

8 reasons Texans are **UNINSURED**

Statistics prove the majority of the uninsured in Texas are U.S. citizens living above the federal poverty level and holding down at least one job. So why aren't our fellow Texans insured? Here are 8 basic reasons people don't have health coverage.



1 **Part-time, seasonal or contract**

workers (1099) not eligible for Employer Sponsored Insurance (ESI)



2 **Eligible for government programs but not enrolled due to process confusion & difficulty**



3 **Unemployed/very low-income** not eligible for Medicaid



4 **Work for small employers** who do not offer group coverage and cannot afford an individual policy



5 **Can't afford cost-sharing of employer-sponsored insurance (ESI),** despite it being offered.



6 **Recent immigrants** not eligible for ESI or government sponsored plans



7 **Denied individual coverage** due to pre-existing conditions

* The Patient Protection and Affordable Care Act legislation will prohibit insurers from denying coverage to adults based on pre-existing coverage in 2014; children are guaranteed coverage under the PPACA now.



8 **The willfully uninsured**

- Young invincibles
- Pay as you go