unsubsidized Marketplace plan for less than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

# State Figures

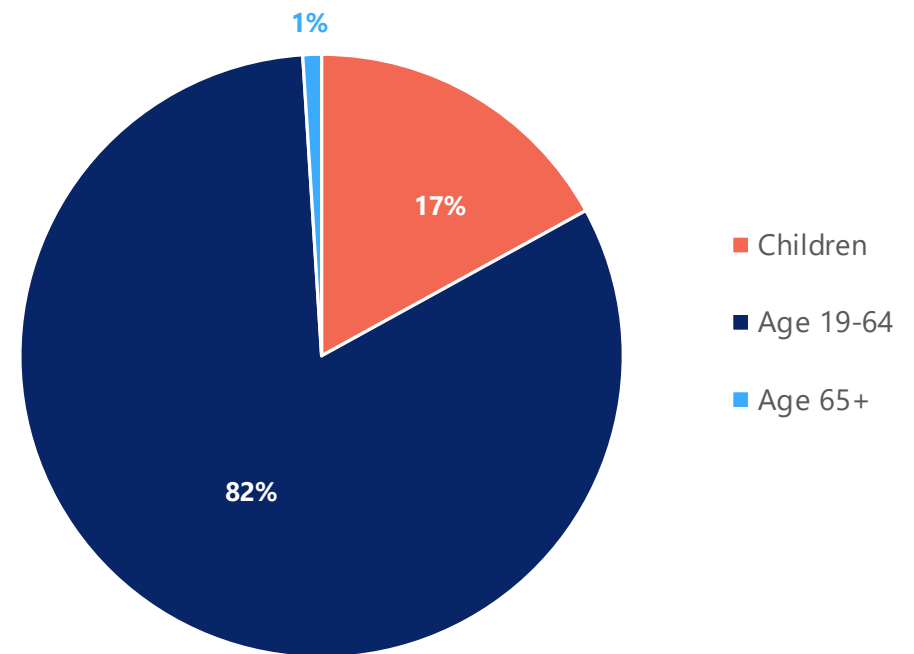
## Uninsured Adults in Texas, 2020

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

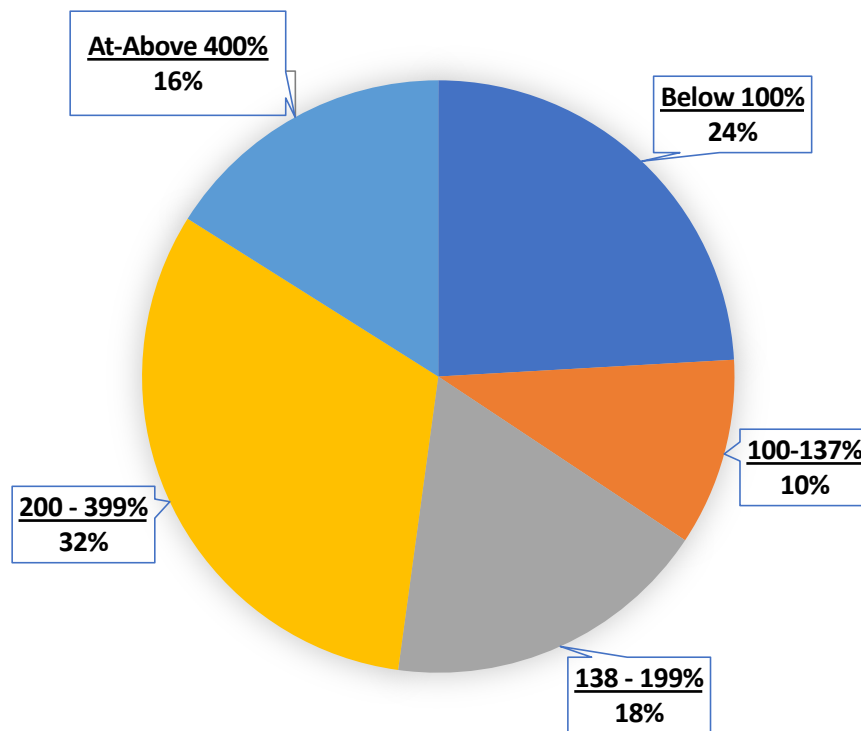
## Uninsured Population in Texas by Age, 2021



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

# State Figures

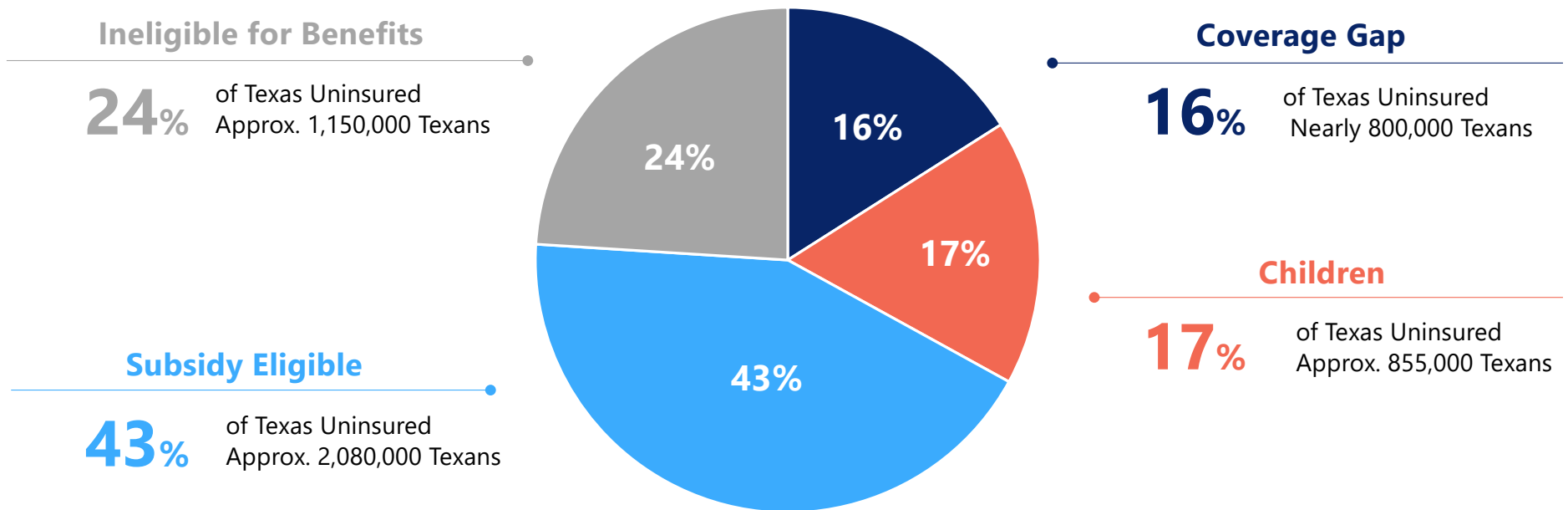
Uninsured Population in Texas by Income Level (As a percent of the Federal Poverty Level), 2021



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**

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# Gaps in Our Knowledge

- 1 **More Refined Eligibility** Estimates from Direct, rather than Derived, Data
- 2 What Strategies the Uninsured are Using **to Obtain Care**
- 3 What Strategies the Uninsured are Using **to Manage Financial Risk**
- 4 Why Eligible but **Unenrolled Individuals** are Not Signed Up
- 5 **Awareness Level** of Current Programs & Offerings
- 6 **Favorability (or not)** of Current Programs & Offerings
- 7 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

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# Primary Objective and Methods

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



# Timeline Overview: 2022 - 2025



## 2022 Groundwork

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



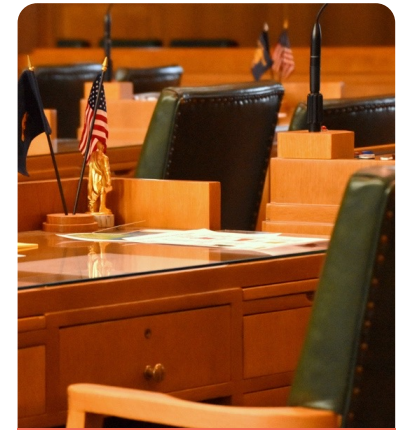
## 2023 Legislative Interest

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



## 2024 Inform Commission

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



## 2025 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.



# Survey Early Findings

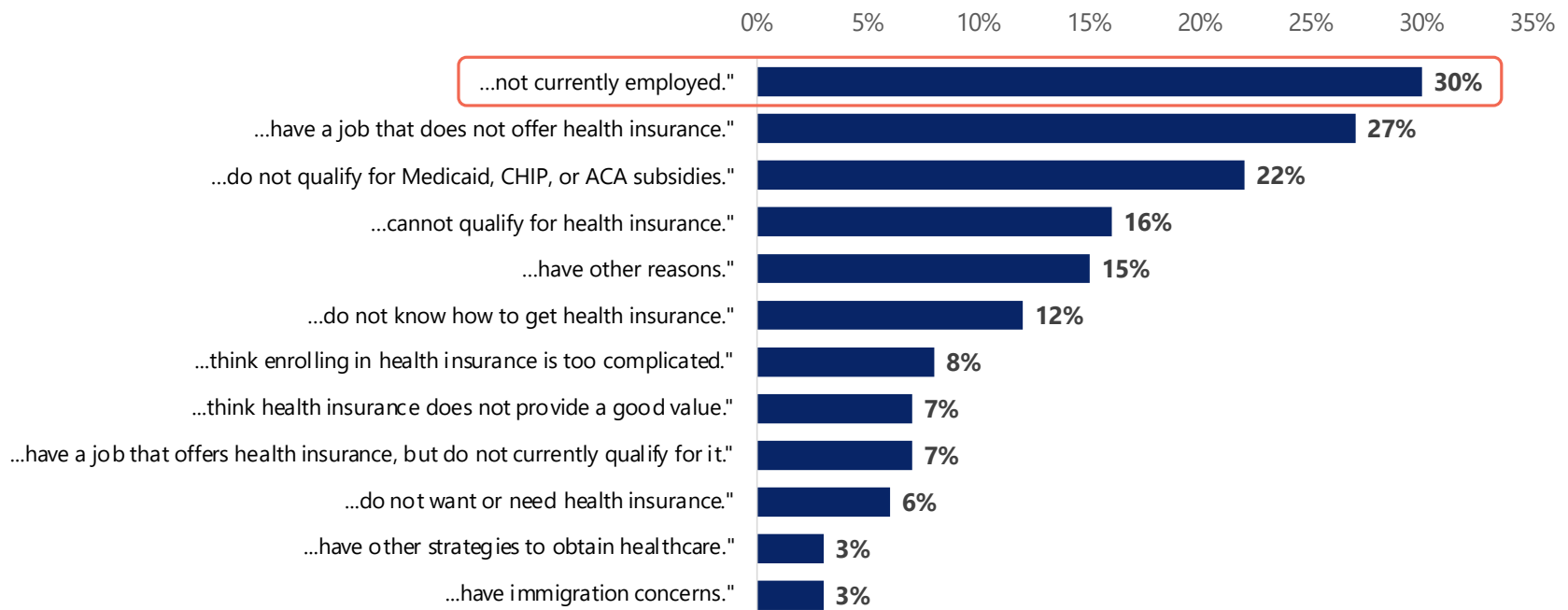
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# Early Survey Findings

## *Reasons Stated for Being Uninsured*

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

I do not have health insurance because I...



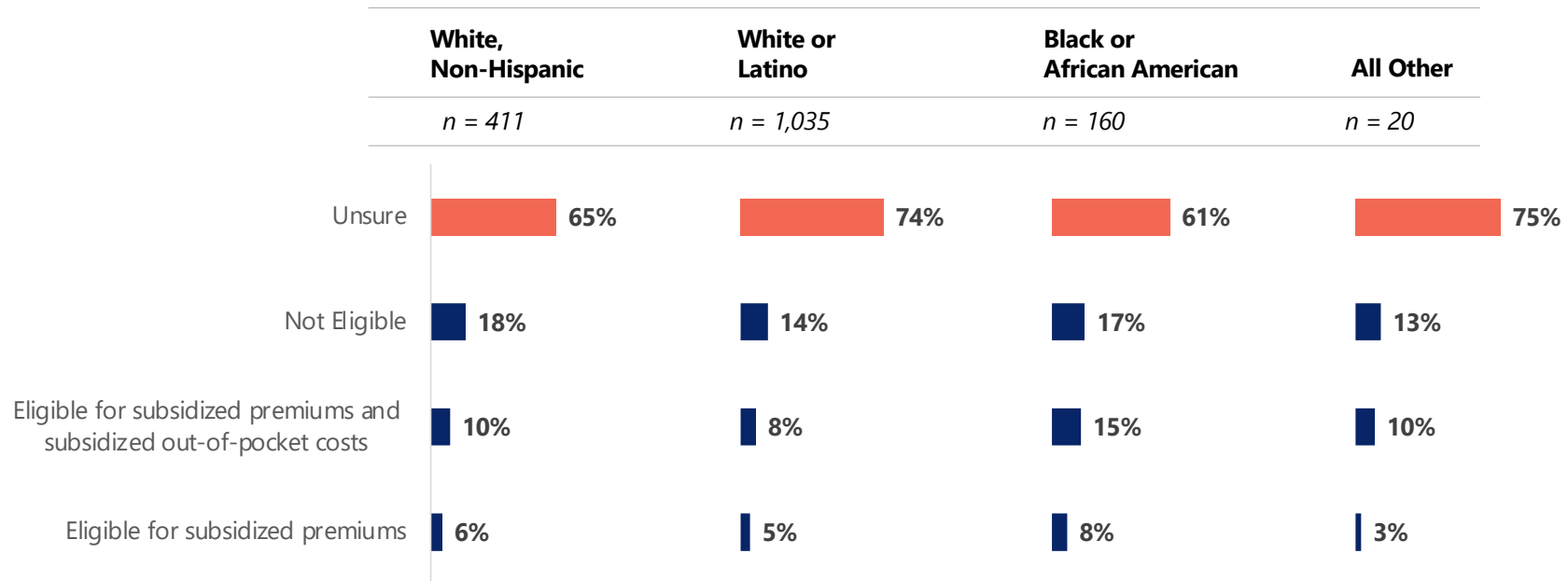


# Early Survey Findings

*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)*

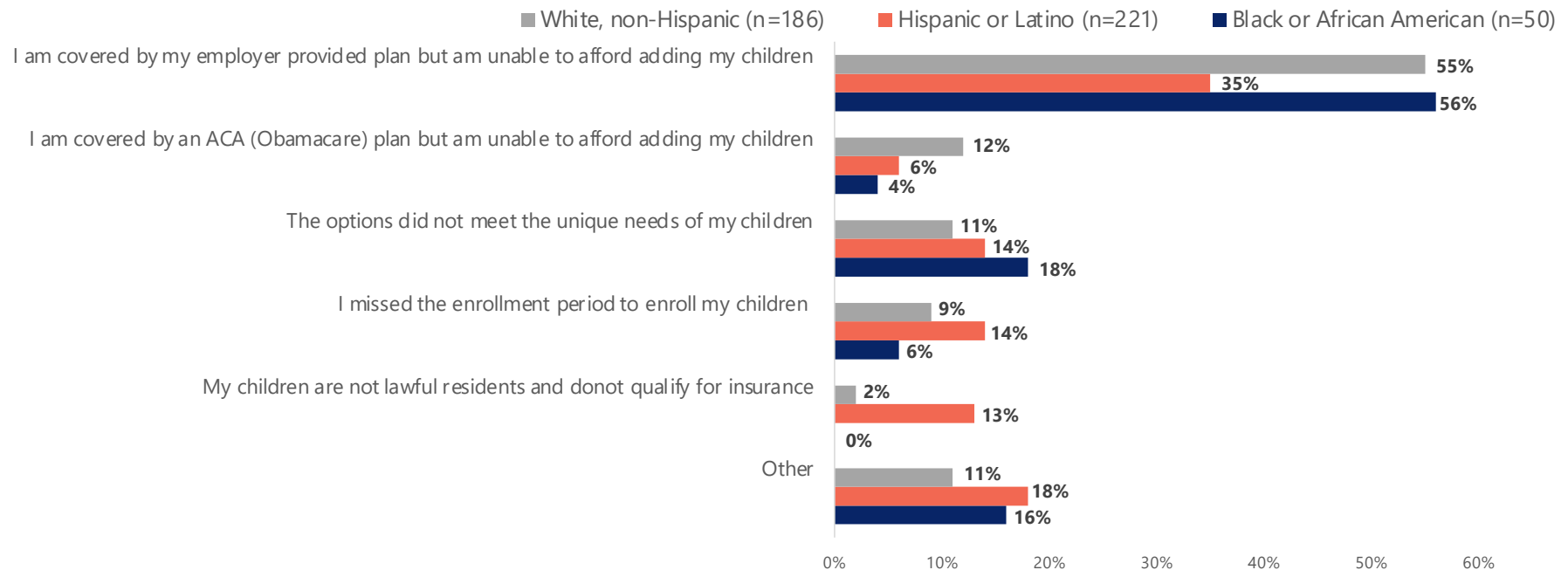


# Early Survey Findings

*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

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## 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?

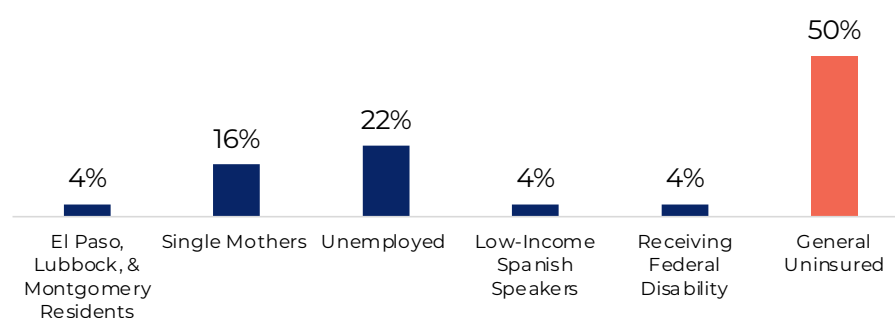
#### 2. Barriers to Adoption:

- 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?

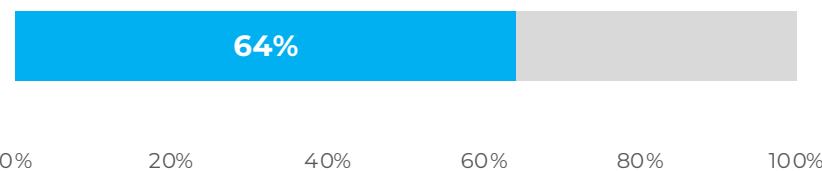
#### 3. Self-Identified Needs:

- 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\*



\*As of 10/5

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

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

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



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

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

Thank You!

TEXAS<sup>20</sup><sub>36</sub>