

HEALTH CARE COVERAGE: IT MATTERS



TEXAS UNINSURED CRISIS

Texas leads the nation in the percent of people who lack health insurance: 19.2%, nearly double the national rate (9.8%).

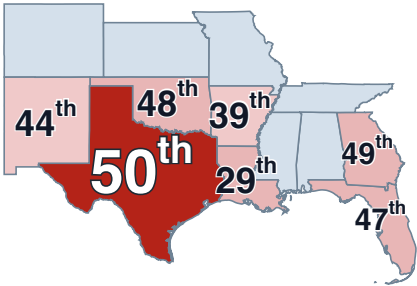
19.2% = 5 million people. This is more than the populations of San Antonio, Houston, and Dallas combined. An estimated 25% of insured adults are "underinsured" -- they have coverage but high deductibles limit its utility.

Texas' high uninsured rate is impacting our neighbors: young and old, working class and middle class, rural and urban. Most uninsured people are of working age. Many own small businesses or are employed full time or part time but cannot afford coverage.



HOW COVERAGE AFFECTS OUR ECONOMY AND POCKETBOOK

Nationally, Texas ranks **last**, or 50th / 50 states, for percentage of people who are uninsured.



Source: KFF analysis of 2019, 2023, and 2024 American Community Survey, 1-Year Estimates

COVERAGE IS EXPENSIVE EVEN IF YOU HAVE IT. PREMIUMS ARE RISING AND TAKING UP A GREATER PORTION OF MONTHLY BUDGETS

Statewide, insured Texans spend an average of \$573 per person each month on health care premiums versus \$533 in Hidalgo County.



Source: 2025 Marketplace Open Enrollment Period Public Use Files (CMS.gov)

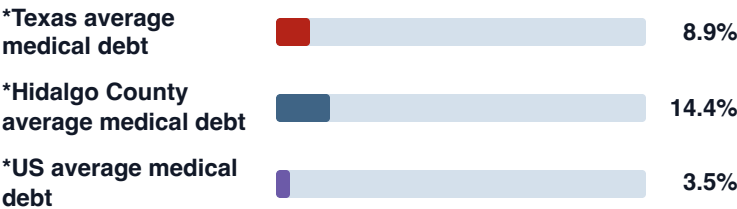
Working families' incomes have not kept pace with sharp rises in health insurance premiums. As a result, many must forego health insurance to be able to pay for housing and groceries.

● Insurance premium portion



Source: 2024 American Community Survey, 1-Year Estimates, Table S1901

Lack of affordable options and lack of access leads to medical debt. Texans are impacted by this at more than double the national average. Here is what this looks like in your county.



Source: Urban Data Catalog. The Changing Medical Debt Landscape in the United States.

*This reflects the average percent of people with medical debt within the stated population.

The percentage of medical debt is higher than the state average and is placing an extreme economic burden on Texans in Hidalgo County.

Both insured and uninsured Texans incur medical debt. Rising health care costs impact everyone. Yet, the uninsured sustain higher amounts and rates of medical debt, which is why Texans are impacted by this at more than double the national average.

When families are saddled with medical debt, it means they cannot invest in their own futures, such as building an emergency fund, saving to buy a house or starting a small business.

*Figures marked with an asterisk are for Hidalgo County and are not statewide estimates.

HEALTH CARE COVERAGE HIDALGO COUNTY

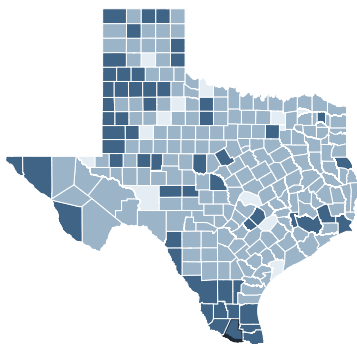


HIDALGO COUNTY HEALTH INSURANCE COVERAGE AND HEALTH

Texas is the most uninsured state in the country. In Hidalgo county, the uninsured rate is 28.2%.

Percentage of adults 0-64 that are uninsured

0%-10% 10%-20% 20%+



Texas uninsured rate

19.2%

Hidalgo County uninsured rate

28.2%

U.S. uninsured rate

9.8%

County population

903,213

County median age

30

Source: 2024 American Community Survey, 5-Year Estimates. Table S2701

HEALTH OUTCOMES

In Hidalgo County, 19.1% report frequent physical distress and 19.9% report frequent mental distress.

Across Texas, 49.3% have one or more chronic conditions; in Hidalgo County the rate is even higher, placing a greater strain on the local economy and the local health care system.

Hidalgo County with chronic illnesses: 54.8%



Hidalgo County with mental distress: 19.9%



Hidalgo County with physical distress: 19.1%



Source: PLACES Public Inquiries (<http://www.cdc.gov/nccdphp/dph>)

12.0% of Texans describe being in poor or fair health* for up to 14 days each month, while another 16.1% struggle with mental distress*.

Poor health and mental distress can both lead to missed days of work, unnecessary emergency room visits, and less participation in civic and community life.

Texans with chronic illnesses: 49.3%



Texans with mental distress: 16.1%



Texans with physical distress: 12.0%



Source: PLACES Public Inquiries (<http://www.cdc.gov/nccdphp/dph>)

When people have health care coverage, it allows them to live longer, healthier, and more productive lives because the day to day impacts of poor health and chronic illness are made manageable with medical support.

HIGH UNINSURED RATES STRAIN THE WHOLE HEALTH CARE SYSTEM

As the number of uninsured and underinsured people rises, so too do emergency department visits.

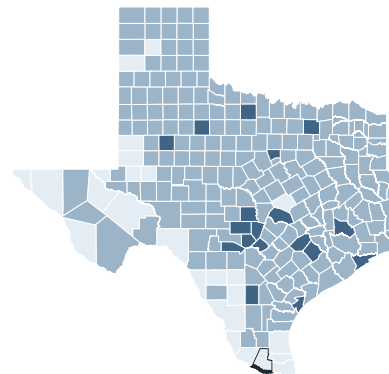
When the uninsured and underinsured cannot access or afford primary care, they sometimes turn to emergency rooms. EDs, by law, must screen and treat people even if they cannot pay. But as a place intended to care for the severely ill or injured, EDs are not intended to provide ongoing treatment. Then rooms are not available for actual emergencies and the services cost more. When people cannot pay, those unpaid bills mean higher prices for everyone else.

This is an expensive way to provide what should be routine care.

Regular checkups improve the odds of early diagnosis and treatment of diseases. Healthier people miss less work or school due to untreated illness or injury. Communities gain higher paying jobs.

Per capita emergency department spending

\$0-\$100 \$100-\$200 \$200+



Source: Institute for Health Metrics and Evaluation (2010-2019)

*Physical distress is described as severe bodily discomfort, pain, or suffering that limits a person's ability to engage in daily activities, often caused by injury, chronic illness, or extreme stress.

*Chronic illness refers to long-term health conditions that can persist for months or years and require ongoing management. Examples include heart disease, cancer, diabetes, and arthritis.