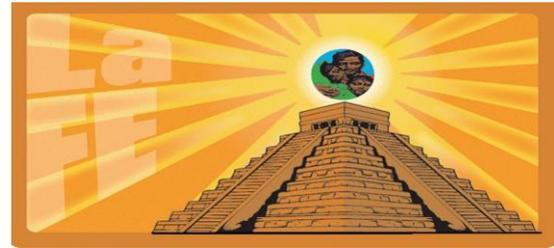




## La Fe Policy Research and Education Center



*Promoviendo Bienestar para Familias y Comunidad con Conocimiento, Confianza y Poder  
Promoting Family and Community Well-Being through Knowledge, Trust, and Empowerment*

### **Latino Enrollment in Obama Care Health Insurance Marketplace American Rescue Plan Act ‘Expansion’**

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**Over 1 million Texas Latino are estimated to be eligible for expanded and new subsidized Qualified Health Plan (QHP) coverage under ‘Obama Care.’**

The American Rescue Plan Act passed in March 2021 extended the eligibility requirements for **insurance premium discounts** through the Affordable Care Act (‘Obama Care’) marketplace for two years. In addition, it **increased the subsidies** for individuals already eligible and expanded them to people earning incomes over 400% of the federal poverty level.

Latinos comprise over 62% (3.2 million) of Texas’s uninsured population; 674,000 are children. These numbers do not include Covid-19 related loss of employment-based health insurance coverage.

Are uninsured Latinos taking advantage of enrollment being extended to [August 15, 2021](#)?

Recent data finds that enrollment is up 16% in 2021 from 2020 and is currently at 1.3 million Texans. Almost three-quarters (73%) of enrollees are returning consumers, and more than half (53%) are low-income individuals who earn between \$12,000 and \$20,000 a year.<sup>1</sup>

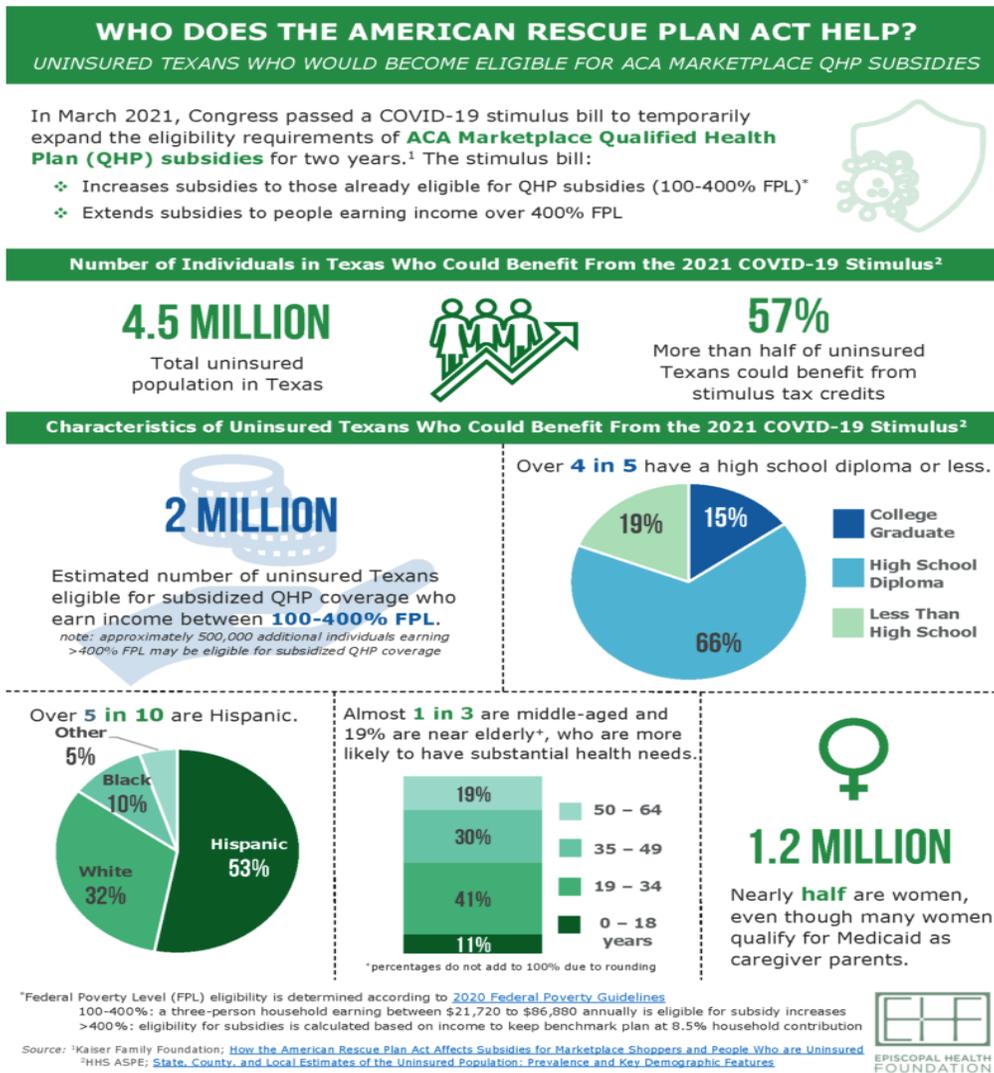
The enrollment numbers show 90% of all Texans participating in ACA plans receive tax credits to help lower their premiums. The average cost of **monthly premiums for enrollees who received tax credits in 2021 dropped by 79% – from \$550 to \$120**. Of the estimated 2 million Texans eligible for ‘Qualified Health Plan’ (QHP) coverage earned between 100 and 400% of the Federal Poverty Level (FPL),

Research results have demonstrated that Obama Care, passed in 2014, has helped reduce the number of uninsured Latinos nationwide. However, Texas’ reductions have been unremarkable, an expected trend given the state’s opposition to all things Obama Care.

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<sup>1</sup> <https://www.episcopalhealth.org/enews/new-ehf-reports-examine-affordable-care-act-enrollment-in-texas-show-how-new-premium-discounts-affect-uninsured-texans/>

Texas' AG Paxon led the failed lawsuit to abolish the ACA,<sup>2</sup> and the state's GOP leadership continues to oppose expanding the Medicaid program to uninsured adults.<sup>3</sup> In addition, limited outreach, restrictive eligibility rules, and the impact of the 'Public Charge' rule all combine to worsen health insurance and care access for Latino families.<sup>4</sup>



**Note:** Infographic and county-level data can be accessed at /

<https://www.episcopalhealth.org/enews/new-ehf-reports-examine-affordable-care-act-enrollment-in-texas-show-how-new-premium-discounts-affect-uninsured-texans/>

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<sup>2</sup> [https://everytexan.salsalabs.org/aca-update\\_copy1?wvpId=bd12bb3d-48c9-4164-93c9-8dec4f07e753](https://everytexan.salsalabs.org/aca-update_copy1?wvpId=bd12bb3d-48c9-4164-93c9-8dec4f07e753)

<sup>3</sup> [https://www.houstonchronicle.com/news/local/article/Medicaid-expansion-for-uninsured-Texans-had-16161656.php?sid=599cec3524c17c50392c97aa&utm\\_source=newsletter&utm\\_medium=email&utm\\_content=&utm\\_campaign=HC\\_TexasTake](https://www.houstonchronicle.com/news/local/article/Medicaid-expansion-for-uninsured-Texans-had-16161656.php?sid=599cec3524c17c50392c97aa&utm_source=newsletter&utm_medium=email&utm_content=&utm_campaign=HC_TexasTake)

<sup>4</sup> Barriers to Medicaid and CHIP Coverage for Eligible but Uninsured Latinx Children: A Texas Case Study, Urban Institute, February 2021.