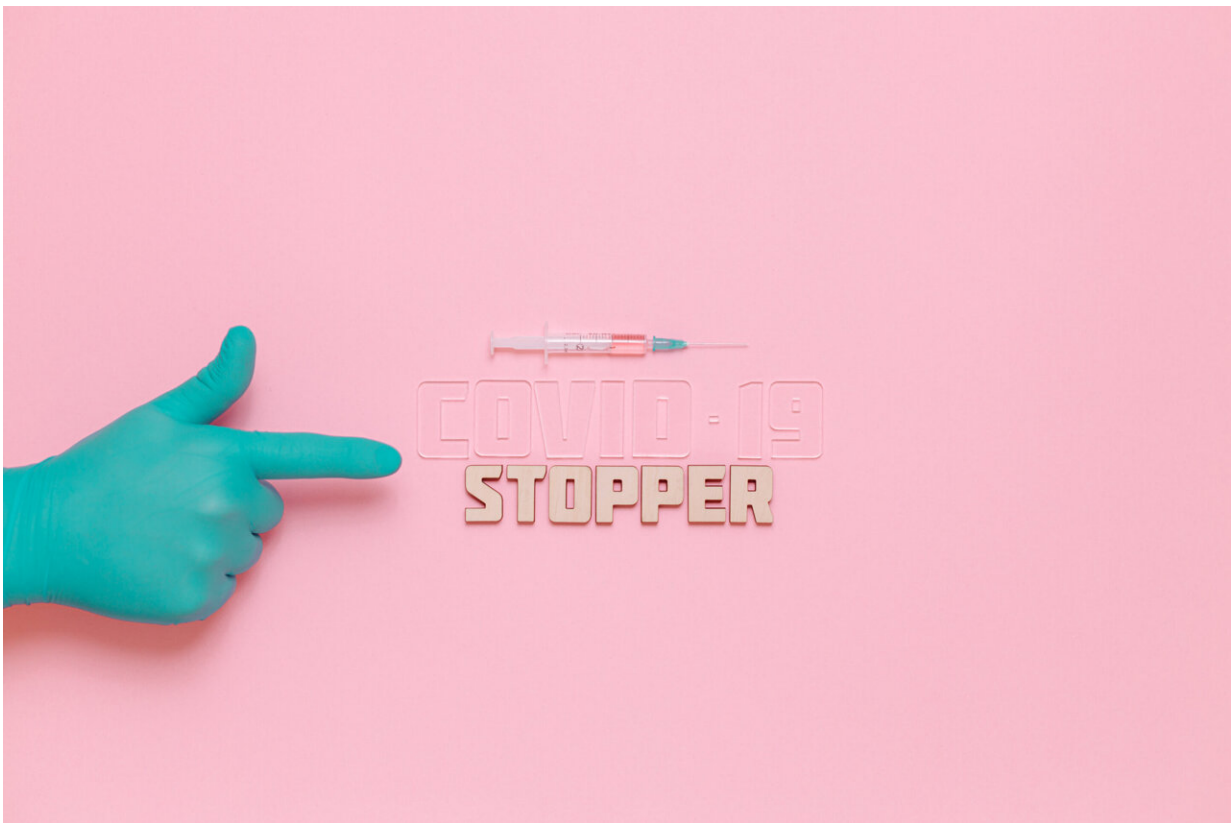


New report: Almost two-thirds of Texans have stable health insurance

October 5 2016



Credit: Thirdman from Pexels

Almost two-thirds of Texans ages 18 to 64 stayed insured with health care coverage during the past 12 months, 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 64 percent of nonelderly Texans had stable [health insurance](#) coverage over the prior year. In comparison, 19 percent of Texans said they lost coverage at some point within the past year, and 17 percent said they had no health insurance at all during that time.

"The good news is that once Texans get health insurance, they tend to keep their coverage," said Elena Marks, EHF's president and CEO and a nonresident health policy fellow at the Baker Institute. "That's important because Texans with stable health insurance are much less likely to have trouble accessing care or paying for medical bills."

Health insurance coverage increases access to care

The report found Texans who don't have continuous [health insurance coverage](#) are more than twice as likely to have trouble accessing [health care](#) than those who keep their insurance. Researchers found those without consistent coverage are also much more likely to skip health care, have trouble paying medical bills and say they need mental health care but didn't get it.

"These numbers are consistent with previous research showing that steady health insurance coverage improves access to care, which is a core premise of the Affordable Care Act," 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. "These findings are also good news for insurance providers, because most people are staying in the markets continuously."

More Hispanics, low-income Texans experience

unstable coverage

Researchers discovered only half of Hispanics and 38 percent of low-income Texans had stable health insurance. Texans younger than 50 were also less likely than older Texans keep their health insurance for an entire year.

"We've seen that these groups may not fully understand their health options," Marks said. "As enrollment assistance organizations prepare for open enrollment in November, they should continue to look for ways to strengthen outreach and education to these groups."

Texas continues to have highest uninsured rate, most uninsured residents

While the numbers show most Texans have stable health insurance, the report also highlights the stubbornly high uninsured rate in Texas, Marks said. Researchers found 17 percent of Texans do not have health insurance. Texas' uninsured rate is now more than twice that of the U.S. as a whole (8 percent). In addition, recently released census data shows Texas remains the state with the highest uninsured rate and the largest number of uninsured residents.

"We can change these dismal statistics through enhanced outreach and enrollment, as well as Medicaid expansion," Marks said. "But if we do nothing, millions of Texans will remain uninsured and the entire state will continue to pay the price for it."

The report is the 24th in a series on the implementation of the Affordable Care Act (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 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 (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: www.bakerinstitute.org/research/hrms-issue-brief-24

Provided by Rice University

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