



Texas Landscape: Access to Health Insurance

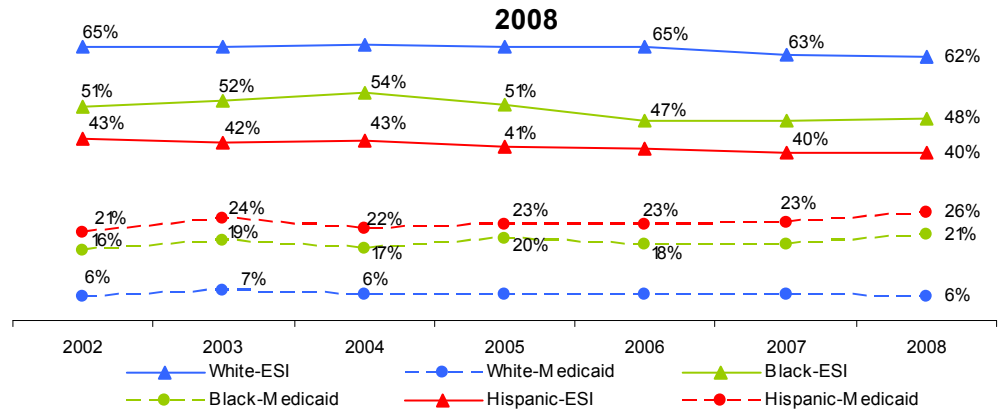
The Insured (2008)

TX- 75% **U.S.- 85%**

TX: Whites ~ 85% Hispanic ~ 63% Black ~ 78%

The number of insured increased slightly 2007 –2008. The increase is mostly attributed to an increase in the number of Blacks and Latinos covered by Medicaid. Latinos being covered by Medicaid went from 23% to 26% and for Blacks from 18% to 21%.

Texas Insured by Race/Ethnicity: Medicaid and ESI 2002-



Source: U.S. Census Bureau Current Population Survey; 2003-2009
*Hispanic includes only native and naturalized citizens

Of those who have health insurance, 67.5% have private coverage in the U.S.

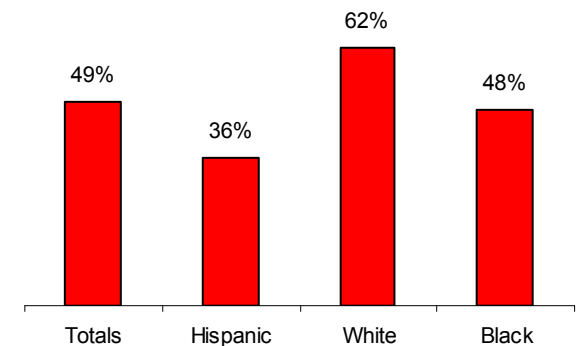
While in Texas:

- -Only 56.9% have private insurance.
- -Since 2001, the percentage of Texans with employer coverage has dropped from 58.5% to 50.4%– a 16% decrease in 6 years.
- Most large firms (88.9%) offer health insurance compared to only 32.2% of small businesses.
- Less than 1/2 of employees in small firms work for an employer offering coverage, compared to 92.5% of employees in large firms.
- More than 1 million workers have access to coverage in a large or small firm but are not enrolled.

(Texas Department of Insurance 2003)

- Only half of all employed people in TX are covered by Employment Sponsored Insurance (ESI).

Employed Texans Covered by ESI, 2008

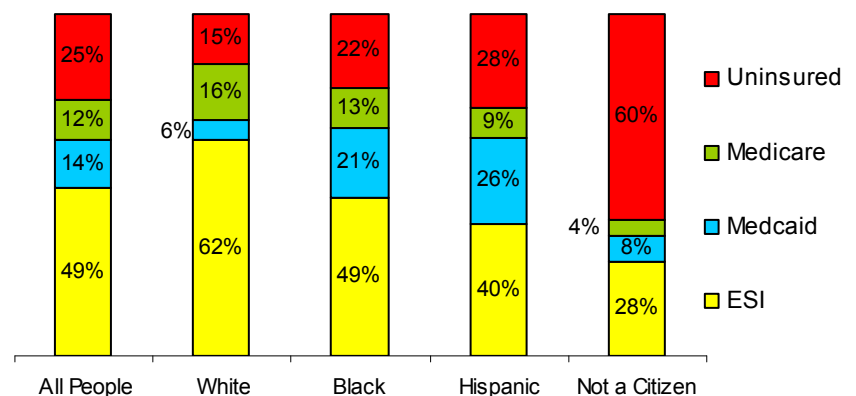


Source: Current Population Survey 2009

Those who are Not a Citizen but are in the U.S. legally, have a waiting period before than can access Medicaid. Those who are not here legally are not eligible for social services. The legal status of people also affect their likelihood of having access to ESI.

When the “Not a Citizen” population is removed from the “Hispanic” population, the percent uninsured drops from 38% to 28%. However at 28%, the percent of Hispanics uninsured is still almost double that of Whites and slightly higher than Blacks. Also the percent of Hispanics covered by ESI is lower compared to their Black and White counterparts.

Texas Population by Health Insurance Status and Type, 2008



Note: "White", "Black", and "Hispanic" only include people who are native or naturalized citizens. The legal status is unknown for those who are "Not a citizen". Percentages may not total 100% due to double coverage.

Source: Current Population Survey, 2009

TX Uninsured Population (2007):

TX - 25.2% **U.S. - 15.3%**

White-14.2% Hispanic-39% Black- 22.8%

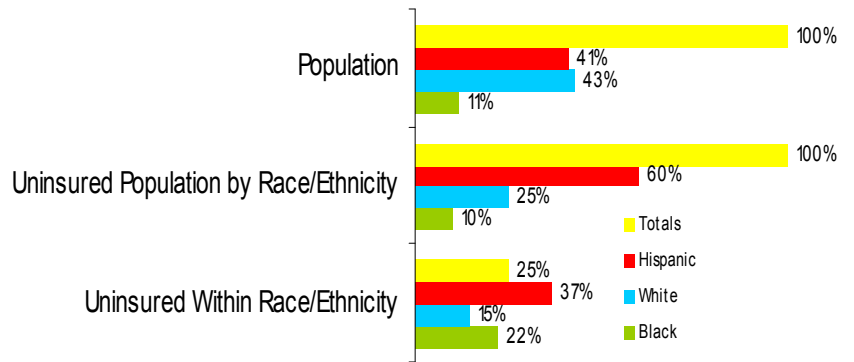
60% of the Total Uninsured populations are Hispanic.

TX Uninsured Children (2007):

TX- 21.7% (1.5mil) **U.S. - 11.3%** (8.8 mil)

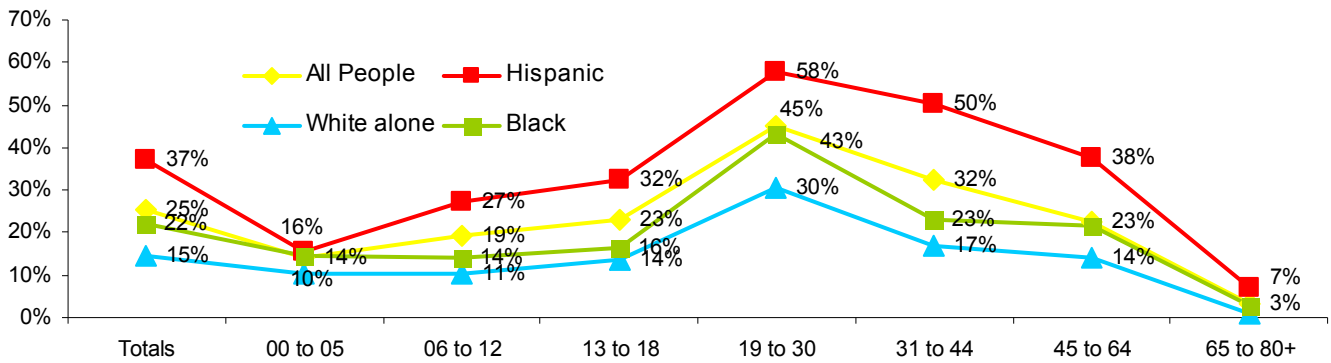
White-13 % Hispanic-30% Black- 15.2%

PCT of Population and Uninsured by Race/Ethnicity 2008



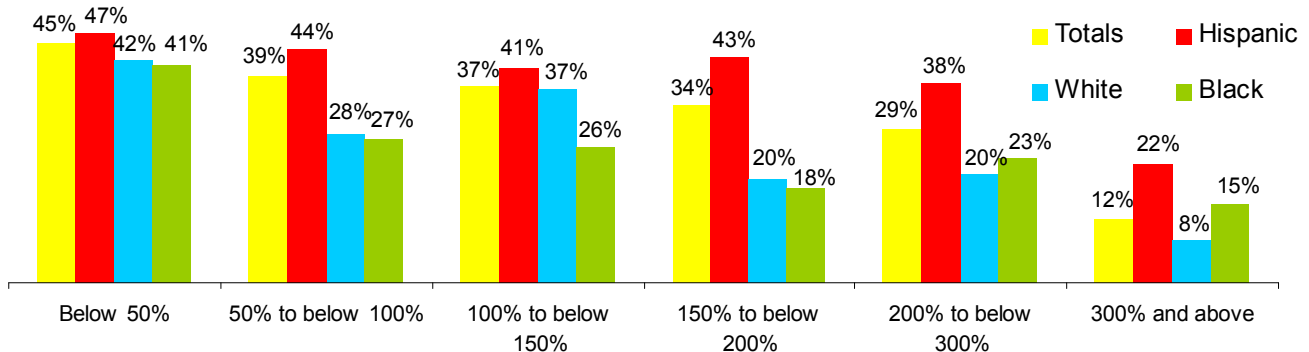
Regardless of Race/Ethnicity, working-age Adults 19-44 are most likely to be uninsured. Hispanics ages 19-30 (college age) are more likely (68%) than any other age group and Race/Ethnicity.

PCT Uninsured by Race/Ethnicity and age Group 2008



Hispanics are the most likely to be uninsured at all income levels when compared to non Hispanics.

Uninsured by FPL 2008



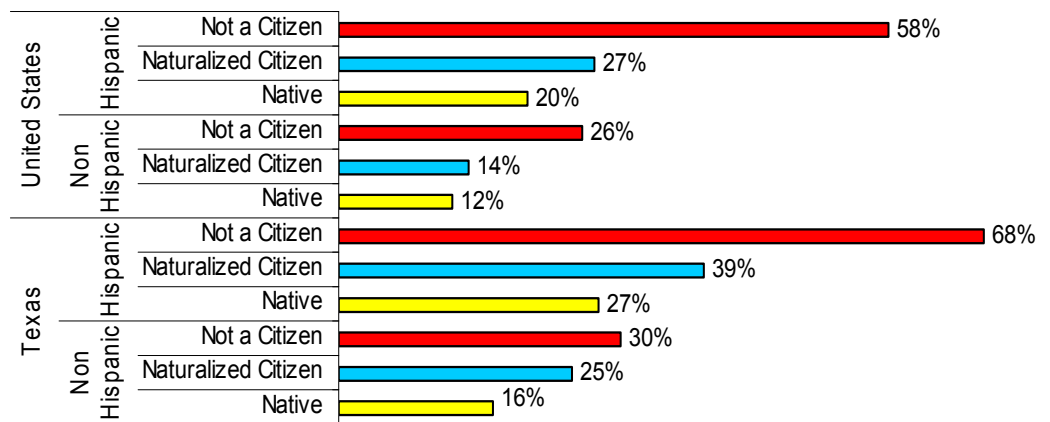
Uninsured by Educational Attainment 2008				
	Texans	Hispanic	White	Black
Totals	25%	37%	15%	22%
No high school diploma	41%	51%	22%	23%
High school or equivalent	32%	46%	20%	34%
Some college, less than 4-yr degree	24%	35%	17%	24%
Bachelor's degree or higher	11%	20%	7%	13%

Those with lower levels of education are more likely to be uninsured.

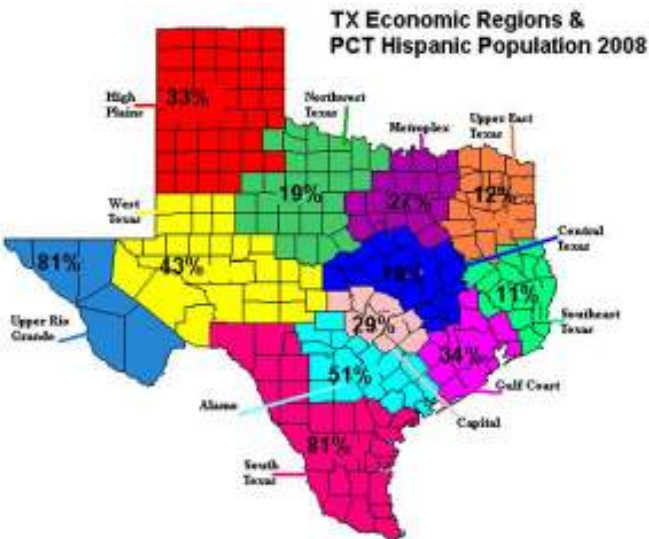
Hispanics are more likely to be uninsured when compared to Blacks and Whites even when accounting for their educational attainment.

Regardless of Nativity, Hispanics in the United States and in Texas, are more likely to be uninsured than non Hispanics

Uninsured by Nativity 2008



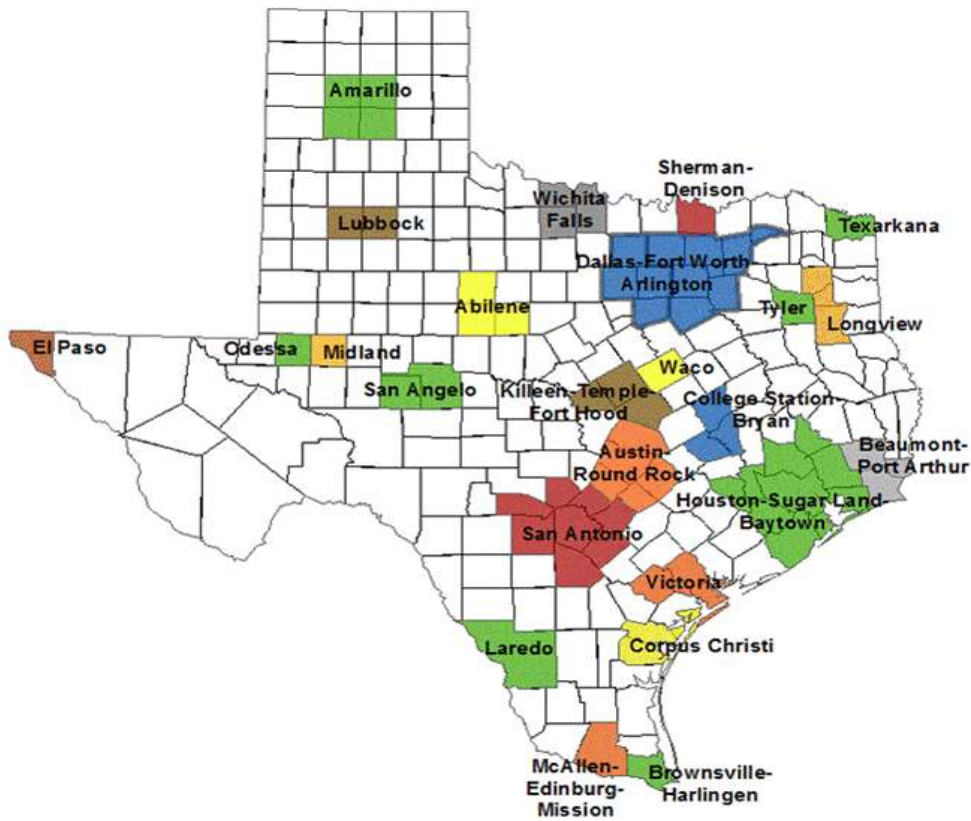
Compared to people of color, Anglos are the least likely to be uninsured in all Economic Regions. South Texas Border region has the highest rate of uninsured in the state.



Uninsured Texans by Economic Region 2005				
Economic Regions	Total	Anglo	Hispanic	Black/ Other
South Texas Border	31%	14%	35%	26%
Upper Rio Grande	21%	12%	42%	23%
West Texas	24%	16%	34%	25%
Alamo	23%	13%	30%	27%
High Plains	23%	17%	33%	26%
Gulf Coast	28%	14%	45%	30%
Capital	20%	13%	32%	23%
Central Texas	19%	14%	32%	23%
Northwest Texas	20%	16%	33%	26%
Metrolplex	24%	13%	43%	24%
Upper East Texas	19%	15%	33%	28%
Southeast Texas	20%	16%	39%	24%

Source: Texas State Data Center 2009

Source: Census Bureau, Health Ins. Data- 2006 Current Pop Survey



Source: Texas State Data Center

Texas Metropolitan Statistical Areas Percent Uninsured 2005

Place	Total		Anglo		Hispanic		Black/Other	
	Under 18	Adult	Under 18	Adult	Under 18	Adult	Under 18	Adult
Texas	23.3%	28.5%	13.3%	17.1%	32.4%	44.9%	23.2%	29.6%
Abilene	17.8%	25.1%	15.3%	20.9%	25.3%	40.1%	14.3%	26.9%
Amarillo	22.7%	22.8%	20.8%	18.8%	22.6%	33.6%	34.3%	28.0%
Austin-Round Rock	18.9%	22.0%	12.2%	15.9%	28.2%	34.2%	17.1%	24.5%
Beaumont-Port Arthur	24.8%	28.1%	17.0%	22.5%	37.6%	41.3%	32.6%	35.8%
Brownsville-Harlingen	25.8%	42.3%	10.5%	16.7%	27.0%	45.9%	14.7%	36.0%
College Station-Bryan	17.1%	21.2%	11.4%	16.4%	28.3%	34.9%	17.2%	26.0%
Corpus Christi	19.8%	30.2%	7.4%	13.4%	26.9%	42.0%	5.2%	35.2%
Dallas-Fort Worth Arlington	23.6%	26.4%	11.2%	15.4%	41.9%	51.3%	21.6%	26.4%
El Paso	25.0%	41.8%	15.5%	17.7%	26.2%	47.2%	22.4%	27.3%
Houston-Sugar Land-Baytown	26.8%	31.3%	12.5%	16.4%	39.3%	51.4%	27.3%	34.0%
Killeen-Temple-Fort Hood	16.7%	20.3%	10.9%	14.7%	28.7%	33.1%	17.9%	24.3%
Laredo	26.5%	44.5%	10.5%	17.1%	27.0%	46.0%	14.7%	36.5%
Longview	24.1%	22.2%	20.8%	18.5%	22.6%	34.0%	34.2%	29.6%
Lubbock	23.1%	24.6%	20.8%	20.3%	22.6%	33.2%	34.2%	27.5%
McAllen-Edinburg-Mission	26.1%	43.7%	10.5%	16.9%	27.0%	46.2%	14.8%	34.3%
Midland	22.9%	24.1%	20.8%	18.0%	22.6%	33.4%	34.2%	30.0%
Odessa	22.8%	25.9%	20.8%	18.0%	22.7%	33.2%	34.2%	30.1%
San Angelo	19.5%	27.4%	15.3%	20.7%	25.3%	39.9%	14.3%	26.6%
San Antonio	23.1%	28.8%	13.4%	17.4%	28.8%	37.0%	17.8%	33.1%
Sherman-Denison	16.5%	22.8%	15.3%	20.5%	25.3%	40.6%	14.3%	26.1%
Texarkana	25.2%	22.0%	20.8%	18.4%	22.6%	34.3%	34.2%	28.3%
Tyler	24.4%	22.9%	20.8%	18.5%	22.7%	33.9%	34.2%	29.3%
Victoria	20.3%	28.4%	15.3%	20.0%	25.3%	39.6%	14.3%	25.7%
Waco	17.3%	19.5%	10.5%	14.2%	28.9%	32.5%	18.0%	23.7%
Wichita Falls	23.2%	21.9%	20.8%	18.9%	22.6%	33.5%	34.2%	27.4%

Source: Texas State Data Center,

* "Adult" includes people 18 to 64