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89,500 more Texans sign up under Obamacare

Posted Wednesday, Feb. 12, 2014 0 comments Print Reprints Share Like 3

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BY BECCA AARONSON
The Texas Tribune

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AUSTIN — Enrollment in the federal health insurance marketplace climbed steadily in January, according to data released Wednesday by the Health and Human Services Department. In January, an additional 89,500 Texans selected a health plan on the marketplace created by the Affordable Care Act, the department said.

"Today's enrollment figures are more proof that Texans are ready and willing to push past the barriers that Gov. [Rick] Perry has put in the way of the new healthcare law," said Ginny Goldman, executive director of the Texas Organizing Project, which is assisting enrollment efforts.

As of Feb. 1, the total number of Texans who have enrolled in health plans jumped to 207,500 from 118,000 at the end of 2013. Nationwide, enrollment grew to 3.3 million, a 53 percent increase over the previous three months.

"These encouraging trends show that more Americans are enrolling every day, and finding quality, affordable coverage in the Marketplace," Health and Human Services Secretary Kathleen Sebelius said in a statement.

President Barack Obama's signature law requires most Texans to have health insurance by March 31. The state's Republican-dominated Legislature, which staunchly opposes the law, declined to establish a state-based insurance marketplace, so the federal government set one up.

The Texas Department of Insurance also issued state regulations that added training and other requirements for "navigators" hired by recipients of federal grants to help people enroll in health coverage.

Texas has the nation's highest rate of people without health insurance, at 24.6 percent, according to census data. About 48 million Americans — including more than 6 million Texans — were uninsured in 2011 and 2012.

California and New York, which established state insurance marketplaces, have enrolled 728,100 and 211,300 people, respectively. Florida, which has enrolled 296,900 people, is the only state participating in the federal marketplace with greater enrollment than Texas.

Local government officials and community-based organizations in Texas are working together to incorporate new rules, pool resources and educate uninsured residents on how to use the federal law.

Texas has been a priority state for enrollment efforts, said Julie Bataille, spokeswoman for the Centers for Medicaid and Medicare Services.

"A lot of the activities that we're doing in Texas, in particular — understandably — are focused on reaching citizens who speak both English and Spanish," she said.

John Davidson, a health policy analyst at the conservative Texas Public Policy Foundation, said enrollment is strikingly low, given the number of uninsured Texans.

"In a state with more than 6 million uninsured, you would expect more than 207,546 people would have bothered to sign up after four months of open enrollment," he said in an email. "This suggests that many Texans do not think the exchange's plans are all that good of a deal after all."



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In an Associated Press analysis of enrollment figures, Texas was rated subpar. AP reported that the state had met 53 percent of its goal.

But Phillip Martin, deputy director of the left-leaning Progress Texas, said it took Texas four years, from 2006 to 2010, to achieve a similar enrollment spike on its own — 232,000 children — in the Children’s Health Insurance Plan.

“In the past, it took years to see the kind of health coverage expansion in Texas we’ve seen in the last few months thanks to the Affordable Care Act,” he said in an email.

The federal data do not indicate how many of those who enrolled were previously uninsured or how many have paid premiums on health plans selected on the marketplace.

Instead, the department’s figures break down enrollment by gender, age, type of health plan selected and whether individuals received financial assistance.

In Texas, most of those who have enrolled, 56 percent, are female. Seventy-three percent of the 163,800 Texans who received financial assistance, or tax credits, to help pay premiums bought a middle-tier silver plan.

Meanwhile, 37 percent of the 43,600 who did not receive tax credits bought lower-tier bronze plans. Twenty-five percent bought a silver plan.

While critics have raised concerns that the greater number of women enrolling in plans could raise premiums for everyone, Bataille said that’s not a concern for the department.

“We believe that we have work to do so that every American, young or old, who wants to enroll in quality, affordable coverage will be able to do that,” she said.

Among the Texas enrollees, 27 percent are ages 18 to 34, and 49 percent are ages 45 to 64. By comparison, 25 percent of enrollees nationally are 18 to 34, and 54 percent are 45 to 64.

Healthcare experts have said the number of young Americans who enroll could affect the quality of the insurance risk pool and, inevitably, premium prices for everyone.

“That does not bode well for exchange premiums in 2015,” Davidson said, “which will rise sharply if there is a disproportionate number of older enrollees.”

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