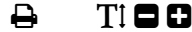


Report: Texas' Rate of Uninsured Dips Slightly

Edgar Walters, The Texas Tribune (<http://www.Texastribune.com>)

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The sky-high rate of Texans without health insurance has dropped only slightly since the launch of the federal Affordable Care Act's online health insurance marketplace, according to a new report (<http://bakerinstitute.org/research/early-effects-affordable-care-act-health-insurance-coverage-texas-2014/>) from Rice University's Baker Institute for Public Policy and the Episcopal Health Foundation.

During the open enrollment period from September through March, the rate of uninsured adults in Texas fell to 23.5 percent from 24.8. And most of that change was attributable to an increase in employer-sponsored health coverage, the report found, rather than new signups in the federal marketplace.

Texas' decline in the rate of its uninsured was commensurate with those in other Republican-led states that elected not to expand Medicaid to cover poor adults. But while the number of Texans applying for coverage in the online marketplace — about 746,000, according to the report — pales in comparison to the more than 5 million who lack insurance, ACA proponents may see reason for optimism, the authors wrote. The 746,000 figure represents a significant increase in Texas enrollments from the 295,000 reported by the federal government as of March 1.

"You look at the absolute numbers and say, 'Wow! This is a good start,'" said Vivian Ho, a co-author.

The report, which draws its conclusions from survey data rather than figures that are gradually being released (<file://localhost/2014/03/11/obamacare-enrollment-climbs-misses-expectations>) by the U.S. Department of Health and Human Services, offers new insight into what kinds of people are signing up for insurance under the ACA.

For example, only about 30.2 percent of those seeking coverage in the online marketplace were previously uninsured, researchers found. Employer-provided health insurance seemed to be responsible for the biggest drop in the uninsured.

"If I had to guess, a large portion of that is just the upswing in the economy," Ho said. "There are more people getting jobs." But she added that some businesses are also preparing to comply with the upcoming coverage mandate for their employees, offering low-cost insurance options for low-wage workers, a trend that may be reflected in the data.

Stacey Pogue, a policy analyst with the liberal Center for Public Policy Priorities, said it was hardly a surprise that most of the recent signups stemmed from employer-provided coverage. "There's been a huge focus on the marketplace, but we forget that the primary way people get health insurance in this country is through our jobs," she said.

Referring to the report's projection that 746,000 Texans had signed up for insurance on the exchange, Pogue added: "That's big."

Opponents of the ACA said the report spelled bad news for President Obama's signature health law. John Davidson, a policy analyst for the conservative Texas Public Policy Foundation, called the number of previously uninsured people who signed up for coverage on the exchange a "drop in the bucket" compared to Texas' total uninsured population.

"I believe that cost is driving these numbers," Davidson said. "Coverage on the exchange is very expensive, and it's expensive even if you get a subsidy, in many cases." He compared the report's projection that 746,000 Texans had enrolled in the marketplace to a recent HHS brief

(http://aspe.hhs.gov/health/reports/2014/UninsuredInTEXAS/rb_uninsuredTexas.pdf), which estimated that 2.2 million Texans could qualify for subsidies.


"Something's going on there," Davidson said. "Why so few?"

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This article originally appeared in The Texas Tribune (<http://www.texastribune.org/>) at <http://www.texastribune.org/2014/04/16/report-texas-uninsured-rate-has-dipped-only-slight/> (<http://www.texastribune.org/2014/04/16/report-texas-uninsured-rate-has-dipped-only-slight/>).

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