Landscape for Texas Children’s Health Care Access

Advancing Children’s Health Care in Texas

Grantmakers In Health

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About CPPP:

CPPP was born from faith and a vision of social justice in 1985 when a Congregation of Benedictine Sisters in Boerne, Texas, founded the center to improve health care access for the poor.
We believe in a Texas that offers everyone the chance to compete and succeed in life.

We envision a Texas where everyone is healthy, well-educated, and financially secure.
The U.S. added 2 million kids in last decade

U.S. child pop grew by 2 million between 2000 and 2010 Decennial Census data, U.S. Census Bureau
Texas accounted for half of that growth!

U.S. child pop grew by 2 million between 2000 and 2010 Decennial Census data, U.S. Census Bureau
Figure 3
Percentage Point Change in Uninsured Rate among the Nonelderly Population by Selected Characteristics, 2013-2014

<table>
<thead>
<tr>
<th>Poverty Level</th>
<th>Race/Ethnicity</th>
<th>State Medicaid Expansion Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;100% FPL</td>
<td>White</td>
<td>Expanded Medicaid</td>
</tr>
<tr>
<td>-5.0%</td>
<td>-2.3%</td>
<td>-4.0%</td>
</tr>
<tr>
<td>100 to 199% FPL</td>
<td>Black</td>
<td>Did Not Expand Medicaid</td>
</tr>
<tr>
<td>-5.8%</td>
<td>-5.4%</td>
<td>-2.4%</td>
</tr>
<tr>
<td>≥200% FPL</td>
<td>Hispanic</td>
<td></td>
</tr>
<tr>
<td>-2.0%</td>
<td>-5.1%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Asian</td>
<td></td>
</tr>
<tr>
<td></td>
<td>-3.2%</td>
<td></td>
</tr>
</tbody>
</table>

Uninsured Rate by Poverty Status and Medicaid Expansion of State for Adults Aged 19 to 64 Years: 2013 and 2014

Expansion states*

Non-expansion states*

*Medicaid expansion status as of January 1, 2014.
Source: U.S. Census Bureau, 2013 and 2014 1-Year American Community Surveys.
Texas Uninsured Rates Dropped in 2014

UNINSURED RATES BY RACE/ETHNICITY, TEXAS, HARRIS COUNTY

- Hispanic
- White, non-Hispanic
- Black

TEXAS-2013: 34.2, 12.7, 20
TEXAS-2014: ↓4.2, 30, ↓1.9, 16.1
HARRIS-2013: 39.2, 10.8, 22.4
HARRIS-2014: 34.8, ↓4.4, 10.8, ↓1.5, 16.8
Texas Uninsured Rates Dropped in 2014
(continued)

<table>
<thead>
<tr>
<th></th>
<th>BEXAR-2013</th>
<th>BEXAR-2014</th>
<th>EL PASO-2013</th>
<th>EL PASO-2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hispanic</td>
<td>24</td>
<td>↓3.3</td>
<td>31.8</td>
<td>25.4</td>
</tr>
<tr>
<td>White, non-Hispanic</td>
<td>11.4</td>
<td>↓2.8</td>
<td>11.5</td>
<td>9.5</td>
</tr>
<tr>
<td>Black</td>
<td>18.7</td>
<td>↓5.6</td>
<td>9.2</td>
<td>9.9</td>
</tr>
</tbody>
</table>

UNINSURED RATES BY RACE/ETHNICITY, BEXAR & EL PASO COUNTY

* indicates a significant change.
Texas Child Uninsured Rate Less than Half that of Working-Age Texans

Thanks to Medicaid and CHIP!

<table>
<thead>
<tr>
<th>Age Group</th>
<th>People (Millions)</th>
<th>Medicaid &amp; CHIP</th>
<th>Uninsured</th>
<th>Two or more</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 19</td>
<td>784K</td>
<td>11%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>19 to 64</td>
<td>4.2 million</td>
<td>26%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>65 and over</td>
<td>59,000</td>
<td>2%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Nearly half of Texas Children Were Enrolled in Medicaid or CHIP in March 2014
from a high of 77% to a low of 10%

Note: Includes children less than 19 years of age.  
Uninsured Texas Children

2013: 888,000 (12.6%)

↓

2014: 784,000 (11.0%)

Source: Georgetown University’s Center for Children and Families, October 2015
Texas Coverage Gap: Medicaid Hole in ACA Coverage System

States With Medicaid Expansion (AR, NM) vs. Texas - Without Medicaid Expansion

- **133% FPL**
  - $25,975 for family of 3

- **19% FPL**
  - $3,696 for family of 3

- **100% FPL**
  - $19,530 for family of 3

- **19% FPL**
  - $3,696 for family of 3

“Childless” includes parents with grown children.
The Coverage Gap: 1 Million Texans

2 parents with 2 kids living on...

$23,500/yr

- Kids get Medicaid
- No financial help
- No affordable options
- **Must pay full price:** $440/month

$24,500/yr

- Kids get Medicaid
- Sliding-scale Marketplace coverage
- **Pay $43/month or less**
Texas Medicaid/CHIP: Who Benefits?

Total Enrolled: (as of July 2015)

4.4 million Texans

3.3 million are children (~45% of Texas kids)

July 2015, HHSC data
Source: Center for Public Policy Priorities, HHSC data.
## Income Caps for Texas Medicaid and CHIP, 2014

<table>
<thead>
<tr>
<th>Category</th>
<th>Income Limit as Percentage of Federal Poverty Level</th>
<th>Annual Income</th>
<th>Source</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pregnant Women</td>
<td>203%</td>
<td>$40,174</td>
<td>Center for Public Policy Priorities.</td>
</tr>
<tr>
<td>Newborns</td>
<td>203%</td>
<td>$40,174</td>
<td></td>
</tr>
<tr>
<td>Age 1-5</td>
<td>149%</td>
<td>$29,487</td>
<td></td>
</tr>
<tr>
<td>Age 6-18</td>
<td>138%</td>
<td>$27,310</td>
<td></td>
</tr>
<tr>
<td>Parent of 2</td>
<td>19%</td>
<td>$3,760</td>
<td></td>
</tr>
<tr>
<td>SSI (aged or disabled)</td>
<td>76%</td>
<td>$8,892</td>
<td></td>
</tr>
<tr>
<td>Long Term Care</td>
<td>222%</td>
<td>$25,956</td>
<td></td>
</tr>
<tr>
<td>CHIP</td>
<td>206%</td>
<td>$40,767</td>
<td></td>
</tr>
</tbody>
</table>

Note: Annual income is for a family of 3, except Individual Incomes shown for SSI and Long Term Care.

Source: Center for Public Policy Priorities.
NOTES: Under discussion indicates executive activity supporting adoption of the Medicaid expansion. **MT has passed legislation adopting the expansion; it requires federal waiver approval. *AR, IA, IN, MI, PA and NH have approved Section 1115 waivers. Coverage under the PA waiver went into effect 1/1/15, but it is transitioning coverage to a state plan amendment. WI covers adults up to 100% FPL in Medicaid, but did not adopt the ACA expansion.


State savings are greater than costs.

Big drop in uncompensated care in Medicaid expansion states--& only small decline in states with Coverage Gaps.

Texas leads nation in hospital closures

Jobs created (Perryman, Hamilton): 200,000-300,000.

TAB and 24 Texas Chambers of Commerce, County Judges of the 6 largest counties endorse Closing the Gap

Texas expected to lose $1 billion/year federal funds in 1115 waiver renewal WITH Gap, with Coverage Expansion could gain net $5 billion/year or more.
Bare Bones Medicaid and CHIP Budgeting

Medicaid funded with low-ball caseload, and no inflation/acuity margin
  – $25.1 billion GR up from $23.1 billion; LBB estimates $752 million GR will be need for inflation
  – 2017 caseload at 4.2 million; June 2015 caseload is 4.1 million
  – HHSC must find $373 million GR in cost reductions (therapies, HMO profits)

ACA Medicaid primary care rate bump (Medicare parity) not continued

Hospital rate increases: roughly half what hospitals sought
  – $247 million GR; NO GR for DSH
  – Modest help for rural hospitals, little help for 1115 renewal

Small increase in attendant wages to about $8/hour floor
  – Less than Wal-Mart floor, with no benefits or sick leave

CHIP: also without inflation, but HUGE increase in federal funds: feds will pay over 91% in 2016.
Texas Medicaid Per-Recipient Costs Lower Today than in 2001

The chart shows the per-recipient costs for Texas Medicaid from 2001 to 2014. The costs are adjusted to 2014 dollars using CPI medical care series.

- **Federal**
  - 2001: $5,556
  - 2002: $5,482
  - 2003: $5,218
  - 2004: $4,722
  - 2005: $4,558
  - 2006: $4,635
  - 2007: $4,560
  - 2008: $4,718
  - 2009: $5,428
  - 2010: $5,430
  - 2011: $5,029
  - 2012: $4,242
  - 2013: $4,252
  - 2014: $4,353

- **Nonfederal (mostly state General Revenue)**
  - 2001: $3,638
  - 2002: $3,645
  - 2003: $3,254
  - 2004: $2,853
  - 2005: $2,932
  - 2006: $3,079
  - 2007: $3,073
  - 2008: $3,212
  - 2009: $2,648
  - 2010: $2,373
  - 2011: $2,632
  - 2012: $3,103
  - 2013: $2,925
  - 2014: $2,944
Undocumented Texas Children Have Most Limited Health Care Options

- **Uninsured in TX:** Not a citizen 31%. That would mean about 1.55 million non-citizen uninsured (lawfully present included); probably about 2/3 undocumented.

- **How many undocumented Texas kids?** Pew Hispanic Center’s US estimate is 775,000; at 15% of US number, Texas would be home to 114,000 undocumented children; if a quarter of the US undocumented under 19 are in Texas we’d have 194,000.

- **About 13% of Texas K-12 students had at least one unauthorized immigrant parent in 2012.**

- **Unauthorized immigrants make up 9% of the Texas labor force.**
There were 775,000 unauthorized children younger than age 18 in the U.S. in 2012.
Most Lawfully-Present Immigrant Adults Escape Texas Coverage Gap

- 400% FPL: Help Paying Premiums
  - $79,160/yr
- 250% FPL: Help Paying Premiums AND Out-of-Pocket Costs
  - $49,475/yr
- ~200% FPL: CHIP
  - $39,580/yr
- 133% FPL: Medicaid
  - $26,321/yr
- 100% FPL: Coverage Gap
  - $19,790/yr

Note: Income amount based on 2014 FPL levels.
Barriers for Texas’ lawfully-present Immigrants

• Perception that they aren’t eligible for help.
• Fear of deportation for mixed status families.
• Identity verification
• Immigration status verification
• Marketplace may incorrectly determine an immigrant is in the Coverage Gap, or incorrectly identify immigrants as potentially eligible for Medicaid.

• Many Have Lost Coverage For Failure to Verify Immigration Status or Income  
  April to June of 2015, 306,000 people across the US lost Marketplace coverage because of a citizenship or immigration status data matching issues. An additional 734,000 households with income inconsistencies had their subsides adjusted.
The Texas CHIP Coalition was formed in 1998 to work for the establishment of a strong Children’s Health Insurance Program in Texas. Today, our broad-based Coalition continues to work to improve access to health care for all Texas children, whether through Medicaid, CHIP, or private insurance.

www.texaschip.org
Texas CHIP Coalition Supporting Organizations, 84th Session

Alamo Area Psychiatric Advanced Practice Nurses of Texas
American Congress of Obstetricians and Gynecologists
Any Baby Can of Austin, Inc.
Catholic Health Association of Texas
Center for Public Policy Priorities
Children’s Defense Fund
Children’s Hospital Association of Texas
CHRISTUS Health
Coalition for Nurses in Advanced Practice
Consortium of Certified Nurse Midwives
Driscoll Health Plan
League of Women Voters of Texas
March of Dimes
Methodist Healthcare Ministries
National Association of Social Workers – Texas Chapter
National Association of Pediatric Nurse Practitioners, Houston
One Voice Central Texas
Psychiatric Advanced Practice Nurses of Austin
Teaching Hospitals of Texas
Texas AFT, AFL-CIO
Texas Association of Community Action Agencies (TACAA)
Texas Association of Community Health Centers
Texans Care for Children
Texas Academy of Family Physicians
Texas Dental Association
Texas Hospital Association
Texas Impact
Texas Medical Association
Texas Pediatric Society
United Ways of Texas
Provider partners in CHIP Coalition would not advocate on US health care reform activities in early years, so our consumer-centered coalition was formed in 2008.

• For organizations:
  – www.covertexasnow.org

• For individuals:
  – www.TexasLeftMeOut.org
  – www.texaswellandhealthy.org
10 years of Partnership for Texas Kids’ Coverage

- CDF, Texans Care, CPPP partnered in Packard Narrative project 2006, continue through present via Insuring America’s Children Finish Line Project.
- Atlantic Philanthropies has also supported this team, plus a 4th partner Engage Texas, which added capacity to provide greater support to grassroots activists.
- Atlantic Philanthropies and Packard encourage us to build in-state Texas philanthropy support to sustain this work after AP closes out, and as Packard Finish Line future changes may be coming.
Texas children need comprehensive care, delivered in the best models that drive the best outcomes...

But advocates’ resources are limited and focused on the most basic, intractable barrier: financial access to care.