

Health Care Affordability in Texas



Health care prices are going up and Texans are paying for it.

Nearly half, or 47%, of Texans have **employer-sponsored health insurance**. On average, a Texas family pays over \$7,500 per year in premiums for employer-sponsored health insurance.

The employer, meanwhile, pays an additional \$15,000, and those prices are expected to go up even more next year.

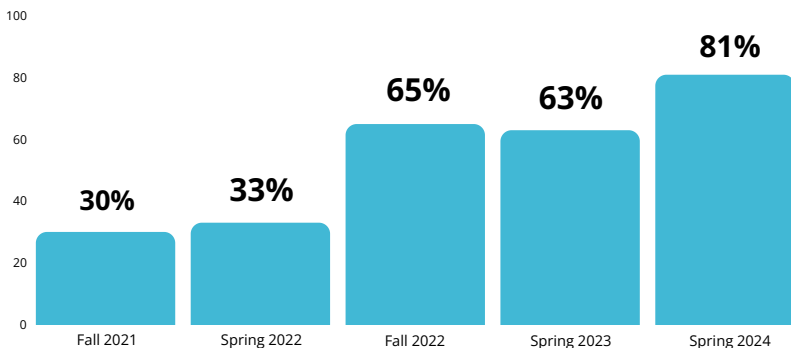
Price transparency is a first step toward reducing the price barrier to care.

Our latest Texas Voter Poll found that 41% of likely Texas voters — including 52% of mothers — **had skipped medical treatment or surgery** in recent years because they didn't know what the final price might be.

By publishing prices, hospitals provide crucial market data that health plans can use to optimize care in ways that reduce expenses. But transparency is only the first step toward removing barriers to health care in Texas.

Compliance rates with machine-readable file requirements have improved dramatically, with over 80% of hospitals now receiving our highest grade, an increase of over 20% since our last evaluation.

What percentage of Texas hospitals are compliant with transparency laws?



Source: Hospital Price Transparency Tool, Texas 2036

How big a concern are medical bills to Texans?

Across the country, unexpected medical bills and the price of health care services are the top two financial worries for Americans, according to a recent **Kaiser Family Foundation tracking poll**:

- 45% of adults are very worried about being able to afford unexpected medical bills.
- 39% of adults are very worried about their ability to cover the price of health care services.

Did you know? Texas has the highest percentage of children whose families **struggled to pay for their child's medical bills** in the past 12 months at 14.9%.



The high price of health care is leading many Texans to make tough choices — often at the expense of their health.

How are rising pharmaceutical drug prices affecting expenses?

In 2022, pharmaceutical expenditures reached \$633.5 billion in the United States, a 9.4% increase over 2021.

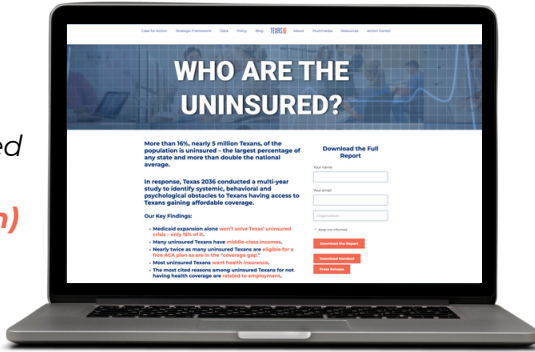
In response to concerns about drug price increases, the Legislature created the **Prescription Drug Price Disclosure Program**, which created price reporting requirements for pharmaceutical manufacturers.

Unfortunately, compliance with the program is lacking. **Pharmaceutical manufacturers rarely provide the comprehensive information that the statute requires.**



Why aren't more Texans signing up for free or low-cost health insurance?

Did you know? Texas has the largest uninsured population (nearly 5 million) of all states.



Our multi-year, in-depth research found that the primary barriers were lack of awareness of eligibility for existing programs, misperceptions around their affordability, and bureaucratic difficulties with enrollment.

Learn more about opportunities we've identified for reducing the number of uninsured Texans in our report, "[Who are the uninsured?](#)"

Texas lawmakers move to improve mothers' health

Too often, low-income and uninsured new mothers would rely on hospital emergency rooms for care that could have been prevented — or treated earlier and more cost-efficiently — by a doctor or clinic.

To help ensure Texas mothers and babies have access to the care they need, Texas passed **House Bill 12** last session, extending postpartum Medicaid coverage for qualifying mothers up to 12 months.

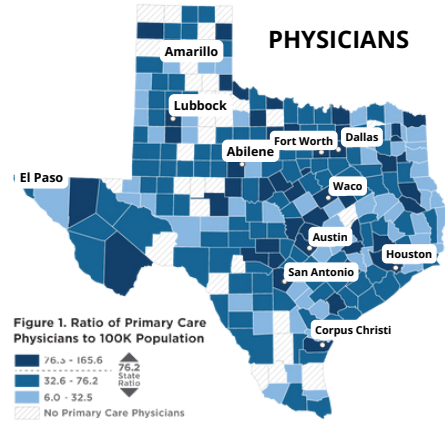


On Sept. 3, 2024, Texas 2036's Senior Vice President of Policy and Advocacy **John Hryhorchuk** testified in front of the **Governor's Healthcare Workforce Task Force** on how strengthening the health care workforce starts in public schools and community colleges. [Watch his full testimony.](#)

Access to primary care is another barrier for Texans

Access to affordable primary care is essential to good health. However, many families, regardless of their ability to pay, do not have immediate access to these vital services.

According to the **Health Professions Resource**, in 2020, Texas had 56,765 direct patient care physicians. Of our state's 254 counties, 32 counties had no primary care physicians.



Who can help grow the health care workforce pipeline? **Community Colleges**

In a 2023 workforce analysis prepared with Alexander Research & Consulting, Texas 2036 found that health care jobs in the state **will increase by 8%** from 2021 to 2026.

At Texas' community colleges, registered nursing (No. 3), licensed practical nursing (No. 7), emergency medical technology (No. 12), biological sciences (No. 16) and psychology (No. 20) all place in the top 20 academic programs by enrollment.

FIGURE 48. TOP FIELDS OF STUDY, COMMUNITY COLLEGES, 2014-2021

CIP Code	Description	2014	2015	2016	2017	2018	2019	2020	2021
24.0102	General Studies	19,152	26,174	30,100	30,273	33,318	36,192	38,479	39,515
24.0101	Liberal Arts & Sciences/Liberal Studies	12,468	11,369	13,493	15,211	15,102	13,841	13,557	14,573
51.3801	Registered Nursing/Registered Nurse	6,345	5,720	5,336	5,387	5,384	5,890	5,808	6,116
52.0201	Business Administration & Management, General	3,420	4,014	4,606	4,940	6,008	6,624	6,764	7,279
48.0508	Welding Technology/Welder	2,713	3,055	3,444	4,070	4,100	4,720	3,993	3,993
52.0101	Business/Commerce, General	2,548	2,802	2,942	3,346	3,252	3,385	3,020	3,091
51.3901	Licensed Practical/Vocational Nurse Training	2,899	2,919	2,980	2,578	2,661	2,868	2,877	2,448
43.0104	Criminal Justice/Safety Studies	1,813	1,899	2,291	2,154	2,361	2,175	1,993	1,978
47.0604	Automobile/Automotive Mechanics Technology/Technician	1,497	1,888	2,161	1,937	2,081	2,228	2,112	1,504
11.0101	Computer & Information Sciences, General	1,284	1,936	2,014	1,899	2,021	1,869	1,644	1,699
41.0301	Chemical Technology/Technician	1,134	1,359	1,793	2,042	1,881	1,835	1,884	1,718
51.0904	Emergency Medical Technology/Technician (EMT/Paramedic)	1,918	1,666	1,773	1,560	1,688	1,800	1,557	1,471
43.0107	Criminal Justice/Police Science	1,496	1,475	1,626	2,478	1,450	1,581	1,498	1,552
13.1210	Early Childhood Education & Teaching	939	1,148	1,269	1,337	1,461	1,530	1,517	1,727
12.0401	Cosmetology/Cosmetologist, General	1,235	1,172	1,225	1,181	1,313	1,232	1,237	1,497
26.0101	Biology/Biological Sciences, General	1,051	1,118	1,154	1,250	1,236	1,195	1,196	1,497
47.0201	Heating, Air Conditioning, Ventilation & Refrigeration Maintenance Technology/Technician	1,226	1,034	1,070	1,289	1,265	1,323	1,098	1,135
15.1301	Drafting & Design Technology/Technician, General	1,113	1,195	1,147	1,330	1,261	1,214	960	840
52.0301	Accounting	842	974	1,088	1,152	1,121	1,084	1,018	1,034
42.0101	Psychology, General	892	974	997	1,023	910	859	809	910
43.0203	Fire Science/Fire-fighting	907	878	1,036	1,024	965	801	789	736
51.0911	Radiologic Technology/Science—Radiographer	680	858	820	824	874	895	805	782
12.0503	Culinary Arts/Chef Training	763	839	787	930	847	880	740	678
47.0605	Diesel Mechanics Technology/Technician	522	683	782	801	846	861	911	800
11.0901	Computer Systems Networking & Telecommunications	601	843	672	713	658	785	863	766

Source: US Department of Education, NCES, IPEDS. Note: First majors only. Includes Lamar State Colleges and Texas State Technical College. CIP Code is the Classification of Instructional Programs developed by the US Department of Education.