

New Health Coverage for Texans



Starting on October 1, Texans will be able to enroll in affordable, comprehensive health plans through Texas's health insurance marketplace. Coverage begins on January 1, 2014.

THE FACTS



2,580,000

Texans will be able to receive financial help for health insurance.

PRE-EXISTING CONDITIONS WILL BE COVERED

10,695,000



Texans with pre-existing conditions can no longer be turned down or charged more for coverage.

YOUNG ADULTS BENEFIT THE MOST

40%

40 percent of uninsured Texans are ages 18-34. Young adults are the age group most likely to be uninsured, because they are more likely to be unemployed or to earn low wages that make health coverage unaffordable. Therefore, they stand to gain the most.

For example, **more than one-third of individuals in Texas who will be eligible for premium tax credits will be ages 18-34** (approximately 914,000 young adults). Furthermore, since young adults earn disproportionately lower wages, they will receive larger premium tax credits than their older counterparts, who generally earn higher wages.



THOSE WITH THE GREATEST NEED WILL GET THE MOST HELP

2 CASE STUDIES

Premium tax credits will make coverage affordable for those with incomes up to 400 percent of poverty—\$45,960 for an individual or \$78,120 for a family of three.



The Johnsons:
family of three

Annual income:
\$29,000 (about 150% of poverty)

Estimated marketplace premium:
\$8,250*

Price for the Johnsons:

An income-based tax credit will ensure that the Johnsons pay only 4 percent of their income, approximately **\$1,172 (\$98 a month)**, for coverage.

Size of tax credit:

The remainder of the premium will be covered by a tax credit of **\$7,078**.

The Robinsons:
family of three

Annual income:
\$39,000 (about 200% of poverty)

Estimated marketplace premium:
\$8,250*

Price for the Robinsons:

An income-based tax credit will ensure that the Robinsons pay only 6.3 percent of their income, approximately **\$2,461 (\$205 a month)**, for coverage.

Size of tax credit:

The remainder of the premium will be covered by a tax credit of **\$5,789**.

*Estimated premium for the marketplace's silver level reference plan, the premium on which tax credit amounts are based. Source: Kaiser Family Foundation, *Quantifying Tax Credits for People Now Buying Insurance on Their Own*, August 2013.

New Health Coverage for Texans (continued)

ENROLLMENT INFORMATION



▶ Starting on October 1, Texans can:

Apply for financial help, **compare** health plan options, and **enroll** in the plan of their choice through Texas's health insurance marketplace. Coverage begins on January 1.

Visit healthcare.gov or call 800-318-2596.

▶ Today, Texans can:

Get questions answered 24 hours a day, 7 days a week.

Call **800-318-2596** or live chat at **healthcare.gov** (**CuidadoDeSalud.gov** for Spanish speakers).

Translators for more than 150 other languages are available at **800-318-2596**.

Learn about the marketplace and create a marketplace account.

Learn more about how to get health coverage through the marketplace and set up an account to prepare for enrollment at **healthcare.gov**.

IN-PERSON HELP

Throughout Texas, **in-person assistance will be available** to help people enroll in coverage. Organizations that have received grants to operate in-person assistance programs include, but are not limited to:



Change Happens
www.changehappenstx.org

The Community Council of Greater Dallas (CCGD)
www.ccgd.org

East Texas Behavioral Healthcare Network (ETBHN)
www.etbhn.org

Migrant Health Promotion, Inc.
www.migranthealth.org

National Hispanic Council on Aging
www.nhcoa.org

National Urban League
www.nul.iamempowered.com

Southern United Neighborhoods
www.southernunitedneighborhoods.org

Texas's Community Health Centers
www.bphc.hrsa.gov/outreachandenrollment

United Way of El Paso County
www.unitedwayelpaso.org

United Way of Metropolitan Tarrant County
www.unitedwaytarrant.org

New Health Coverage for Texans (continued)

AFFORDABLE CARE ACT PROGRESS

Since the Affordable Care Act passed, Texans have already experienced many gains that have made health coverage and care more accessible and affordable.

357,000

Approximate number of young adults in Texas who have **gained insurance by staying on their parents' health plans** until they turn 26.

726,267

Texans who **received rebates totaling \$46,327,708** from their insurance companies in 2012 because those companies failed to spend at least 80-85 percent of their premium dollars on health care.

1,795,711

Medicare beneficiaries in Texas who **received at least one cost-free preventive service**—such as an annual check-up, mammogram, or bone mass measurement—in 2012.

206,304

Medicare Part D beneficiaries in Texas who **received discounts on brand-name drugs** in 2012 while in the coverage gap known as the “doughnut hole,” with **an average \$680 in savings** per beneficiary.

www.FamiliesUSA.org

202-628-3030

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