

# AFFORDABLE HEALTH OPTIONS STRATEGY OVERVIEW



T.L.L. TEMPLE FOUNDATION  
EST. 1962  
BUILDING A THRIVING RURAL EAST TEXAS

## OBJECTIVE

East Texans obtain affordable health insurance.

## CHALLENGE

Health insurance is crucial to a family's well-being and financial security. Health insurance offers protection from high, unexpected medical expenses which could push struggling families into poverty. Additionally, health insurance provides access to primary and preventive care leading to better health outcomes. Uninsured people receive less medical care and less timely care leading to worse health outcomes.<sup>1</sup> Financial challenges have been magnified by the pandemic. According to one study, the average charge per COVID-19 patient requiring a hospital stay is \$73,300 without insurance.<sup>2</sup> A medical debt this large could cause financial ruin for many families. Unfortunately, Texas leads all 50 states in the number of uninsured individuals. One of only 12 states which have not expanded Medicaid, Texas has more than 20 percent of adults and 11 percent of children who are uninsured.<sup>3</sup> Within the foundation's service area, some counties have more than 30 percent of adults and 15 percent of children who are uninsured.<sup>4</sup> The County Health Rankings and Roadmaps ranks 15 of our 23 Texas counties in the bottom quartile of the state for health outcomes, and all 23 of our Texas counties, with the exception of Harris county, rank in the lower half.

## OPPORTUNITY

Many individuals are eligible for low-cost or free health insurance. For instance, most currently uninsured adults and young adults have incomes that could make them eligible for marketplace subsidies or Medicaid.<sup>5</sup> Many of the children who lack health insurance coverage are eligible for CHIP and Medicaid, but their families are either not aware of that, or do not know how to enroll. Fortunately, many organizations work diligently to expand coverage for children, protect and invest in children's health in the state budget, and improve outreach and enrollment systems for children and families. Likewise, other organizations work and advocate on behalf of adults to expand public coverage options and ensure that all adults are covered by health insurance regardless of income status.

## STRATEGY

The foundation's strategy to increase the number of children and families that have access to affordable health insurance includes convening cross-system partners, catalyzing new initiatives, and commissioning and/or making use of research to make the case for increased coverage. Additionally, the foundation supports organizations that advocate for affordable health insurance options for all.

*“Within the foundation’s service area, some counties have more than 30 percent of adults and 15 percent of children who are uninsured.”*

<sup>1</sup> [https://www.urban.org/research/publication/why-health-insurance-important/view/full\\_report](https://www.urban.org/research/publication/why-health-insurance-important/view/full_report)

<sup>2</sup> <https://www.fairhealth.org/article/costs-for-a-hospital-stay-for-covid-19>

<sup>3</sup> <https://www.census.gov/library/publications/2019/demo/p30-05.html>

<sup>4</sup> <https://www.countyhealthrankings.org/>

<sup>5</sup> <https://www.commonwealthfund.org/publications/issue-briefs/2016/aug/who-are-remaining-uninsured-and-why-havent-they-signed-coverage>

## FOCUS AREAS

- **Children's Health Insurance:** Increase the number of children and families that have access to affordable health insurance
  - Make grants to organizations that enroll children in CHIP and Medicaid
  - Fund studies/convenings to identify barriers to enrollment for those eligible
  - Fund organizations to proactively move into identified communities to increase enrollment
- **Public Coverage Options:** Support efforts that help people access affordable health insurance options
  - Support advocacy for expanded public coverage options
  - Make grants to organizations advocating for expanding Medicaid or alternate plans
  - Make grants to organizations that advocate through public awareness campaigns
  - Promote the advantages of Medicaid expansion

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## MONITORING PROGRESS

To determine the success of our strategies and efforts we will:

- Monitor the number and percentage of children and adults with health insurance
- Monitor the number and percentage of new enrollees in CHIP and Medicaid
- Review the rankings of foundation counties in the County Health Rankings and Roadmaps
- Monitor access to health care based on the number of visits to providers

## CONTACT INFORMATION

For more information about T.L.L. Temple Foundation or about this strategy, please refer to our website <insert address to home page or to full strategic plan or to education strategy> or contact <insert program officers names and contact info>.

*“There is no doubt that without adequate access to health care, rural East Texans will struggle with their health, have less opportunities, and contribute less to building thriving communities.”*