



Texas Breaking Enrollment Records

Description

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New Census Data reports show that [Texas still has the highest uninsured rates](#) in the nation at 17.3 percent— a full 3 percentage points higher than the state with the next-highest uninsured rate, Oklahoma. Why does this matter? Because study after study shows that when families have health care coverage, they have better health care outcomes. Texans with insurance are more likely to receive [preventative, primary, and specialty care services](#) .

Also, uninsured Texans cost everyone in the state, [including taxpayers](#) .

But Texas also has good news...

More than [1.8 million Texans signed up for coverage for 2022 during open enrollment](#) , a [42% jump over last year](#) and one of the highest enrollments in the country. This is the second year in a row that Texas has seen a large increase in insured Texans, for a total increase of 80% since 2020.

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Texas health insurance providers are committed to affordable coverage, delivering Texans more choices, better quality, and lower costs every day.

Competition among health plans continues to increase, which means more consumer choices. Texans enrolling this year had more options to find a plan that meets their needs. With four new health insurance providers entering the Texas market this year, [bringing the total to 14](#) , Texas has more health insurance providers in the individual and family market than any other state.

Competition lowers premium costs for consumers. This gives Texans more opportunity to find the right plan for themselves at an affordable price. Regardless of which plan Texans select, their essential benefits and pre-existing conditions are covered, and they will have no out-of-pocket costs for preventative care.

Low-income Texans also no longer have to wait for open enrollment. New changes in federal regulations allow those earning less than 150% of the poverty rate [to sign up for coverage throughout the year](#) with no out-of-pocket costs for premiums, co-pays or deductibles. More than 90% of Texans who buy coverage through the ACA's health insurance exchanges receive tax credits to help them pay their premiums.

Part of what makes ACA plans increasingly appealing is that Congress eliminated the "subsidy cliff" where many who previously made too much to qualify for a tax credit now can receive subsidies to limit the cost of a benchmark plan to 8.5% of income. [Those subsidies expire in 2022](#) , but Congress has an opportunity to continue the success by making the changes permanent. More than [1.2 million Texans will see their premiums cost substantially increase](#) if the American Rescue Plan premium tax credit provisions sunset.

Health insurance providers are committed to building on what works and

strengthening the ACA in order to deliver lower health care costs, increase coverage choices, and encourage competition and innovation.

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