



**House Insurance Committee  
House Bill 565 by Rep. Garnet Coleman  
Relating to Health Care Coverage in This State  
Tuesday, March 5, 2019**

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Written Testimony Submitted on behalf of  
Texas Medical Association  
Texas Academy of Family Physicians  
Texas Pediatric Society  
American College of Obstetricians and Gynecologists — District XI (Texas)  
Texas Association of Obstetricians and Gynecologists

**I am here representing TMA and the state specialty societies listed above in support of HB 565.** Together, our associations represent more than 53,000 physicians, residents and medical students who care for patients across Texas.

On a variety of indicators, Texas is the envy of other states, including job creation, entrepreneurial zeal, and its bevy of world-renowned universities and medical centers. **Yet while Texas undoubtedly excels in many sectors, on the issue of access to care for working Texans and their children, there is still much room for improvement.**

**That is why we heartily commend Chairman Coleman for his steadfast leadership and commitment to finding a way to increase health insurance coverage for working Texans.** The health of our patients — and our state — depend on Texas forging a solution with all due haste.

- **Texas remains the uninsured capital of the nation.** Despite a thriving economy, the number of Texans who lack coverage is steadily increasing, up from 16 percent in 2016 to 19 percent today.
- According to the state's September 2018 report on maternal mortality and morbidity, **women's lack of coverage for preventive, primary, and specialty care before and after pregnancy contributes to Texas' high rates of poor maternal health outcomes.**
- **One in five uninsured children in the United States reside in Texas. Children are less likely to have coverage when their parents are uninsured, so Texas' rising rate of uninsured bodes ill for the health of the youngest Texans, who will grow up to be the state's future workforce.**
- Many rural hospitals, the lifeblood of rural communities, teeter on the edge of financial solvency in part because of high rates of uncompensated care. Other states have stabilized their rural hospital networks by enacting comprehensive health insurance coverage.

**Texas growing number of uninsured is the Achilles heel of Texas' economic miracle.** As physicians, we know that the lack of coverage harms our patients' health. But it also harms their

ability to be productive, reliable members of society. Uninsured patients often skip cost-effective primary and preventive care, self-medicating or ignoring signs of chronic illness. Sick children cannot go to school, harming their ability to learn. Sick parents cannot work, harming their earnings and buying power. Sick employees contribute to higher absenteeism and decreased productivity, thus lower profits. Ultimately, all Texans pay.

Case in point is my patient, Rose (not her real name). She doesn't make enough to afford private insurance, but earns too much to qualify for Medicaid. She runs her own business and is the primary breadwinner for her family. But lack of health insurance deterred her from having regular doctor visits — despite her hypertension - subsequently contributing to hospitalization for congestive heart failure and lost work. Not only did the lack of health insurance harm Rose's own health, it had a ripple effect on her entire family and community:

- Unable to work, Rose's family struggled to put food on the table and pay its bills;
- As a small business owner, being absent due to extended illness threatened the solvency of her business and the financial well-being of her employees;
- Unable to afford the costs of her hospital stay, the costs of her care went largely unpaid, increasing uncompensated care for the local hospital and doctors.
- High rates of uncompensated care in turn contribute to higher health insurance premiums and property taxes as a result of “cost shifting” – the need to offset losses by either charging more to those who can pay or seeking more subsidies from local taxpayers.

Rose is just one of more than 4.5 million Texan who lack health insurance. Her story is their story. Texas' sky-high rate of uninsured undermines the health of our patients, our communities, and our state.

**Texas' economic health is inextricably tied to the health of Texans.** To ensure Texas can sustain its economic momentum over the long haul, it must invest in its greatest asset – its people. **Thus, Texas can ill afford to wait a day longer for to find a solution – something many other conservative states, including Arkansas and Indiana, have already found or are pursuing.** House Bill 565 provides Texas its own potential roadmap, combining elements of public and private sector reforms that together could pave the way to dramatically reduce Texas' rate of uninsured. If using Medicaid dollars as the means for expanding coverage is unacceptable, Texas should pursue a federal waiver or some other private coverage option to draw down available federal funds and let Texas design a system that works for Texas.

Doing nothing has resulted in our health care system becoming more frayed and has had a negative impact on care for the poor, for women, for those in rural Texas, for those along the border, for those with mental illness. The time to act is now!

Thank you for your consideration.