

Partisan Dishonesty Behind Texas' On-Going Health Uninsured Problem

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Research evidence demonstrates that health insurance provides a gateway for basic access to regular preventive health care, health improvement, and increased opportunity to achieve financial security.

Unfortunately, for over a decade, Texas families needlessly suffered health and financial hardships because political leaders refused to address our state's uninsured rate – the highest in the country. Healthcare costs and lack of access to affordable health insurance are <u>major concerns</u> for Texans, but their calls for solutions and actions go unheeded.

For Latinos, whose uninsured numbers <u>exceed 3 million</u>, overwhelmingly representing the highest percentage of the state's uninsured, their health and financial hardships are compounded.

On March 23, 2010, President Obama signed the landmark Affordable Care Act (ACA) into law. It is the only meaningful U.S. health system change legislation to become law since President Harry Truman's (1945 – 53) failed effort to pass a universal health insurance coverage law.

The percentage of the uninsured population in the U.S. has decreased from 19% (44 million) in 2010 to 8% (25 million) in 2023 because of the ACA. The reduction has resulted from the law's Medicaid Expansion and Marketplace components. States could expand their Medicaid programs to cover previously ineligible groups, particularly adults. In addition, to implement a Health Insurance Marketplace Exchange where enrollment in subsidized and affordable health insurance was available to adults and children not qualified for Medicaid.

Unlike the U.S. and other Medicaid Expansion states, Texas has not realized a comparable decrease in the number and percentage of uninsured people. For example, our state's uninsured rate decreased from 24% (5.9 million) in 2010 to 18% (5.3 million) in 2022. While the number of uninsured in the U.S. has decreased by 43%, Texas has only decreased by 10%. Texas' political and policy opposition to the ACA is the reason for this mediocre performance.

Former Governor (2000-2015) <u>Rick Perry</u> stated, "I oppose both the expansion of Medicaid as provided in the Patient Protection and Affordable Care Act and the creation of a so-called state insurance exchange because both represent brazen intrusions into the <u>sovereignty</u> of our state. I look forward to implementing healthcare solutions that are <u>right</u> for the people of Texas." As the state's attorney general in 2010, <u>Governor Abbott</u> sued to eliminate the ACA. As Governor, he and Attorney General Paxon led a group of states to overturn the law – all failed.

Sadly, our state's history with the Medicaid program has a documented history of creating barriers to enrollment, demonstrated by the most stringent eligibility rules in the country, ongoing bureaucratic eligibility and enrollment missteps, and lack of outreach support to eligible children and adults.

A recent report by <u>Texas2036</u> details the characteristics of the uninsured and illustrates legislative and policy decisions that can significantly decrease the uninsured rate. It includes Medicaid expansion and the implementation of a state Health Insurance Marketplace Exchange with more streamlined enrollment processes. If implemented, the programs have a net benefit toward for enrolled Texans and the state budget because of ACA funding support.

Despite the political opposition to the ACA, nearly 3.5 million Texans enrolled in ACA health insurance programs in 2024 through the <u>HealthCare.Gov</u> Marketplace Exchange. However, this good news is tempered because <u>2 million</u> Texans have been dropped from the Medicaid program over the past several months.

The denial of evidence-based solutions and disregard for broad-based community support by Governor Abbott and legislative leaders is why millions of uninsured Texans will continue to experience daily health and financial hardships. Further, the costs to the <u>state economy</u> could grow from 57 billion in 2016 to over 175 billion in 2040.

The arguments that state rights, private market solutions, and fighting 'government control' of our healthcare as the solution pathway to the uninsured are simply dishonest. Isn't the past 20 years of political dishonesty and lack of solutions enough proof?

With the forthcoming March primaries and November elections, it is important to remember that elections have consequences.