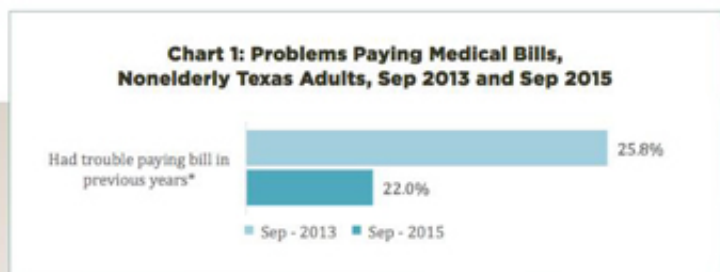
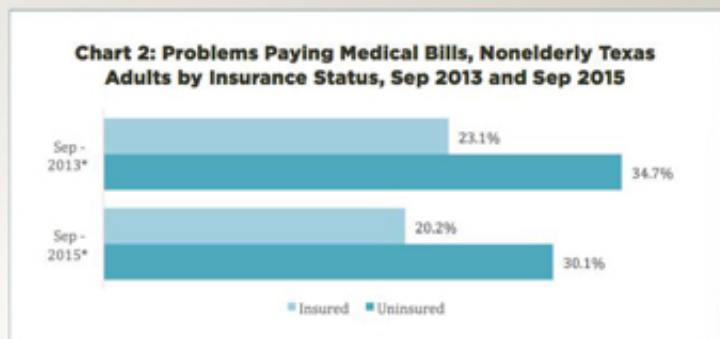


New report shows fewer Texans have problems paying medical bills

January 7 2016



**Indicates difference is statistically significant at .05 level, using two-tailed tests.*



**Indicates insured estimate differs significantly from uninsured at .05 level, using two-tailed tests.*

Charts courtesy of Rice University's Baker Institute.

Fewer Texans say they have problems paying their medical bills in 2015 compared with 2013, according to a new report released today by Rice University's Baker Institute for Public Policy and the Episcopal Health Foundation (EHF).

The report found that since enrollment began in the Affordable Care Act

(ACA) [health](#) insurance marketplace, the percentage of Texans who reported problems paying [health care](#) bills dropped almost 15 percent (25.8 percent in 2013 to 22 percent in 2015). The drop was consistent across income levels and [health insurance](#) status and corresponds with national data showing the percentage of adults reporting problems paying [medical bills](#) dropped across the U.S.

Data released this week in a nationwide Kaiser Family Foundation/New York Times survey show 26 percent of U.S. adults reported having problems paying medical bills in the past year.

"The fact that Texans had fewer problems paying their medical bills in 2015 is good news," said Vivian Ho, the chair in health economics at Rice's Baker Institute and director of the institute's Center for Health and Biosciences, a professor of economics at Rice and a professor of medicine at Baylor College of Medicine. "One reason fewer Texans are having problems paying medical bills is because more Texans now have health insurance. However, one in five Texans still has problems affording health care. And it's no surprise our data show the uninsured and those with lower incomes continue to struggle paying those bills more than anyone else."

The report found that 30 percent of uninsured Texans reported problems paying their [health care costs](#) in 2015, down from 35 percent in 2013. Researchers found just 20 percent of those with health insurance said they had problems paying medical bills last year, down from 23 percent in 2013.

When it comes to skipping health care services because of cost, the report found uninsured Texans are more likely to skip all services (primary care, specialist care, prescription drugs, etc.) than those with insurance. However, researchers discovered fewer uninsured Texans said they skipped getting care in 2015 compared with 2013.

"On the whole, uninsured Texans reported fewer problems with affording health care in 2015," said Elena Marks, EHF's president and CEO, and a nonresident health policy fellow at the Baker Institute.

"While our data doesn't explain exactly why that is happening, the Texas economy improved during that time, which might have helped the uninsured pay for care."

In addition, Marks said that because the number of insured patients across the state increased, more charitable care may have been available to the uninsured. New 1115 Medicaid waiver projects across Texas also may have enabled more uninsured adults to access affordable health services, Marks said.

Researchers found those with the lowest incomes were much more likely to say they skipped getting primary care, prescription drugs and [dental care](#) than those with higher incomes.

The report shows all groups reported dental care was the most likely health service they skipped because of cost.

"The connection between oral health and overall health is well-documented, yet we often regard dental care as 'extra' rather than essential," Marks said. "Most plans, including in the ACA marketplace, offer dental care coverage as only an 'add on.'"

The report is the 17th in a series on the implementation of the ACA in Texas co-authored by Marks and Ho.

The Health Reform Monitoring Survey (HRMS) is a quarterly survey of adults ages 18-64 that began in 2013. This report is a summary of data extracted from the HRMS surveys in Texas administered between September 2013 and September 2015.

The HRMS is designed to provide timely information on implementation issues under the ACA and to document changes in health-insurance coverage and related health outcomes. The Baker Institute and EHF are partnering to fund and report on key factors about Texans obtained from an expanded, representative sample of Texas residents (HRMS-Texas).

The HRMS was developed by the Urban Institute, conducted by GfK and jointly funded by the Robert Wood Johnson Foundation, the Ford Foundation and the Urban Institute. The analyses and conclusions based on HRMS-Texas are those of the authors and do not represent the view of the Urban Institute, the Robert Wood Johnson Foundation or the Ford Foundation.

Provided by Rice University

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