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'I see uninsured people'

We can cover uninsured Texans without additional state tax dollars

By **Ken Janda**, special to the **Houston Chronicle**

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About 12 years ago, I began to see uninsured people -- people without health insurance. Like the little boy in the movie "The Sixth Sense," I soon realized I saw something invisible to most Texans. I'd worked in the insurance industry for decades, yet the uninsured population, and how we should help, had always seemed like someone else's problem. Until now.

Nearly 6 million Texans are uninsured (24 percent of our entire population), including more than 1 million in Harris County. Not surprisingly, uninsured Texans are sicker and die earlier than those with insurance.

Uninsured adults are:

- four times more likely than insured adults to delay or forego preventive care;
- more likely to be diagnosed with a disease in an advanced stage; and
- less likely to receive follow-up care.

When I first started seeing uninsured people, I thought they might be panhandlers at major intersections, or perhaps homeless individuals. While these folks may be

uninsured, I quickly learned the vast majority of uninsured people have jobs, and more than 70 percent of them live *above* the poverty level.

Do you see what I see? Look with me. The uninsured include:

- People working at or near minimum wage who cannot afford or are not eligible for employer-sponsored insurance. Look for them in restaurants, hotels, and retailers, in maintenance roles, and even in our schools.
- People who work for small employers not offering employer-sponsored insurance. For example, construction workers working for independent sub-contractors.
- Entrepreneurs and small business owners who, historically, have struggled to fund individual policies. Look for them in co-working spaces, hair salons, galleries, and onstage, playing music.
- People eligible for Medicaid, Medicare or other programs who have not signed up (perhaps due to steep paperwork requirements, mental illness or substance abuse).
- People uninsured by choice, often young "invincibles," who think they'll never need help. Look for them in startups or running in the gym.

The Affordable Care Act (ACA) is the biggest game changer since the introduction of Medicaid and Medicare in the 1960s. (In 1963, the largest group of uninsured were people over age 65; now virtually 100 percent of that group is covered.) The ACA provides multiple approaches to expanding coverage; yet, some media and state leaders have misled the public to blindly say the ACA ("Obamacare") is bad. There are many aspects of the ACA I would like to change, and I wish we could have a national, serious, adult conversation about the legislation. However, the ACA has been amazingly successful in its first six months, reducing uninsured Americans overall from 17 percent to 13 percent, a net reduction of about 10 million people.

A 2012 Supreme Court decision made the ACA's Medicaid expansion optional, so ACA results vary widely by state. Arkansas and Kentucky cut their rates of uninsured nearly in half. California cut their uninsured by more than 3 million, yet Texas reduced its

uninsured population by only by about 300,000. We were dead last in the country in percentage change.

Texas now has the distinction of having not only the highest percentage of uninsured, at 24 percent, but also overwhelmingly the largest number of the uninsured: 5.8 million people. Texas has about 8 percent of the U.S. population, but 15 percent of the uninsured in the country. This is bad for Texas.

Many well-intentioned Texans oppose expansion of coverage, fearing potential additional state or federal spending. But we already pay for the care of the uninsured; we don't let people die in the street. We have an extremely complex, fragmented system of public hospitals, federally qualified health clinics, charity clinics, and uncompensated care by private providers. We pay for it all with a byzantine financing system of local, state, federal and philanthropic dollars, plus a significant cost-shift to commercially insured patients. You and I pay for uninsured care now via taxes, rate hikes and charitable contributions, and we are not getting our money's worth. We can do much better for our fellow residents, our businesses, and ourselves as taxpayers.

As a state, we cannot let misinformed Obamacare paralysis prevent us from pragmatic solutions. We can expand coverage to uninsured Texans without spending additional state tax dollars and without adding to the federal debt. A growing number of us — including health care professionals, physicians, business leaders, and pragmatic legislators — are ready to roll up our sleeves and create a solution.

If you're willing to join us, start by doing your homework: **Take the 60 minute Health Coverage Challenge**. Then call me or send me a note, and let's find a Texas solution for health coverage.

*Ken Janda is president and CEO of Community Health Choice, a Texas Managed Care Organization. Opinions expressed here and in his blog, **New Healthy Texas**, are his, and do not represent Community Health Choice.*

Read Gray Matters. *It's not somebody else's problem.*

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