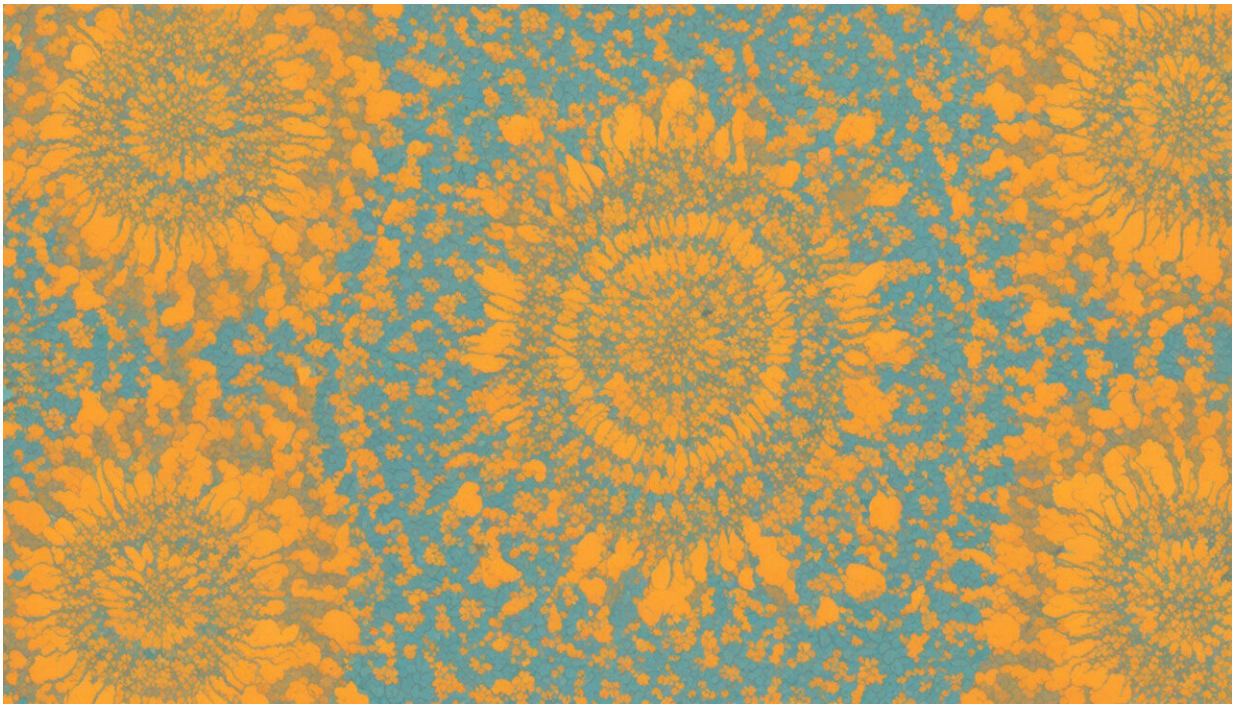


New report: Nearly a third of Hispanics in Texas don't have health insurance

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Credit: AI-generated image ([disclaimer](#))

The percentage of Hispanics in Texas without health insurance has dropped by 30 percent since the Affordable Care Act (ACA) went into effect, but almost one-third of Hispanic Texans ages 18 to 64 remain uninsured. That's one of the conclusions of a new report released today by Rice University's Baker Institute for Public Policy and the Episcopal

Health Foundation.

The [report](#) found the uninsured rate among Hispanics ages 18 to 64 in Texas dropped from 46 percent in September 2013 to 32 percent in March 2016. But even with those gains, researchers estimate approximately 2 million Hispanics remain uninsured across the state. However, nearly half of uninsured Texas Hispanics are currently eligible to get [health insurance](#) through ACA plans or other private health insurance, the report said.

"We estimate 920,000 Hispanics are eligible for coverage now, even without Medicaid expansion or any other widespread change in coverage," said Elena Marks, EHF's president and CEO and a nonresident health policy fellow at the Baker Institute. "This report clearly shows the need for outreach and enrollment efforts to continue to focus on Hispanic Texans who are uninsured but eligible for coverage."

The report found more than half (51 percent) of uninsured Hispanics in Texas have annual incomes below 139 percent of the federal poverty level. That rate translates to incomes of approximately \$16,000 for individuals or \$33,000 for a family of four. Researchers estimate 300,000 Hispanic Texans fall into the state's health insurance "coverage gap." They earn too much to qualify for traditional Medicaid but not enough to qualify for subsidies to help purchase health insurance through ACA plans.

"Unless Texas expands Medicaid or devises an alternative system of coverage, these 300,000 Hispanics will likely remain uninsured," Marks said.

Researchers estimate another 780,000 uninsured Hispanics in Texas are undocumented and unable to obtain affordable health insurance under ACA plans.

When comparing Hispanic Texans with other ethnic groups, the report found that while nearly one-third of Hispanic adults are uninsured, only 10 percent of white adults remain without health insurance.

"After three open-enrollment periods of the ACA marketplace, the uninsured rate among Hispanics is still three times that of whites," 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. "The disparity between the two groups remains striking. The Hispanic population is growing at a faster rate than the state average, which makes it increasingly important to the entire state that Hispanics gain affordable [health insurance coverage](#)."

The report shows that although more Hispanic Texans remain uninsured, they enrolled in ACA health insurance plans at twice the rate of whites. Researchers found 21 percent of all insured Hispanics in Texas are covered by ACA plans, compared with only 11 percent of whites across the state.

"This shows that the ACA marketplace is an important source of affordable health insurance for Hispanics," Ho said.

The report is the 22nd in a series on the implementation of the Affordable Care Act in Texas co-authored by Marks and Ho.

The Health Reform Monitoring Survey is a quarterly survey of adults ages 18 to 64 that began in 2013. This report is a summary of data extracted from the HRMS surveys in Texas administered between September 2013 and March 2016.

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.

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/hrms-issue-brief-22

Provided by Rice University

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