

New report: Most uninsured Texans say cost of health insurance too high

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Almost 70 percent of uninsured Texans said the high cost of health insurance is the reason they remain uninsured, 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 less than 20 percent of uninsured Texans said they simply don't want health insurance.

Previous studies by the Baker Institute and EHF showed almost 20 percent of adult Texans are uninsured. This latest [report](#) shows cost was cited as the primary reason across all ethnic groups, income levels and

ages for not having [health insurance](#). Researchers found just 6 percent of uninsured Texans said a lack of information about health insurance options prevented them from becoming insured.

"An important finding of this survey is there's no significant information barrier for Texans who still don't have health insurance," said Elena Marks, EHF's president and CEO and a nonresident health-policy fellow at the Baker Institute. "Just two years ago, it was a much different story. As the Affordable Care Act (ACA) coverage options went into effect, lack of information about the law and the new health insurance options was widespread."

Funding from the federal government, some local governments and philanthropy supported successful efforts to educate the public about the ACA health insurance marketplace plans, Marks said.

"More than 1 million eligible Texans enrolled in health insurance through those plans," Marks said. "The significant drop in the state's uninsured rate is not surprising in light of those efforts. But as this latest report shows, Texas still has a long road ahead to be able to benefit from ACA coverage opportunities. Medicaid expansion alone would allow more than 1 million additional Texans to have health insurance."

Researchers found that cost was cited as a prohibiting factor of getting health insurance slightly more often among the oldest (ages 50-64) and youngest (ages 18-30) groups than the middle-aged (ages 31-49) group—75 percent compared with 64 percent.

"Premiums are on average higher for older groups than their younger counterparts, which would make affordability a more significant issue," said Vivian Ho, the chair in health economics at the 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. "Overall, young people earn less than older people, so even well-priced insurance plans seem less affordable."

The report also found 27 percent of uninsured adults between the ages of 31 to 49 said they did not want health insurance. This rate was more than double that of older and younger groups in Texas.

The report is the 18th 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.

More information: Full survey report: bakerinstitute.org/research/re...h-insurance-too-high

Provided by Rice University

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