

Texas Insured and Uninsured Risks Profile

TX Insured Adults (2005):¹

Whites-80.3%

Hispanic-53.4%

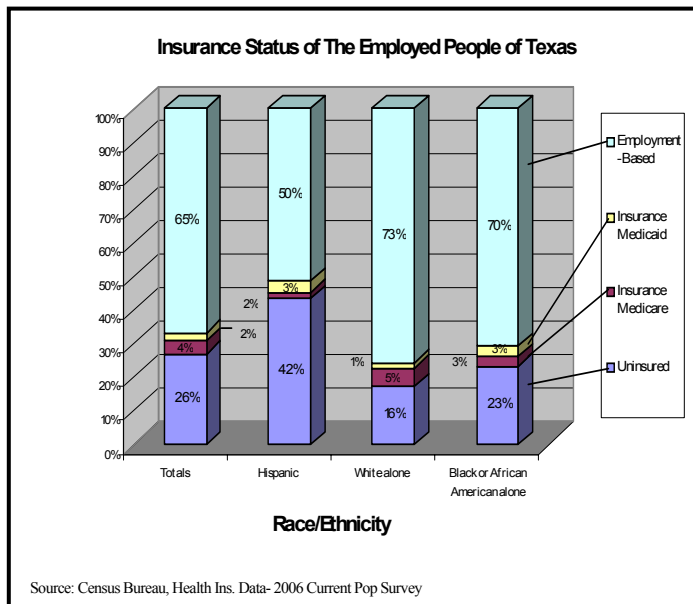
TX - 69.5%

Black- 70.4%

U.S. - 79.5%

Nationally, employer-based health insurance is on the decline, going from 60.4% in 2003 to 59.8% in 2004². While in Texas:³

- 79% of uninsured adults are employed.
- 73% of all businesses (50≤ employees) are small.
- Only 37% of small businesses offer health insurance.
- Only 35% of employees working for small employers who were offered insurance actually enrolled, in comparison to 63% of employees for larger employers.
- 53% of the uninsured are employed in wholesale, retail trade, construction, and manufacturing.



- **7 of 11 Insured Texans have Employment-Based Insurance** especially among Texans who are between the ages of 19-44 (65%).
- **Hispanics are 30% least likely to have Employment-Based Insurance.**
- **Hispanics are at the greatest risk for being employed and uninsured in Texas.**
- **Hispanic children are insured at lower rate (72%) compared to White and Black children.** But Hispanic children are the largest population of Texan children (36%).
- Children under 18 most likely to have Government-sponsored insurance versus Employment-based insurance.

- Family of 4 at FPL 100% (\$20,000) or 200% of FPL (\$40,000) would pay an average of \$9,100/year for private insurance, which is 50% and 23% of their total income respectively.
- Of Insured Children under 19, White children have a 10% greater chance of being insured than any other Texan children.
- Similar to overall healthcare patterns among Hispanics, Elderly Hispanics are least insured in their age group too.⁴
- *Families USA* - it is projected in the next 5 years, health insurance premium for families will increase by 79.6% in TX.⁵

	TX	Hispanic	White	Black
TOTAL 0-19 (31%)	80%	72%	88%	83%
TOTAL 20-64 (56.1%)	70%	53%	80%	70%
TOTAL 65+ (12.9%)	98%	95%	99%	98%

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

¹ Health Ins. Data- 2006 Current Pop Survey, US Census Bureau, www.census.gov

² Health Ins. Data- 2005 Current Pop Survey, US Census Bureau, www.census.gov

³ Texas Department of Insurance 2003

⁴ TX Hispanics 65+ have a 94.4% chance of being insured compared to 100% of Anglos and 98.6% of Blacks

⁵ Paying A Premium: The Adding Cost of Care for the Uninsured in TX, Families USA, June 2005

Texas Uninsured:

TX Uninsured Population (2005):

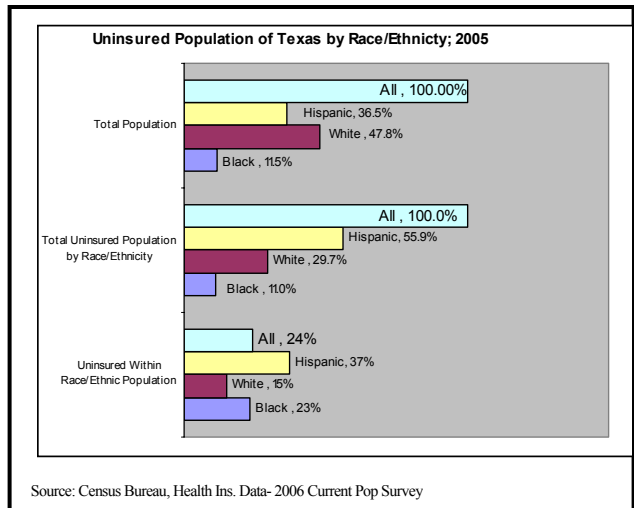
TX - 24% **U.S. - 16%**
 White-15% Hispanic-37% Black- 23%

56% of the Total Uninsured population is Hispanic.

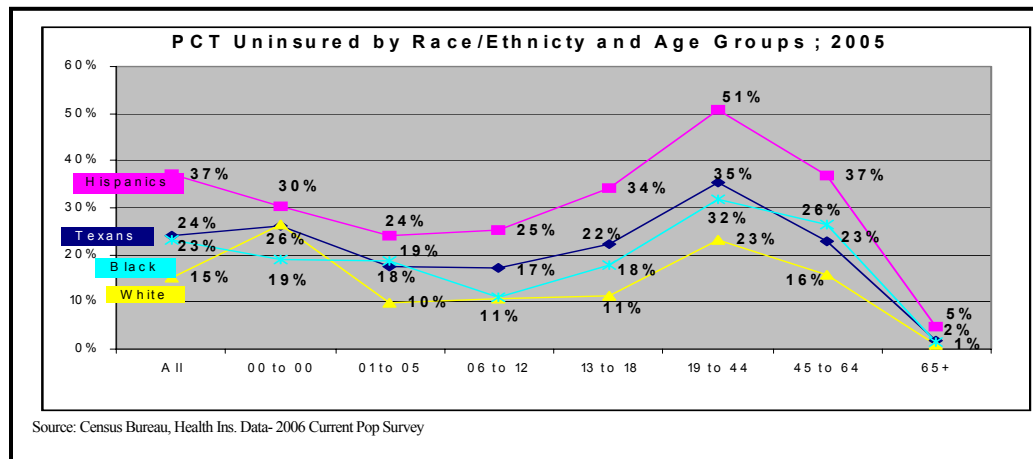
TX Uninsured Children (2005):
TX- 20% (1.4mil) **U.S. - 12%** (9 mil)

White-13% Hispanic-32% Black- 23%⁶

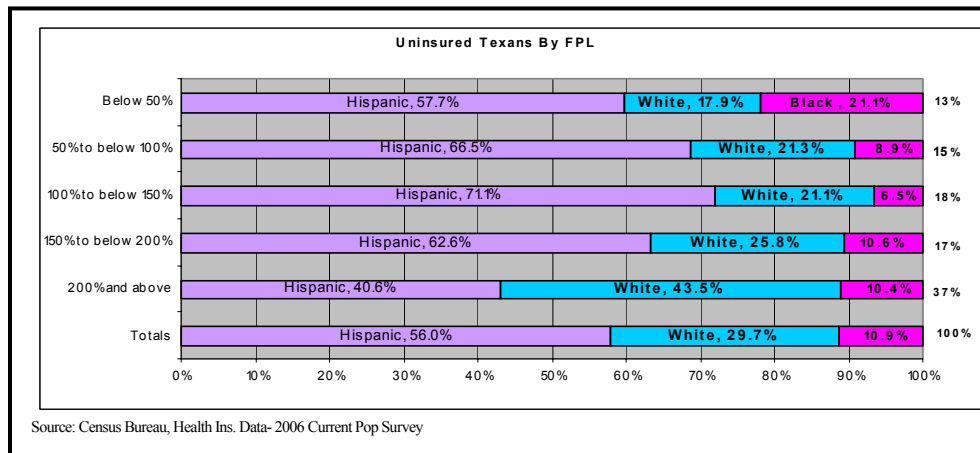
Among the 1.4 million uninsured children 878,000 are Hispanic children.



Working-age Adults 19-44 are most likely to be uninsured



The high-uninsured rate among Hispanics mirrors their poverty levels.

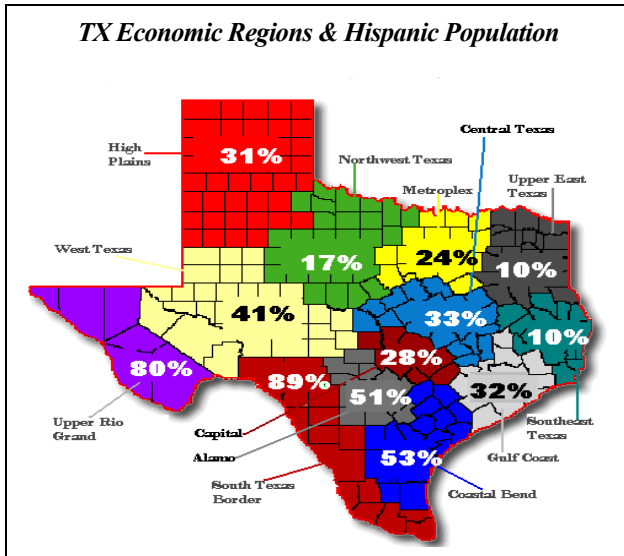
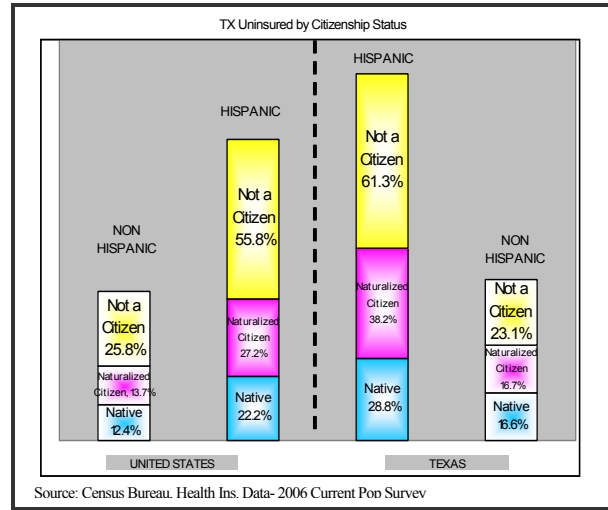


⁶ * The uninsured children by race/ethnicity rate is within their respective population.* Texas State Data Center, County Estimates of Uninsured for Texas, 2005, <http://txsdc.utsa.edu/>

Texas Uninsured: Economic & Border Region Profiles

In Texas, 72% of the uninsured are U.S. citizens; non-citizens comprise 24% of the uninsured.⁷

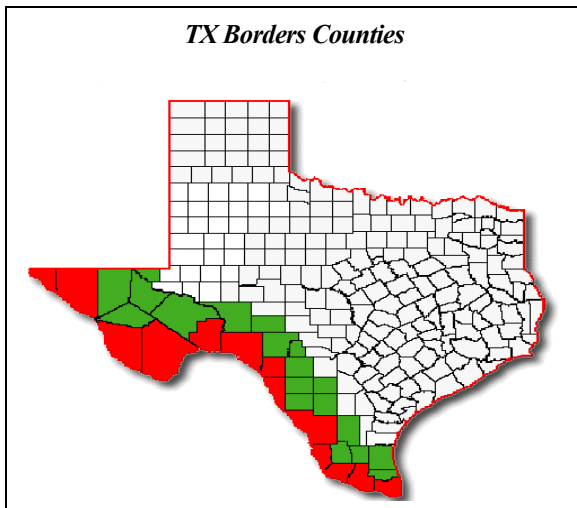
Regardless of legal status, Hispanics are still 2 times more likely to be uninsured compared to non-Hispanics



Economic Regions	Total	Anglo	Hispanic	Black/Other
South Texas Border	33%	10%	35%	27%
Upper Rio Grande	33%	14%	36%	24%
Coastal Bend	25%	13%	33%	23%
West Texas	22%	16%	30%	26%
Alamo	24%	14%	32%	26%
High Plains	21%	16%	30%	26%
Gulf Coast	28%	14%	45%	30%
Capital	20%	14%	31%	21%
Central Texas	18%	13%	31%	21%
Northwest Texas	19%	16%	32%	24%
Metropolplex	24%	13%	47%	23%
Upper East Texas	21%	17%	36%	28%
Southeast Texas	20%	16%	37%	25%

Source: Census Bureau, Health Ins. Data-2000 Current Pop Survey

While border counties exemplified the highest uninsured rates in the state they also comprised 2/3 of the Hispanic majority.



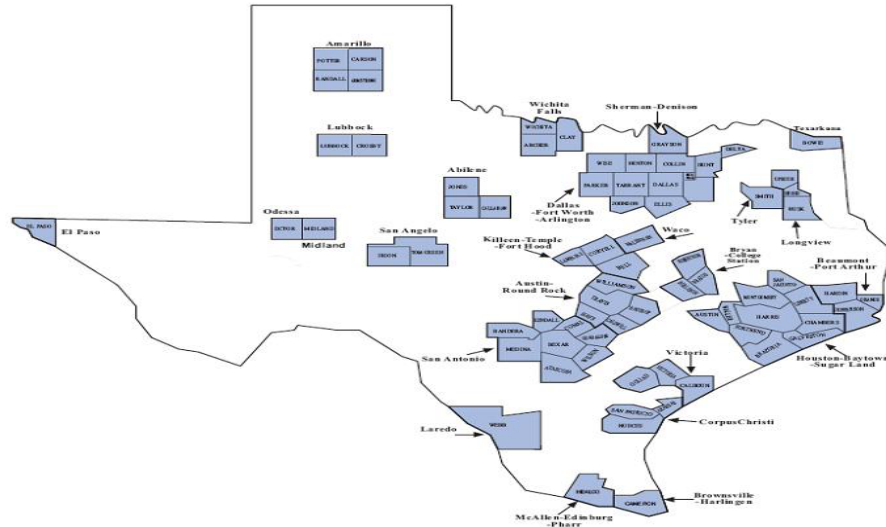
Counties	Population	Uninsured All Ages	Uninsured Under 18
13 Continuous Border Counties	2,155,462	33%	26%
19 Extended Border Counties	212,206	28%	24%
All 32 Border Counties	2,367,668	33%	26%
222 Other Counties	21,200,738	24%	23%

Source: Texas State Data Center, County Estimates of the Uninsured for Texas

⁷ Task Forces on Health Care in Texas: Code Red: The Critical Condition of Health In Texas, April 2006

Texas Uninsured: Texas Metropolitan Statistical Areas

Texas Metropolitan Statistical Areas



Texas Metropolitan Statistical Areas Percent Uninsured

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