

## Implement the Affordable Care Act in Texas

#### Health Insurance Exchange (HIE)

The Affordable Care Act (ACA) will bring about two major changes in 2014 that could reduce the uninsured rate in Texas by 4.4 million newly insured individuals. The first of these changes will be spurred by the Health Insurance Exchange (HIE), an online market where Texans without employer-provided insurance can buy coverage through the HIE, and in which insurance could not be denied. In addition, slidingscale premium assistance would be available for families with low-tomoderate incomes. This can be accomplished by:

- ★ Creating affordable, accessible plans within the Health Insurance Exchange (HIE).
- ★ Supporting a seamless transition for individuals and small business into the HIE.
- ★ Authorizing the Texas Department of Insurance to deny excessive health insurance rate increases.

#### **Medicaid Expansion**

The second major ACA change is to Medicaid. Texans at or near poverty incomes could receive Medicaid coverage, with minimal outof-pocket costs. Currently, Medicaid covers children, pregnant women, senior citizens, and people living with disabilities. The ACA provides funding for states that choose to expand their Medicaid program above the poverty limit.

Texas lawmakers have an opportunity to help thousands of individuals and families get access to care by:

- ★ Implementing the Medicaid expansion option for Texas.
- \* Improving reimbursement rates to CHIP and Medicaid providers.

### **About Methodist Healthcare Ministries**' Policy & Advocacy Agenda

Methodist Healthcare Ministries' (MHM) policy goals support our mission of "Serving Humanity to Honor God," by improving the physical, mental and spiritual health of those least served in the Southwest Texas Conference area of The United Methodist Church.

As a faith-based organization, our public policy agenda and advocacy efforts are guided by the Social Principles of The United Methodist Church, and carried out by:

- ★ Increasing the public's understanding of how health policies impact their communities.
- ★ Strengthening and cultivating relationships with other groups concerned with health policy.
- \* Advocating for policies that enhance the health and well-being of families and their communities.



MHM supports legislative and advocacy initiatives that aim to:

- ★ Increase access to primary care and mental health services in both the public and private sectors.
- ★ Increase state efforts at addressing the prevention of chronic illnesses-particularly obesity and diabetes.
- \* Promote state policies that increase the healthcare workforce for the least served.
- ★ Promote policies that strengthen the social, educational, and economic opportunities that improve health outcomes for
- ★ Support policies that develop Health Information Technology (HIT) for organizations that serve low-income populations.

Other issues MHM supports and monitors include: ★ Improved access to oral health treatment to low-income populations and the uninsured. Improved access to health care for immigrants. Methodist Healthcare Ministries of South Texas, Inc. 4507 Medical Drive • San Antonio, Texas 78229 • (800) 959-6673 www.mhm.org



Texas has the highest rate of uninsured children (21%) and adults (26%) in the nation.

As a last resort, the uninsured will often seek health services in emergency rooms causing Texas families to spend an extra \$1,800 in health insurance premiums.

### Invest in Mental Health Care...

Texas continues to rank 50<sup>th</sup> in overall mental health spending per capita at \$38.38. The national state average is \$122.90, with the highest state spending at \$345.97 per capita. Only 41.7% of children with emotional, developmental, or behavioral problems receive mental health care, placing Texas 50<sup>th</sup> statewide. The wait list for individuals in the community needing mental health services has grown 642% since 2004.

Integration of physical and mental health care systems is also central to increasing the quality and lowering the cost of health care in Texas. Individuals with both chronic physical health and mental health conditions have care costs that are 60-75% higher than those with physical health conditions alone. Lack of access to mental health services leads to multiple complications affecting education and employment.

## The legislature must make a greater investment in mental health care by:

- \* Supporting integrated mental health systems.
- Supporting suspension, rather than complete termination of Medicaid benefits for persons jailed, in psychiatric hospitals, and state hospitals.
- Increasing funding for mental health to accommodate population and caseload growth

More than 20% of adults and children in the state and 52% of youth in juvenile detention facilities have been diagnosed with a mental health condition.

# Reduce Barriers to Women Accessing Preventive Health Services...

Women's preventive healthcare, which includes screenings and annual exams, is a public health issue and should be included as part of basic healthcare services provided to all women, especially low-income women. One in three Texas women of childbearing age has no health insurance, more than any other state.

Even for women with health insurance, accessibility and shortage of providers is an issue. 50% of Texas women live in a Primary Care Health Professional Shortage Area. Nationally, Texas ranks 1<sup>st</sup> in the number of women who have not had a doctor visit in the past year due to cost.

Texas ranks 5<sup>th</sup> in the number of women who have not had a women's health exam (Pap test) in the past three years. Texas is currently above



the national average for cervical cancer incidence and also ranks 2<sup>nd</sup> in the nation for the number of women with diabetes.

The Texas legislature must reduce barriers to women accessing preventive healthcare services by:

- \* Improving access and availability of participating providers.
- ★ Supporting policies that encourage Texas to secure federal funds for women's health programs and family planning.

# Prevent Chronic Illness Such as Obesity and Diabetes...

Preventable illness accounts for approximately 80% of the burden of all illnesses and 90% of all healthcare costs in the United States. Future projections suggest an increase in the number of obese adult Texans from slightly more than 5.3 million in 2010 to nearly 15 million (43% of Texas' adult population) by 2040.

With the increase of chronic illness and lack of prevention-focused interventions, Texas will continue to suffer monetary consequences unless the legislature:

- Supports a comprehensive approach to stimulate behavioral change in nutrition, physical activity, smoking cessation, and preventive screenings.
- ★ Invests in proven community-based programs to increase prevention, education, information, and activities.
- \* Strengthens policies that support healthy nutrition, physical education and health education in public schools.

There are over 5. 7 million Texans currently living in Health Professional Shortage Areas (HPSAs); approximately 6 million live in mental health HPSAs. In the ratio of physicians and RNs to residents, Texas ranks 43<sup>rd</sup> and 45<sup>th</sup> respectively.

## And Strengthen Our Healthcare Workforce.

As the number of residents who acquire health insurance increases due to federal health care reform, so too will the demand for services from providers accepting Medicaid. At present less than one-third of practicing physicians accept Medicaid in Texas.

The Texas legislature must strengthen its health care workforce by:

- ★ Increasing healthcare workforce development programs in locales designated as HPSAs.
- ★ Pursuing public and private funding collaboration for the expansion of medical professional training programs.
- \* Investing in the mental health workforce.