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# Health Insurance Coverage in Texas

U.S. Census Current Population Survey  
2012 Data

March 2014

# Fast Facts:

## Texans & Health Insurance (2012)

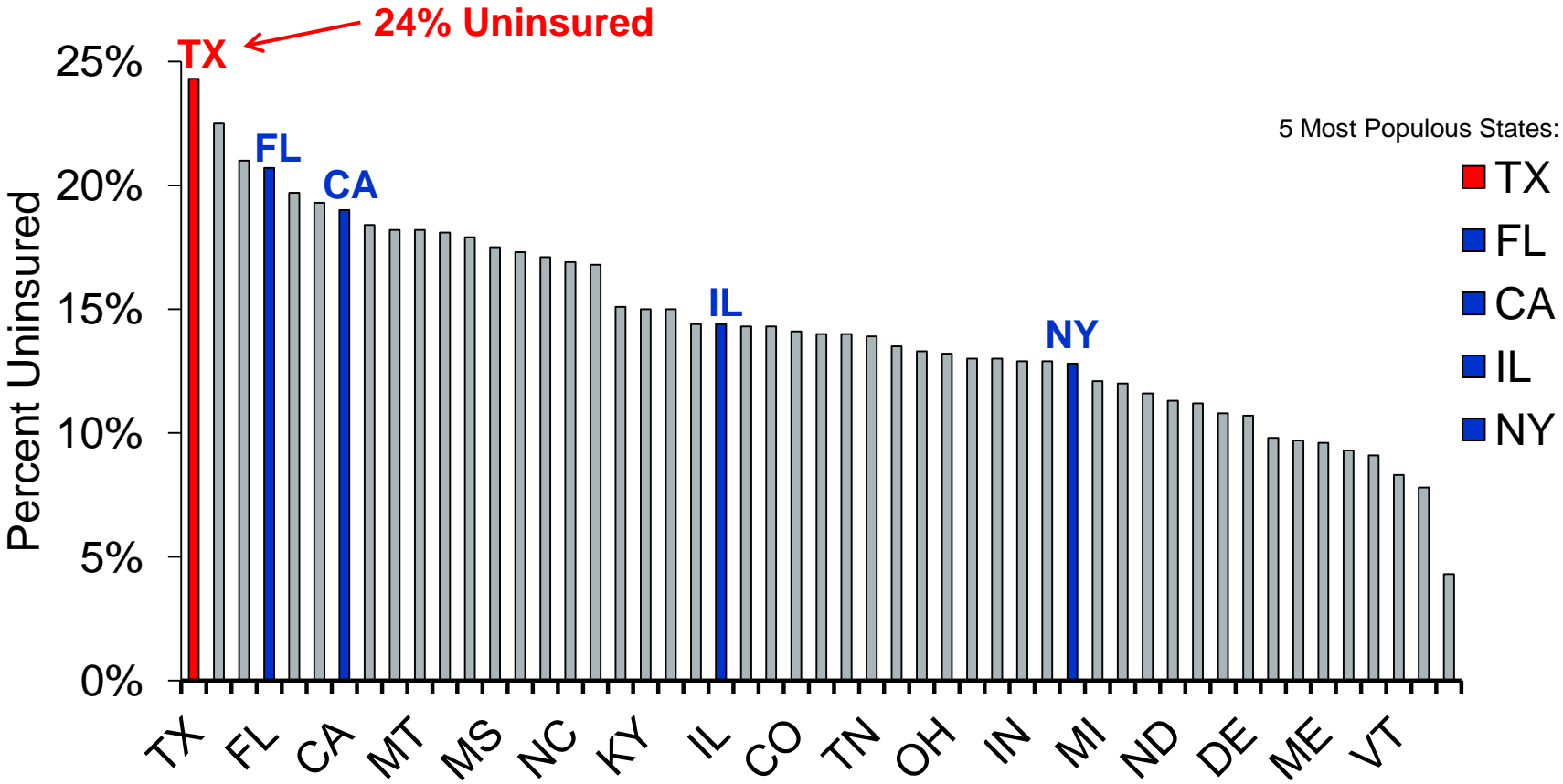
- **6.4 million uninsured Texans, 24.6% of all ages**
  - Highest rate in the nation
- **Children's coverage is stable at 1.2 million uninsured, 16.4% of all kids (ages 0 – 18).**
  - Texas now has the 2<sup>nd</sup> worst uninsured rate for kids after NV.
  - More than half of these uninsured children are U.S. citizens who are eligible for Medicaid or CHIP, but are not enrolled.
  - Stability protections for CHIP and children's Medicaid have kept public coverage for kids stable, while private coverage for Texas children continues to decline.
- **Texans remain less likely to get job-based health coverage than Americans, on average.**
  - 49.5% of Texans were insured through their job (or their spouse's/parents'), compared to 54.9% of the U.S. as a whole.

# Fast Facts 2:

## Texans & Health Insurance (2012)

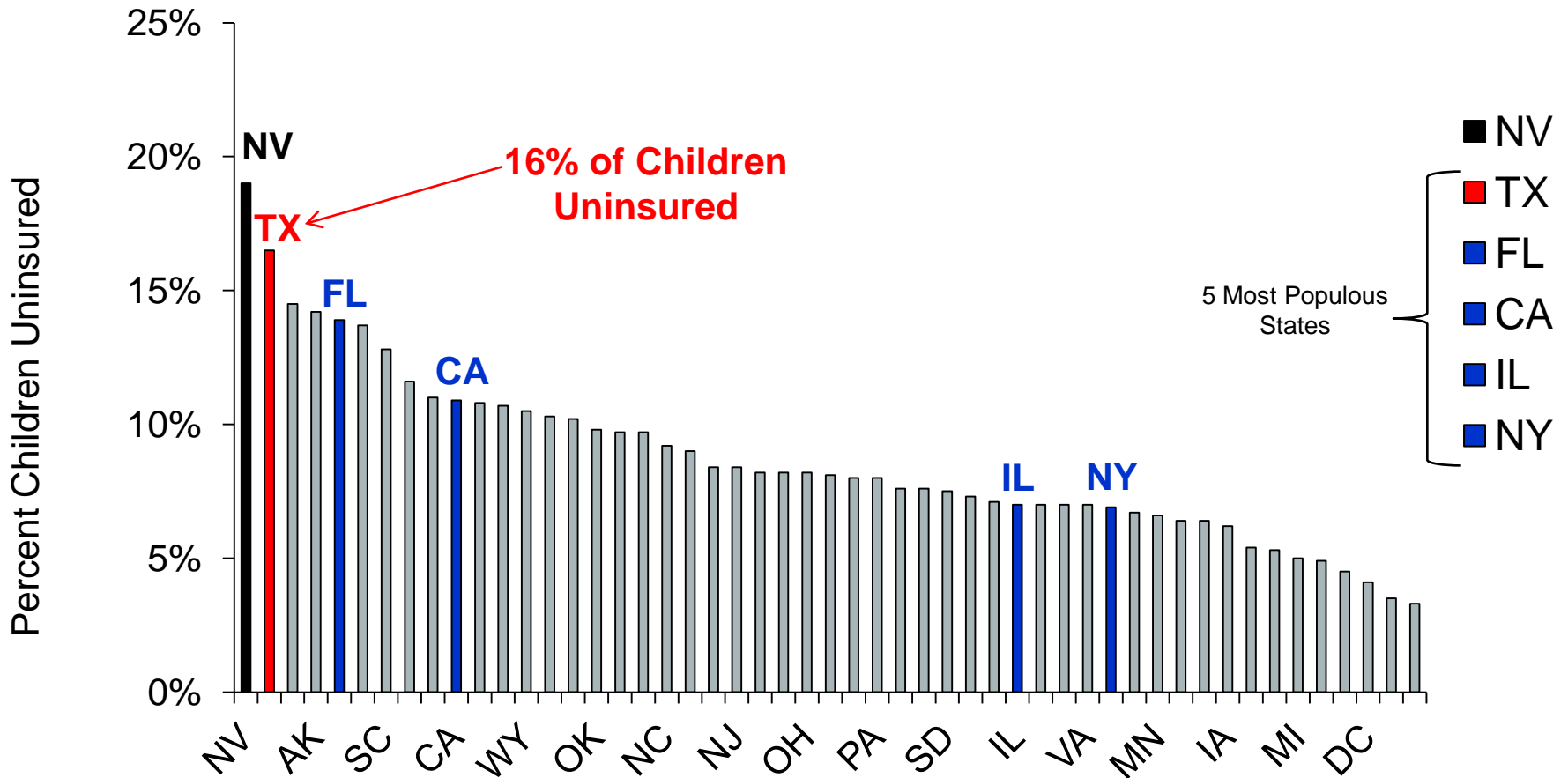
- **Working-age adults (ages 19-64) in Texas are twice as likely to be uninsured as children.**
  - These adults have higher rates of job-based coverage than kids, but do not have access to free or low-cost public insurance through Medicaid and CHIP.
- **Affordable Care Act (ACA) by the numbers**
  - *Over a third* of uninsured Texans are U.S. Citizens income-eligible for Marketplace financial assistance.
  - *Over 40% of uninsured young adults* (ages 19 – 29) are U.S. citizens income-eligible for Marketplace financial assistance.
  - *At least 15% of all uninsured Texans* (and *23% of uninsured young adults*) are U.S. citizens below the federal poverty line who may fall into the “Coverage Gap” if Texas fails to expand Medicaid.
  - Texans in the Coverage Gap have too little income to qualify for Marketplace subsidies, but too much to qualify for Medicaid under current state eligibility rules.

# Texas Continues to Top List for Highest Uninsured Rate



Uninsured Rate by State, 2010 – 2012 avg. Source: CPPP Analysis of U.S. Census Bureau, CPS Annual Social and Economic Supplement, 2011 – 2013.

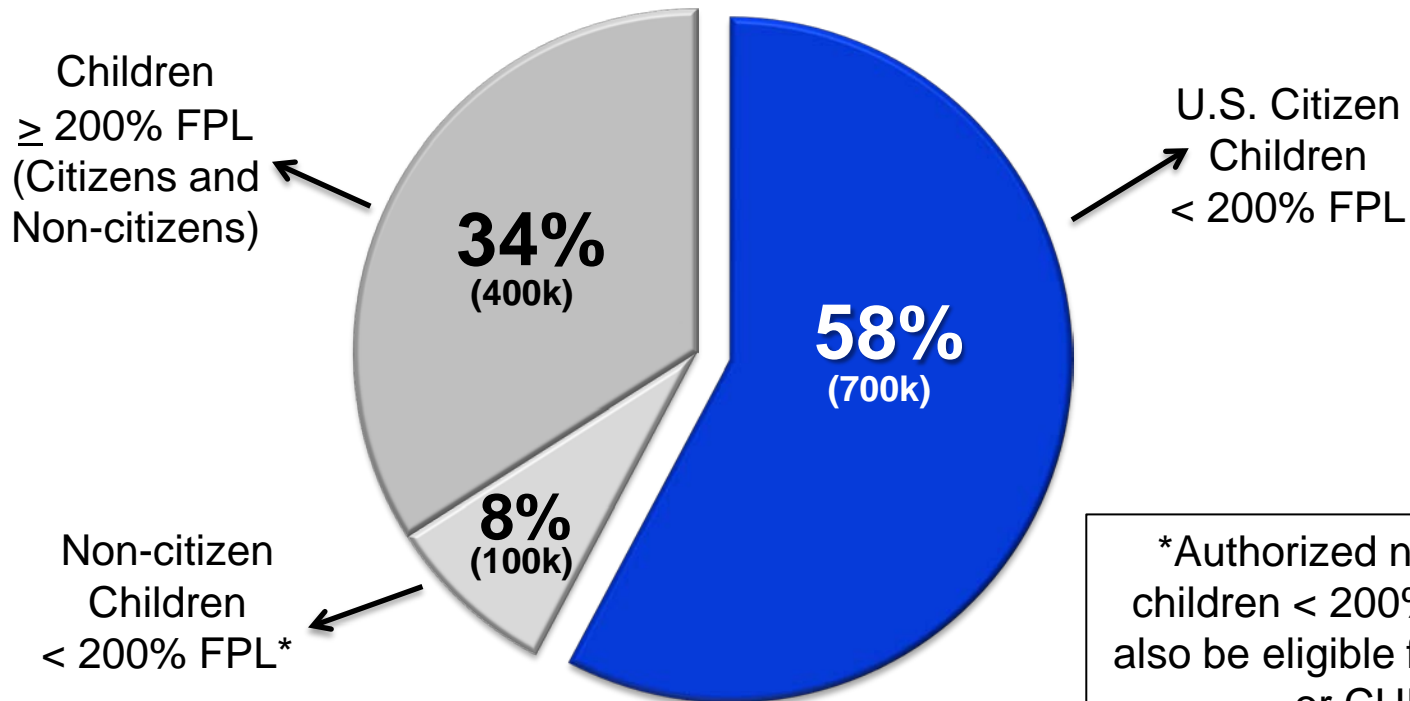
# Texas Now Has 2<sup>nd</sup> Highest Child Uninsured Rate



# Over Half of Uninsured TX Children Could be Enrolled in Medicaid or CHIP

To be eligible for TX Medicaid or CHIP, a child must:

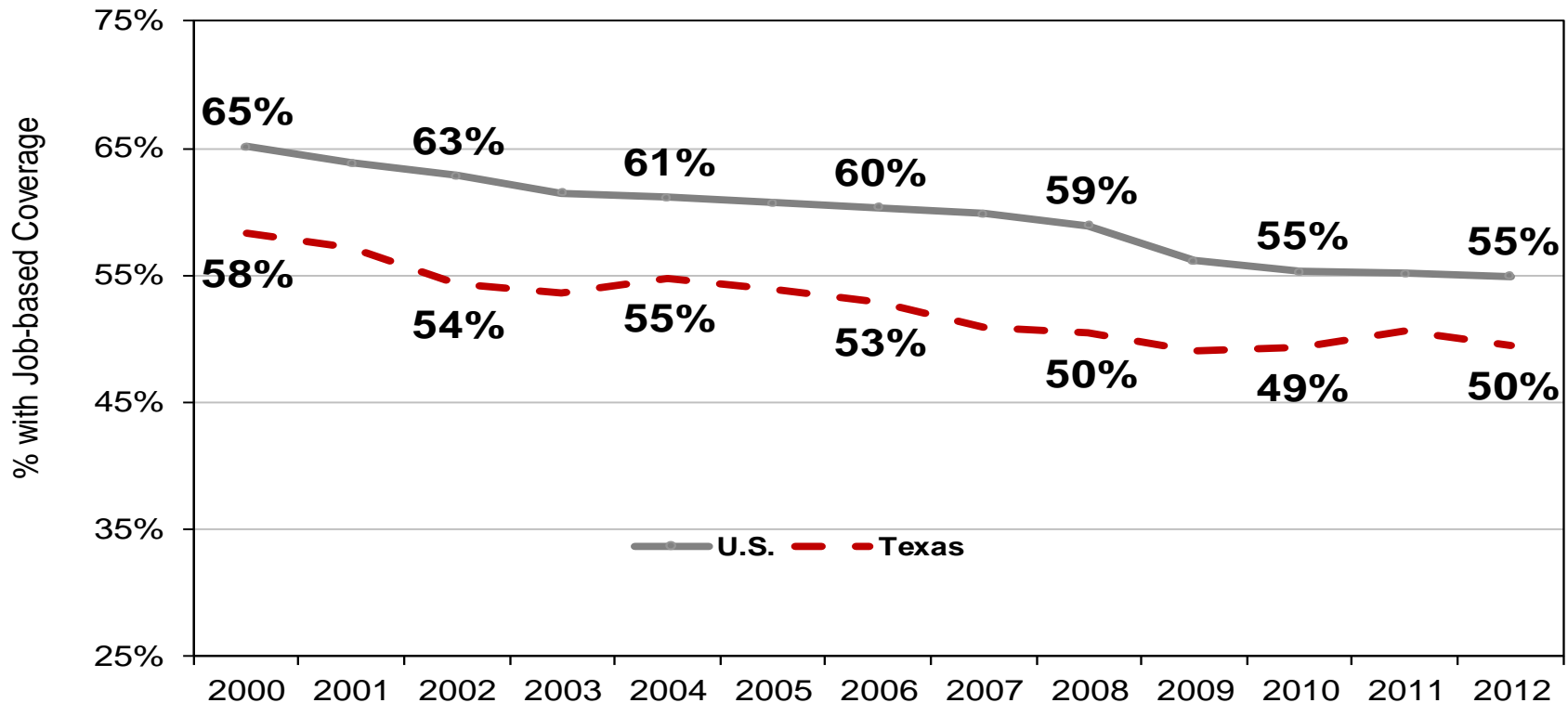
1) be a U.S. citizen\* and 2) have household income < 200% of the Federal Poverty Level (FPL).



\*Authorized non-citizen children < 200% FPL may also be eligible for Medicaid or CHIP.

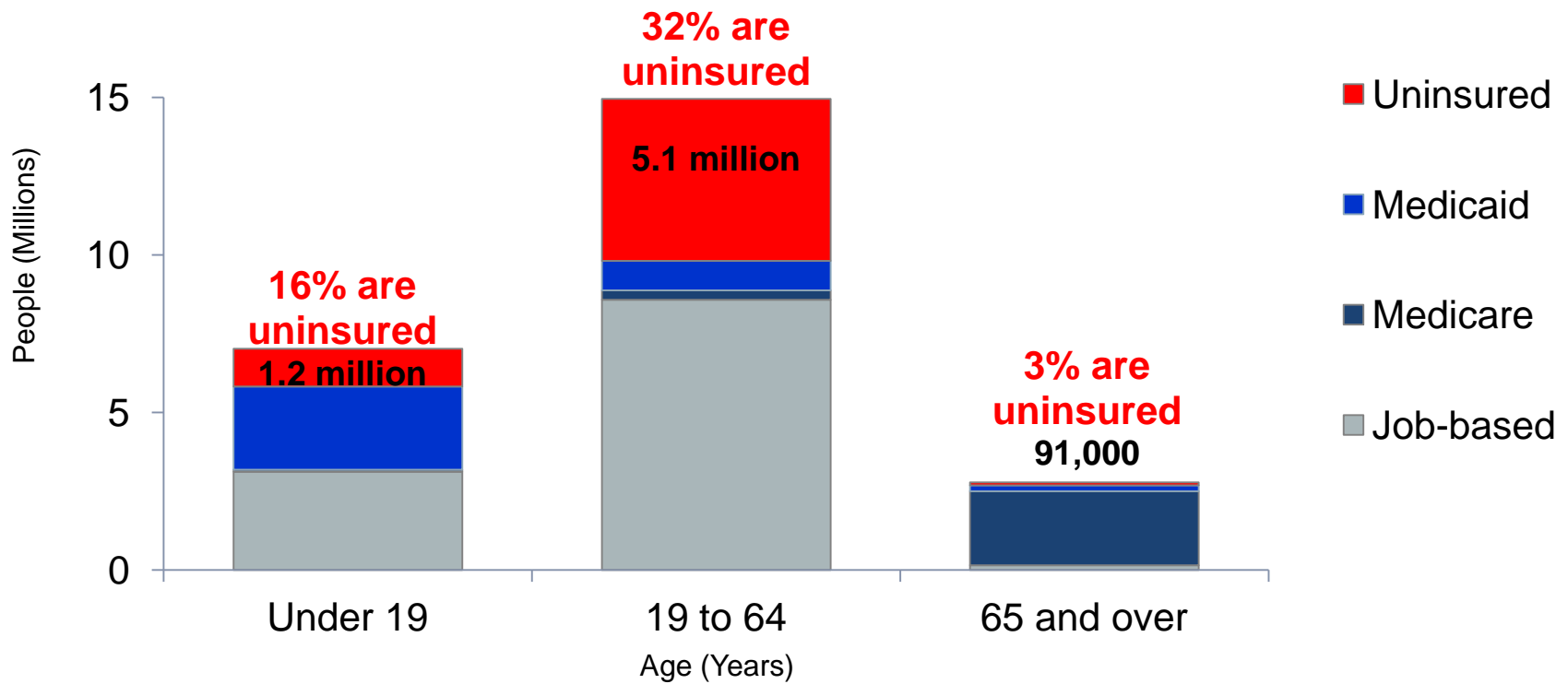
# Job-Based Coverage Continues to Decline

Texans are less likely to have job-based coverage than Americans, on average.



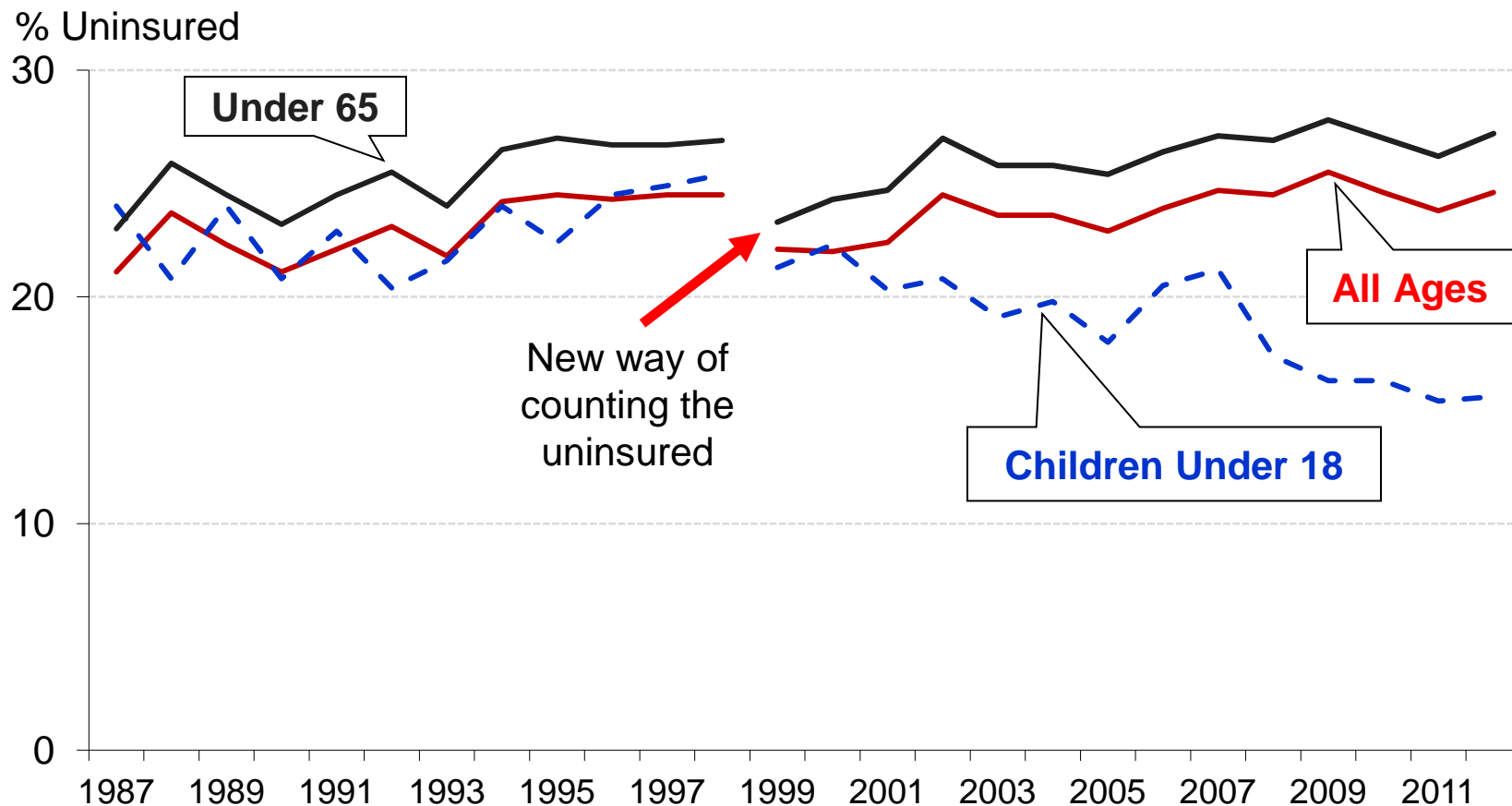
# Working-Age Texans Have A Higher Uninsured Rate

Texans age 19 – 64 have lower access to **public insurance**, and are twice as likely to be **uninsured** as kids.



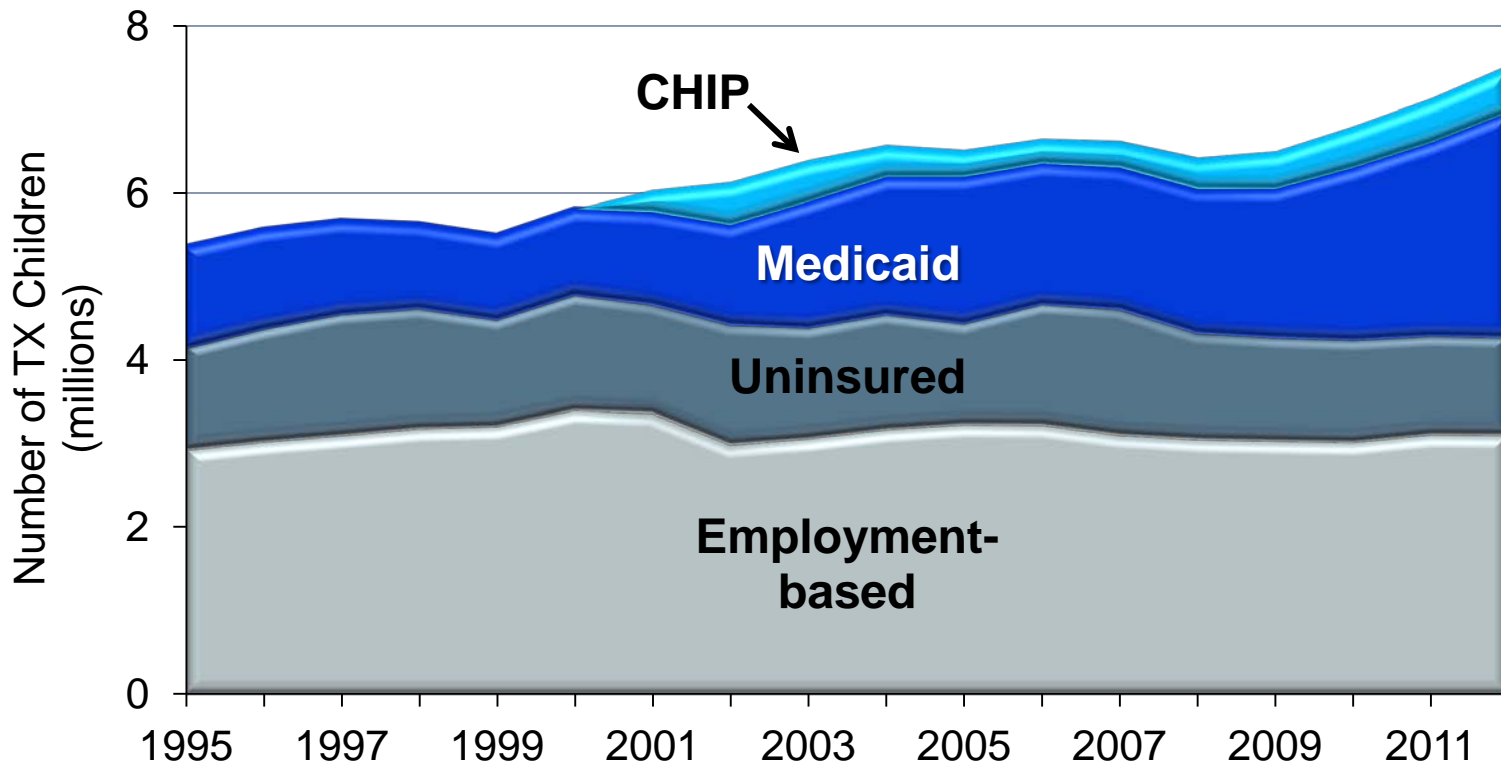


# Texas Uninsured Rate Over Time: Only Children Saw Improvements



# CHIP & Medicaid Have Kept the Number of Uninsured Children Stable

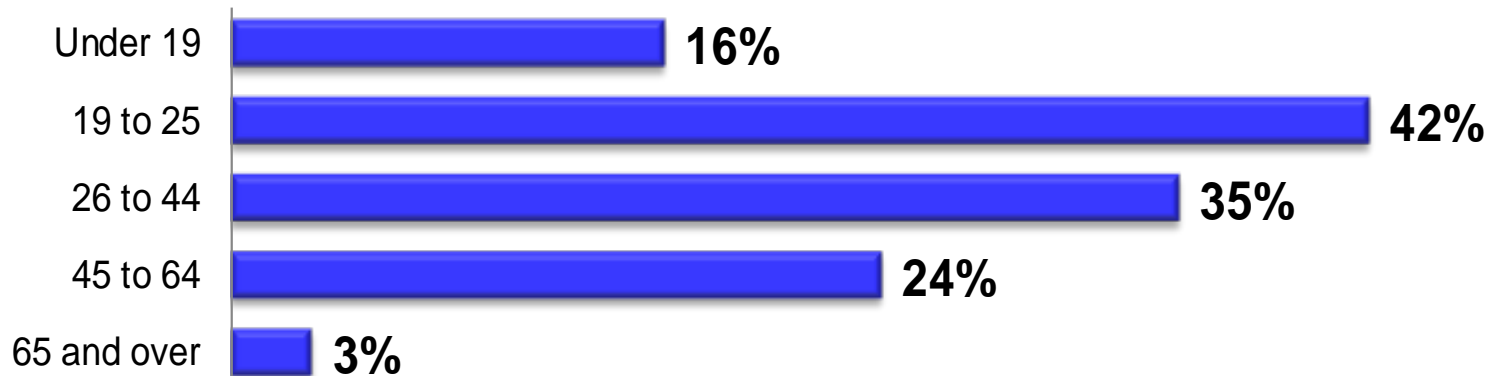
Children's *population* has increased while the number of *kids uninsured* has declined slightly; CHIP and Medicaid enrollment have increased.



# Uninsured Rates Strongly Linked to Age and Ethnicity

Uninsured rate within each age and racial/ethnic group

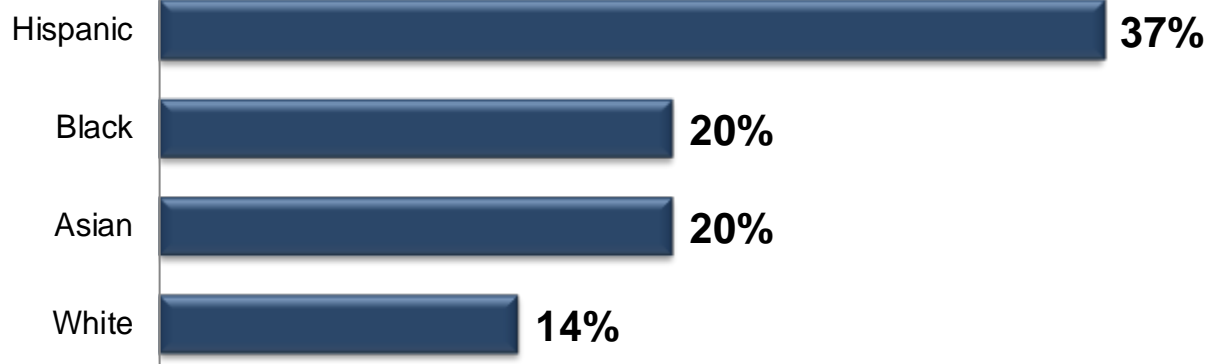
## AGE



## TX Overall Uninsured Rate



## RACE & ETHNICITY

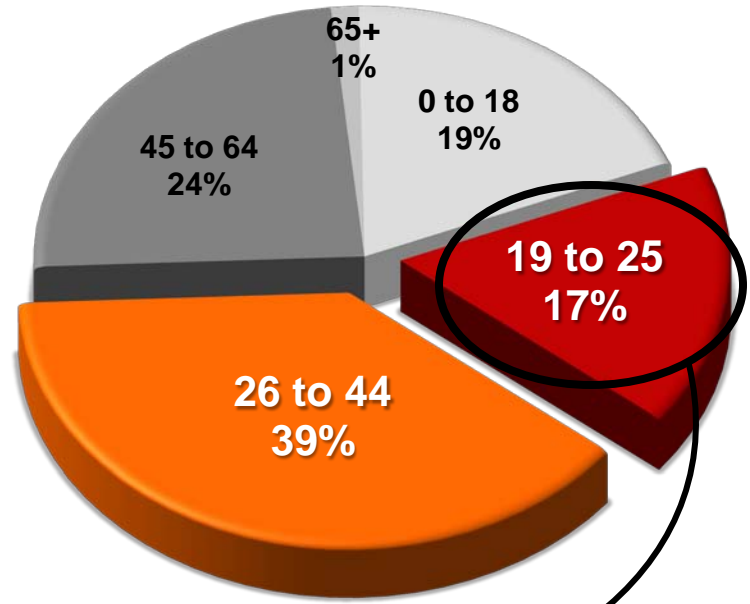
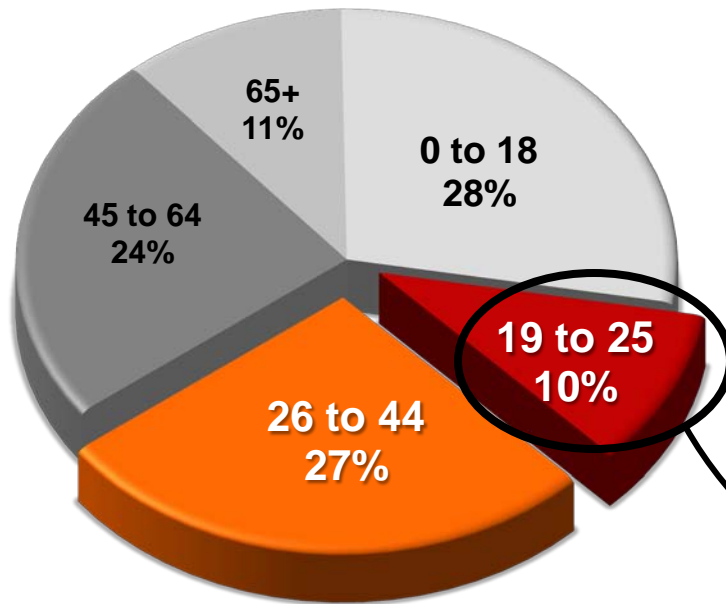


# Young Adults Are Over-Represented in the TX Uninsured Population

Total Texas Population

vs

Texas Uninsured Population

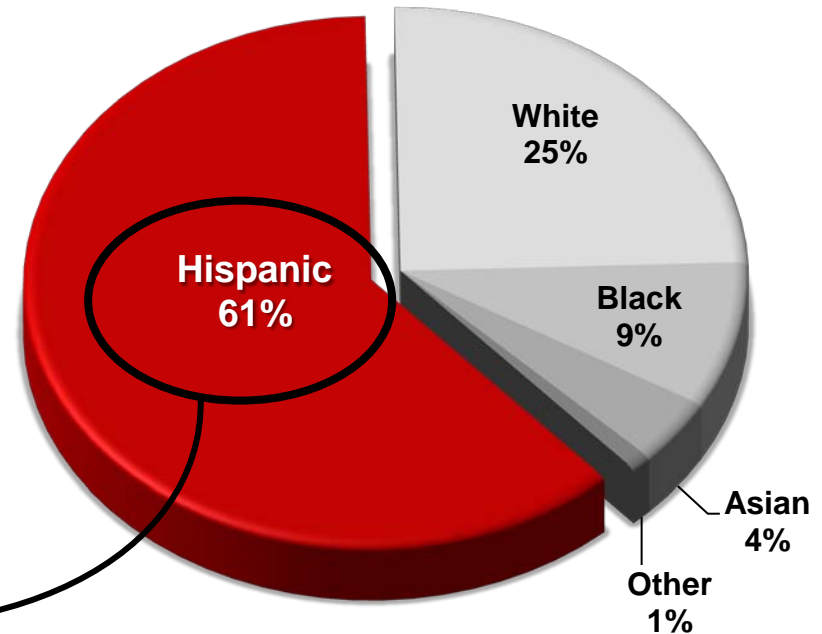
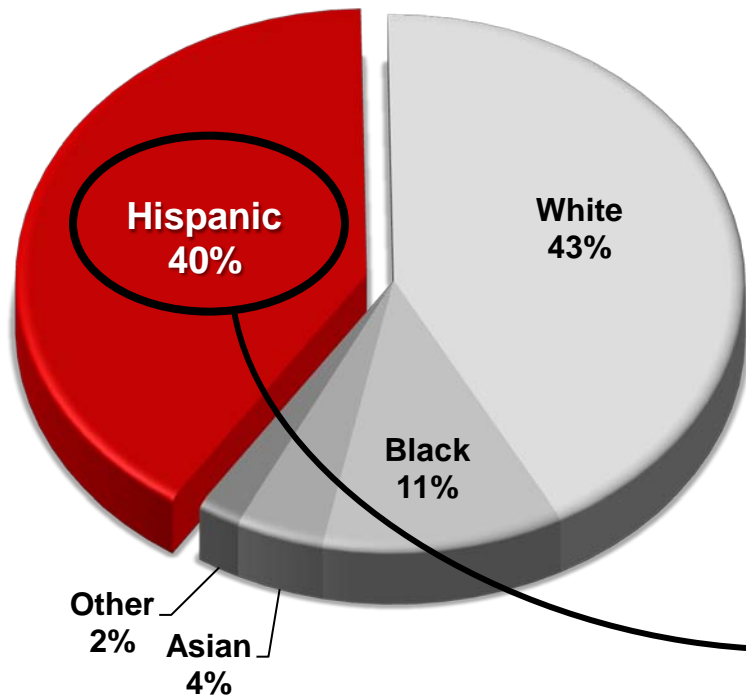


# Hispanics Are Over-Represented in the TX Uninsured Population

Total Texas Population

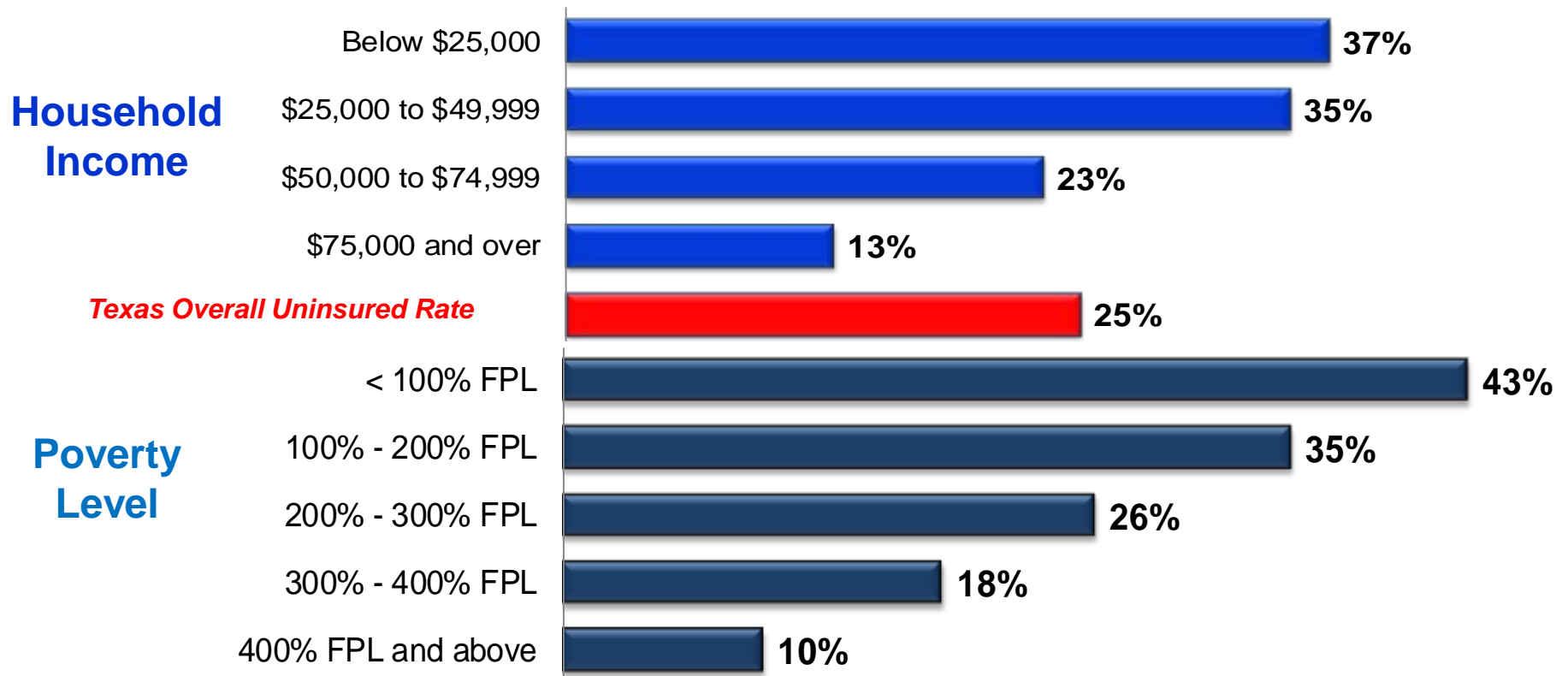
vs

Texas Uninsured Population



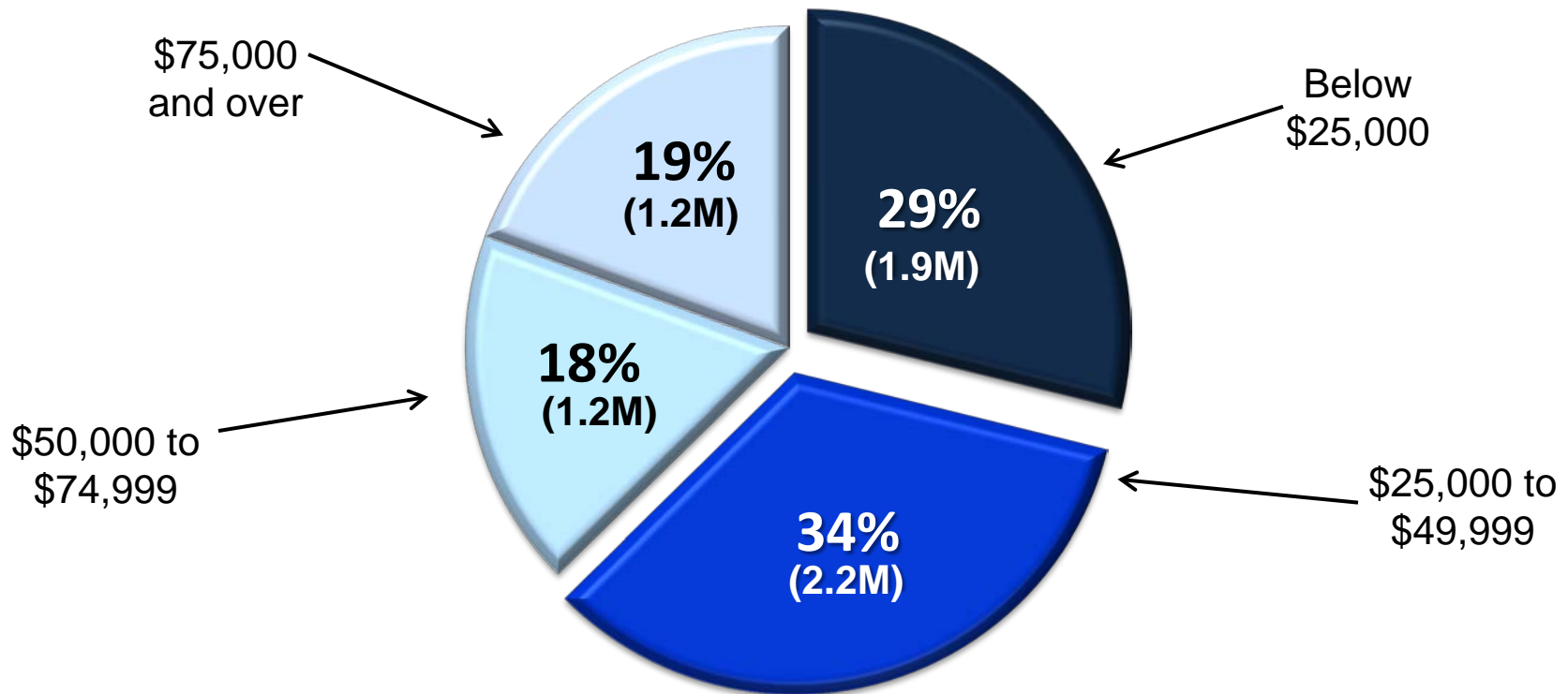
# Uninsured Rates Strongly Linked to Income

Uninsured rate of persons within each income group and poverty level

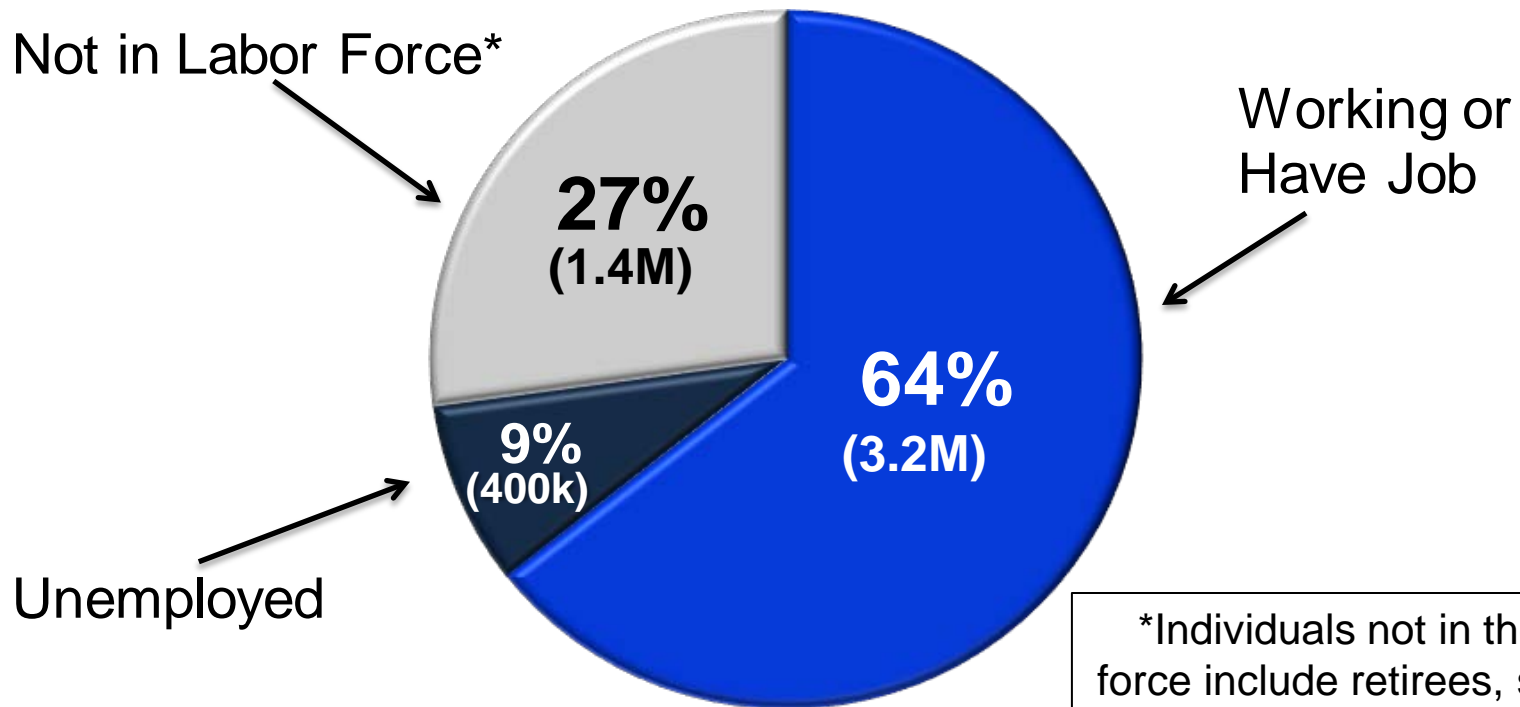


# Nearly 2/3 of Uninsured Texans Have Household Income Below \$50,000/Year

Affordability is a key barrier for low-income uninsured Texans.



# Most Uninsured Working-Age Texans Have a Job

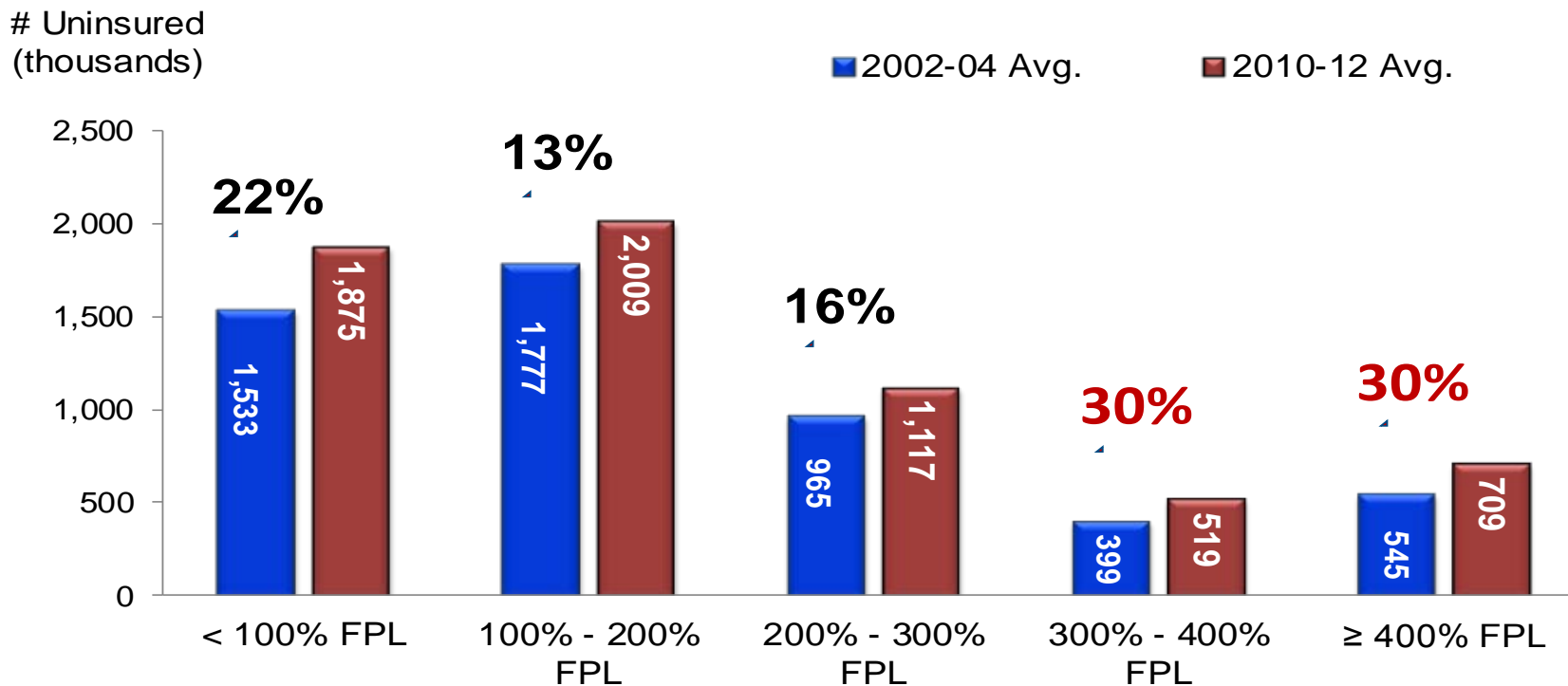


\*Individuals not in the labor force include retirees, students, caretakers, and those neither working nor seeking work.



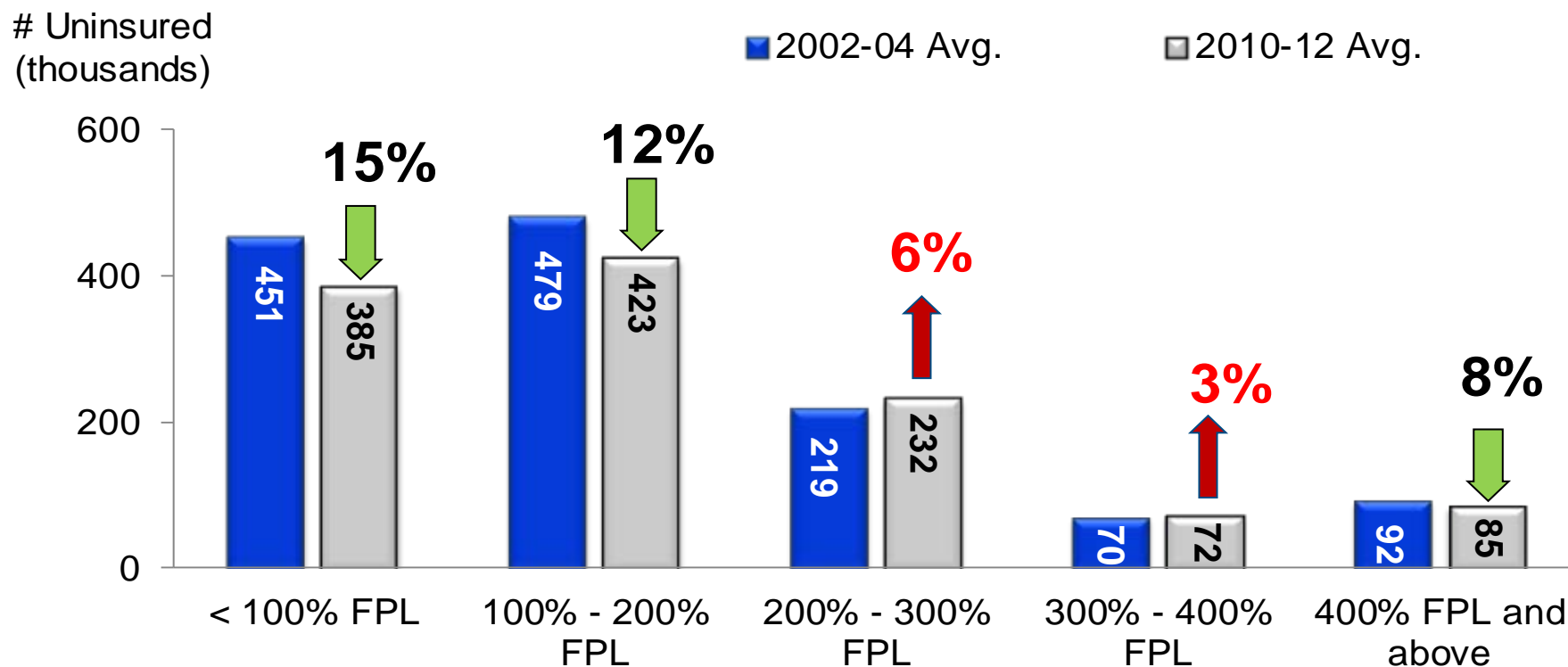
# Every Income Group Saw An Increase in the Uninsured

The largest % increases were among middle- and upper-income Texans of all ages.

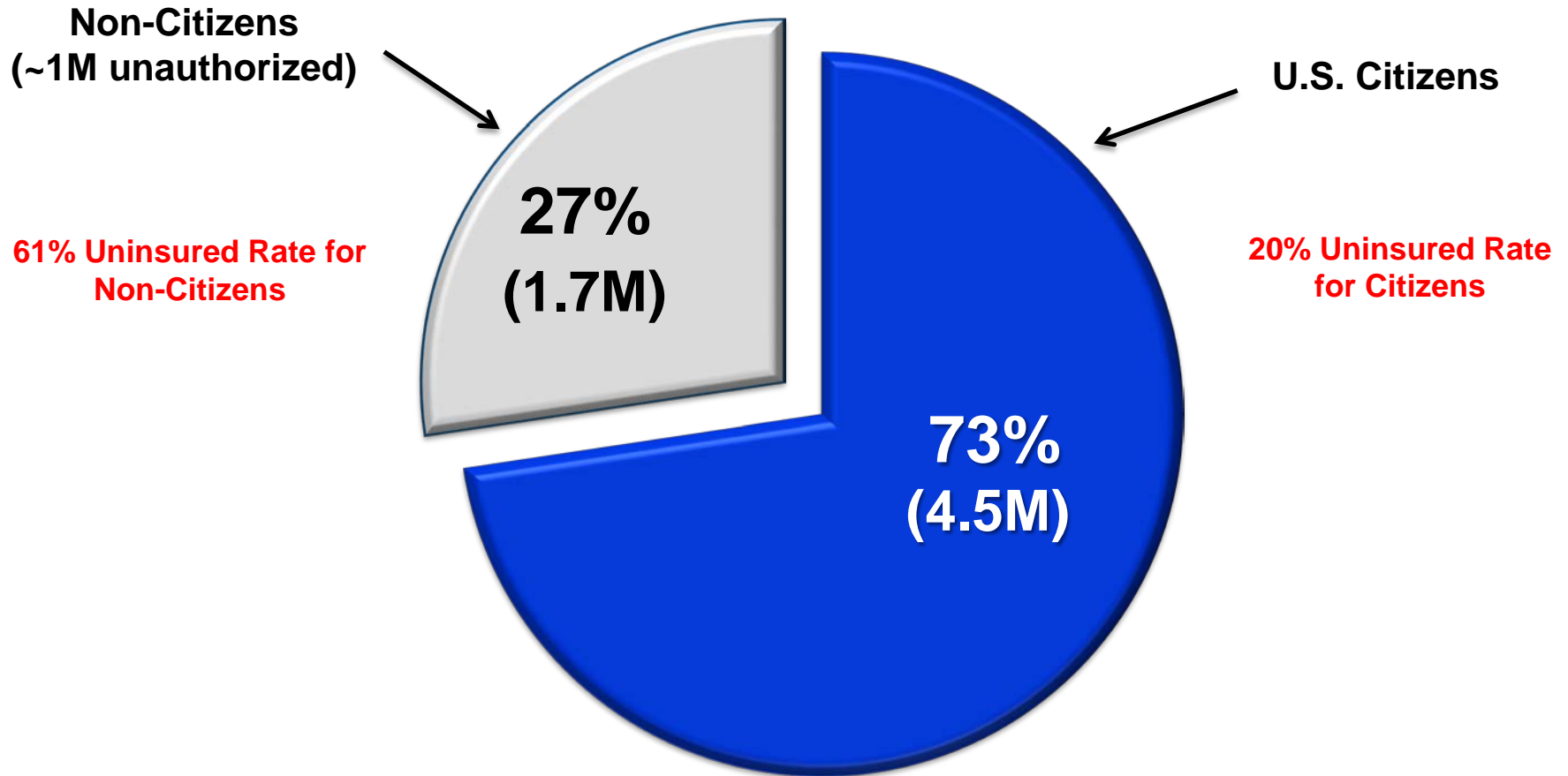


# Low-income Texas Children Gain Coverage Through Medicaid & CHIP

Uninsured rates increased for middle-income kids.

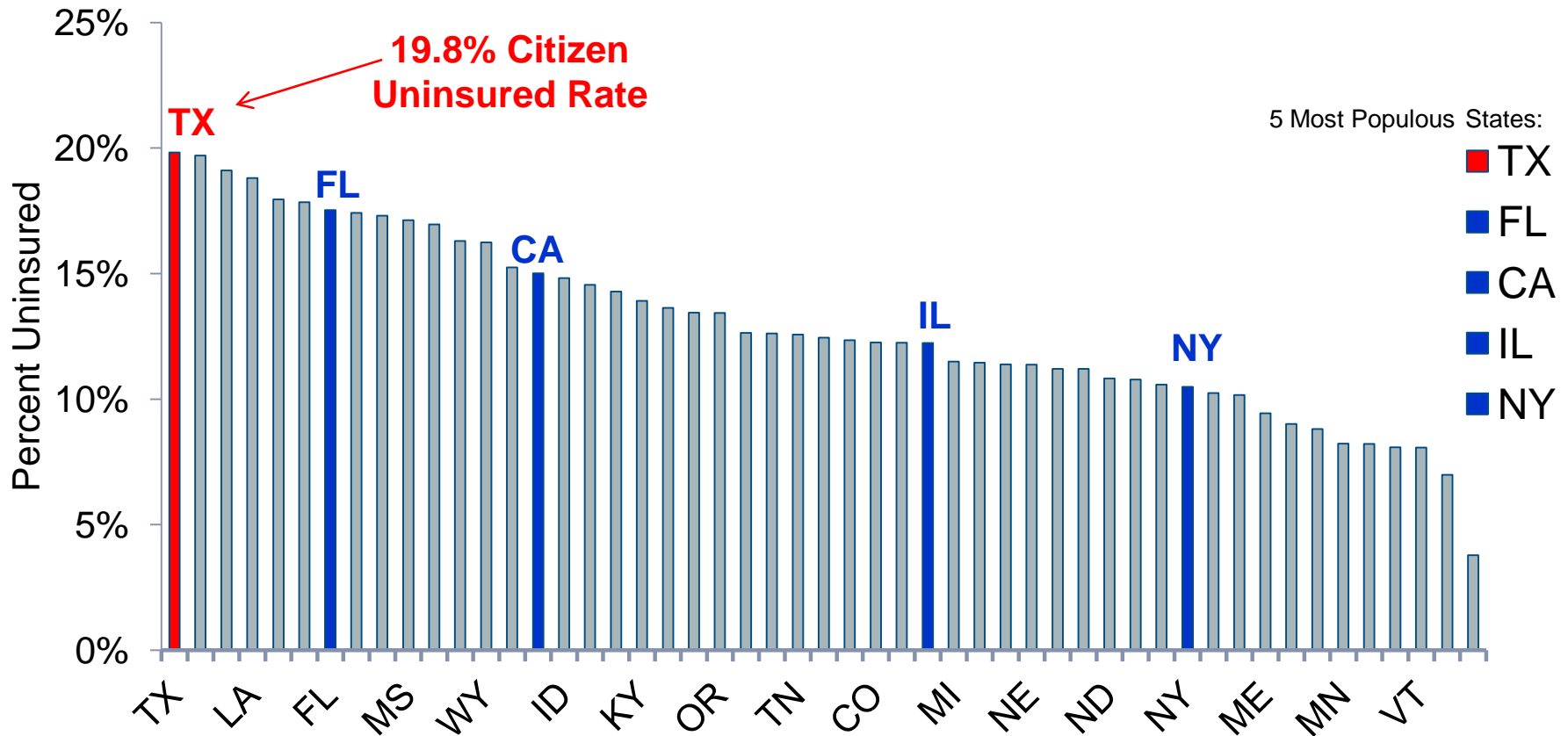


# Most Uninsured Texans are U.S. Citizens



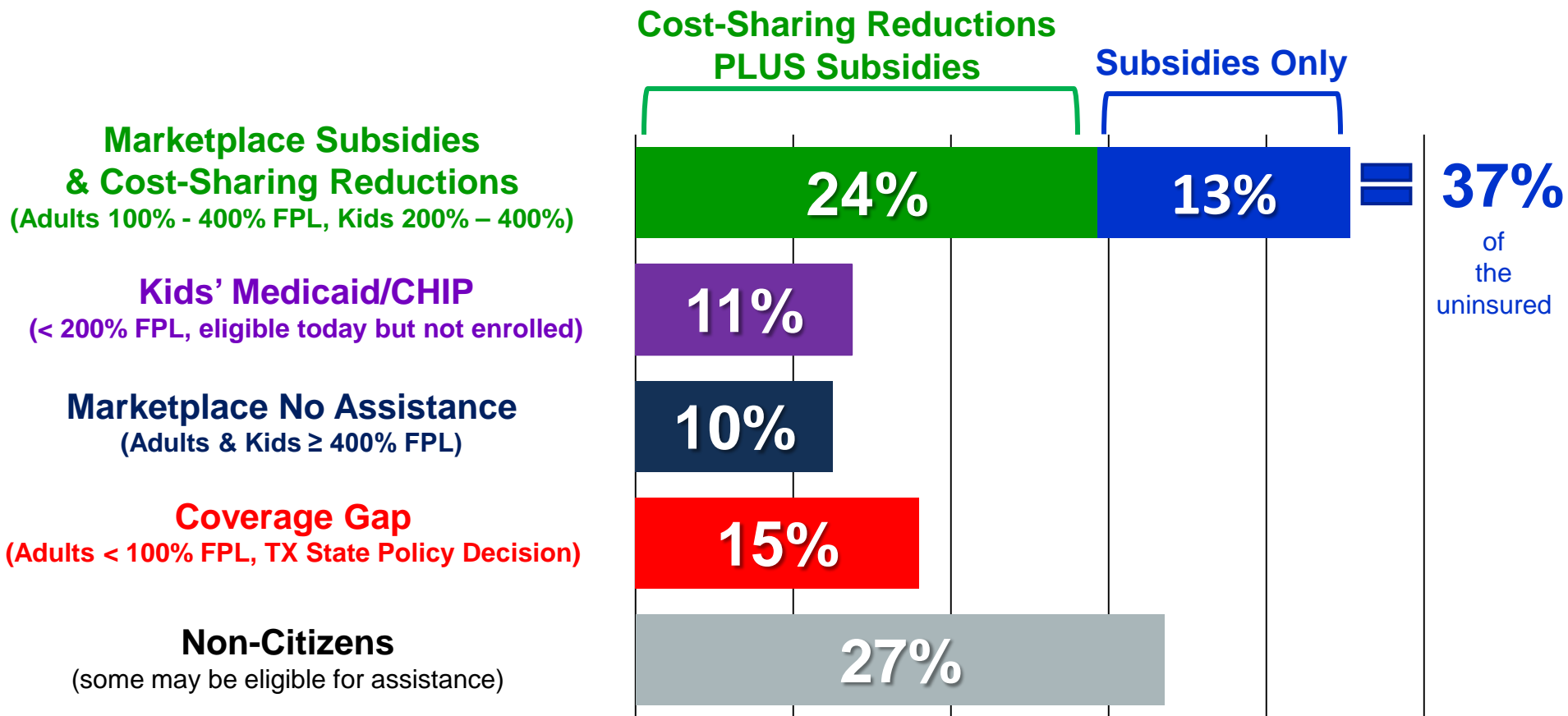
# Immigrants Not Primary Cause of Texas' National Uninsured Ranking

Remove all non-citizens from the data and TX *still* tops list for highest uninsured rate.



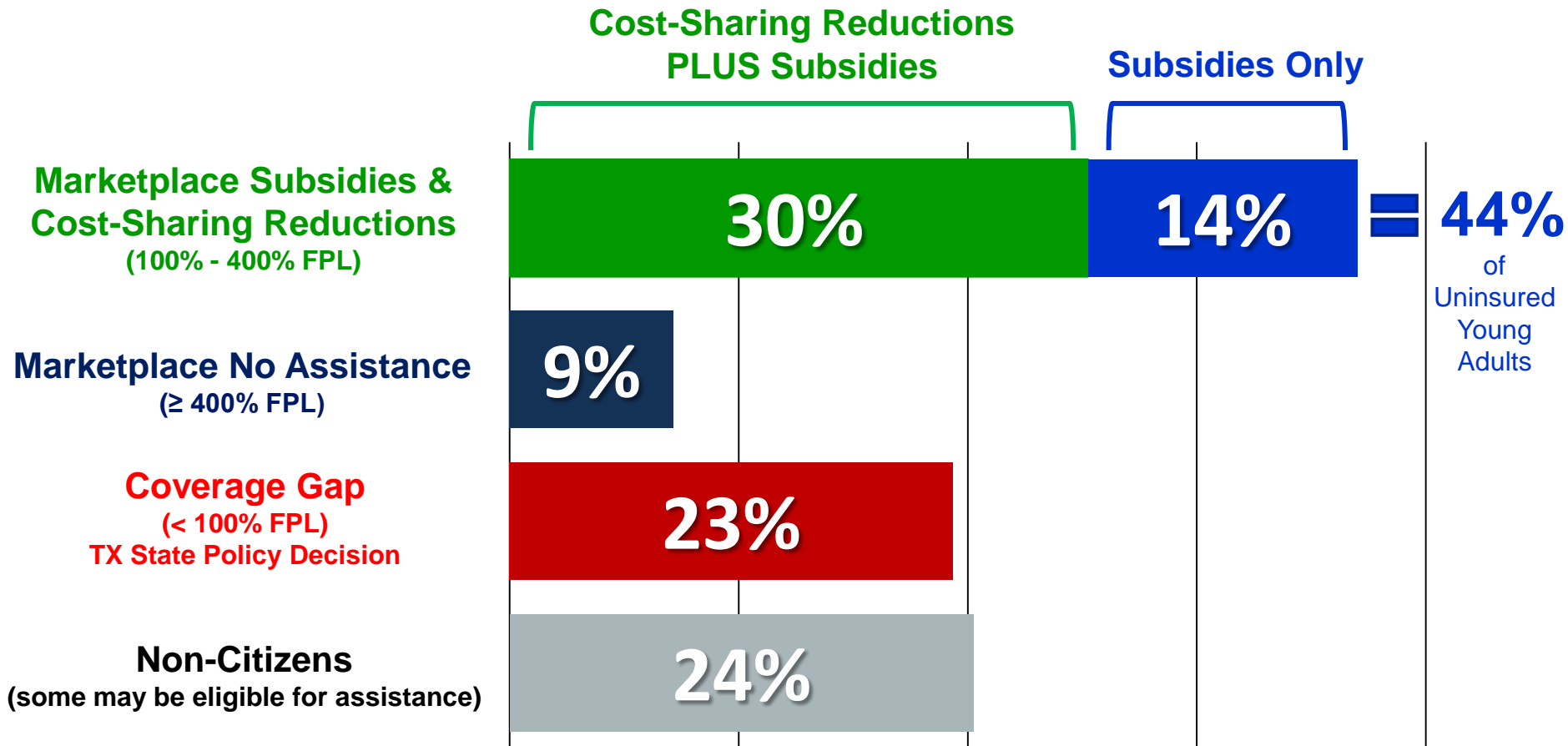
# ACA: Over a Third of the Uninsured Could Get Help

How 6.2 million uninsured Texans could get covered



# ACA: Over 40% of Uninsured Young Adults Could Get Help

How 1.7 million uninsured young adult Texans (ages 19 – 29) could get covered



# Notes About The Current Population Survey (CPS)

- **Key source for national and state health coverage data**
  - Sponsored jointly by the U.S. Census Bureau and the Bureau of Labor Statistics
  - 2012 data was released September 17, 2013
- **Key facts about the CPS:**
  - Data only available at the U.S. and state level
  - Asks whether the person had insurance *at any time* during 2012, even if only for a short period
- **Different from the American Community Survey (ACS)**
  - ACS provides health insurance data for state and sub-state areas of 65,000 or more.
  - Asks whether the person had insurance *at the time they were surveyed*
- **For more information on CPS vs. ACS data, see CPPP's [Understanding U.S. Census Data Releases](#) fact sheet.**

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