

WHO ARE THE UNINSURED IN TEXAS?

TX 2036

More than 16%, nearly 5 million Texans, of the population is uninsured – the largest percentage of any state and more than double the national average.

In response, Texas 2036 conducted a multi-year study to identify systemic, behavioral and psychological obstacles to Texans having access to Texans gaining affordable coverage.

KEY FINDINGS

Medicaid expansion alone **won't solve Texas' uninsured crisis – only 15% of it.**

Many uninsured Texans have **middle-class incomes.**

Nearly twice as many uninsured Texans are eligible for **a free ACA plan as are in the “coverage gap.”**

Most uninsured Texans **want health insurance.**

The most cited reasons among uninsured Texans for **not having health coverage are related to employment.**



DID YOU KNOW?

Of the uninsured population, we estimate that a **majority (56%) are eligible for either ACA subsidies, Medicaid, or CHIP.**

These groups comprise nearly 2.7 million of the state's 4.9 million uninsured individuals.

And for populations eligible for subsidized health insurance through the ACA, **many appear to be eligible for subsidies large enough to cover the full premium cost** of at least one plan.

Eligibility for Subsidized Health Insurance Among Uninsured Texans

Coverage Gap

Uninsured adults with incomes below 100% FPL that are not eligible for Medicaid or ACA marketplace subsidies in Texas, which has not expanded Medicaid coverage.

Undocumented

Uninsured adults and children who are not legally present in the United States.

14.9%

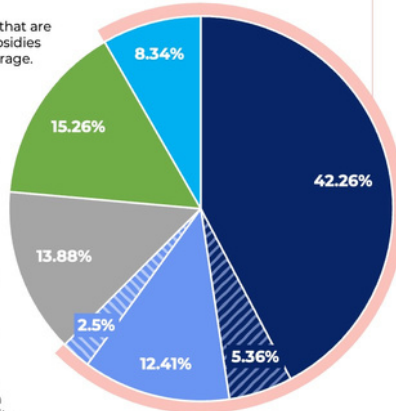
Maybe ACA Kids/Adults

Maybe ACA Adults

Uninsured adults with income at or above 400% FPL that can purchase insurance on the ACA marketplace, but whose subsidy eligibility cannot be determined with public information.

Maybe ACA Kids

Uninsured children in families with income at or above 400% FPL that can purchase insurance on the ACA marketplace, but whose subsidy eligibility cannot be determined with public information.



56.0%

Eligible for Existing Programs
(Includes ACA Eligible Kids/Adults and Medicaid/CHIP Eligible Kids)

Up to 70.9%

Potentially Eligible for Existing Programs

Medicaid/CHIP Eligible Kids

Uninsured children who are eligible for CHIP or Medicaid.

47.6%

ACA Eligible Kids/Adults

ACA Eligible Adults

Uninsured adults who are eligible for subsidized health insurance on the ACA marketplace but are not eligible for Medicaid.

ACA Eligible Kids

Uninsured children who are eligible for subsidized health insurance on the ACA marketplace but are not eligible for CHIP or Medicaid.

HOW UNDERUTILIZED PROGRAMS CONTRIBUTE TO A HIGH UNINSURED RATE

An additional 14.9% – the “**Maybe ACA**” Kids and Adults slices in the chart above – are individuals with incomes over 400% of the Federal Poverty Level who may currently be eligible for ACA subsidies under the temporary subsidy eligibility rules passed by the American Rescue Plan Act of 2021, and renewed by the Inflation Reduction Act of 2022.

WANT TO LEARN MORE?

Download the full report at
www.texas2036.org/uninsured

