

Solutions for Affordable, High-Quality Health Care for Texans

The Texas Association of Health Plans advocates for a sound and competitive health insurance market that maximizes private market competition, consumer choice and affordable coverage options. Health plans play an important role in lowering costs and getting the best possible price for hospital stays, doctor visits and prescription drugs.

Despite efforts by health plans to hold down the cost of monthly premiums, the cost of health care is high and still rising all over the country. Americans are more worried about their health care costs than ever. Now is the time for us to make sure all Texans have access to high-quality health care they can afford no matter how much money they make or if they have pre-existing conditions.

Texas health plans are committed to lowering costs, providing high-quality, affordable coverage that protects Texans and their families, and empowering Texans to take control of their health.

Health Coverage Keeps Texans Healthy

Health insurance helps keep families and communities healthy. **In 2017, 83 percent of Texans had some form of health insurance and the other 17 percent did not.** People with health insurance are usually healthier, have their own doctor and receive important preventive health care services. People with health insurance are also better off financially because they are protected in the event of a serious illness or injury. Health insurance providers coordinate care for their members, invest in communities and make sure their members get the care they need.

The Truth About the High Cost of Health Care

The cost of health care is high and still rising, and health insurance costs too much for many hardworking families. As the cost of health care services like hospital stays, medical screenings and prescription drugs continues to increase, the price of insurance has to go up to cover these costs. The truth is that all these problems are worse in Texas. Texas has some of the highest prices, highest health care costs and highest rates of surprise medical bills in the country.

Texas' Surprise Billing Problem:

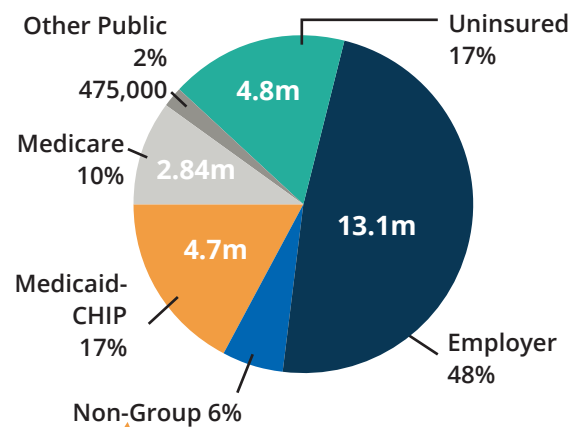
One in three admissions to a Texas emergency room results in a surprise balance bill, while the national average is only one in five



Some of the highest rates of out-of-network ER physicians

Almost 50% of Texas ER Physician Claims are Out-of-Network

Health Insurance Coverage of Texans, 2017

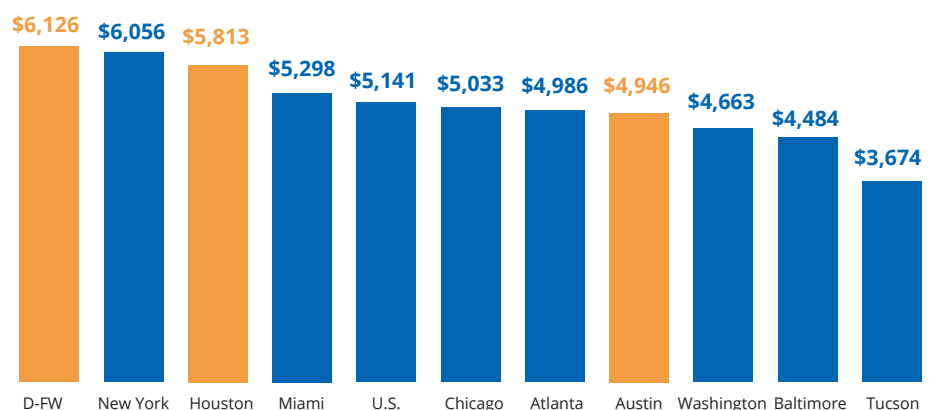


Individual Market: 6% of Texans 1.7 Million People

- Texans with subsidized marketplace coverage: 852,000
- Texans with full-cost non-group insurance: 820,000

Texas' big spending on health care

Texas cites are 1, 3 and 7 on top ten list of health care spending per capita



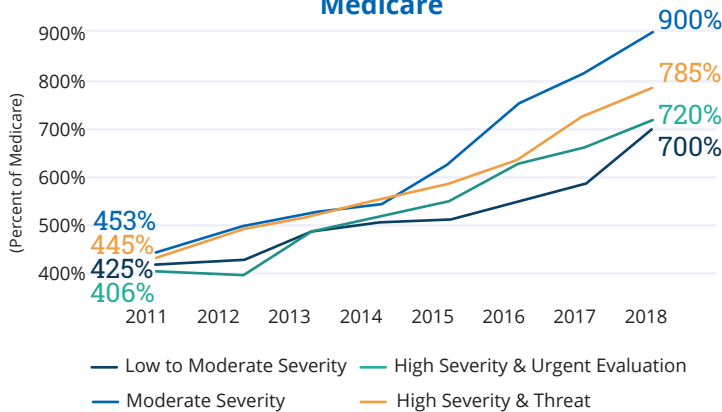
Texas' two most expensive cities are almost double the cost of the 10th most expensive city in the country

Texas' Out-of-Network Emergency Care Problem

has led to outrageous prices, expensive health care and high rates of surprise medical billing

Texas' Emergency Care Prices

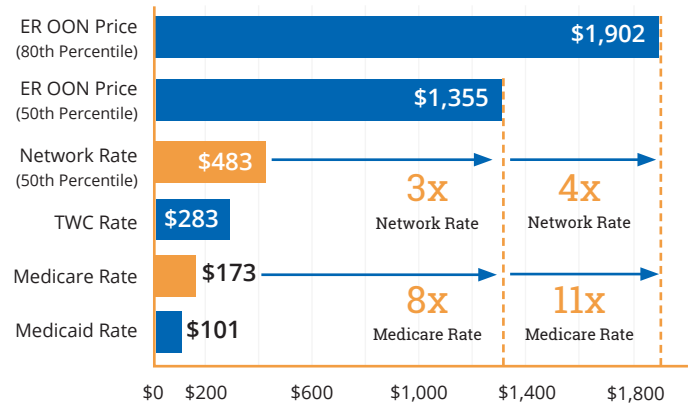
have almost doubled over the past four years — with prices increasing from 500% to 900% of Medicare



Source: FAIR Health, 50th Percentile of FAIR Health 2011-2018, Texas ER Physician Prices as a Percent of Medicare, 2018. Data copyright © 2018, FAIR Health, Inc. All rights reserved. Used by permission. Copying, use and further distribution prohibited.

Texas' Out-of-Network Emergency Care Prices

are extremely high compared to what is usually accepted in the market



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5 Key Solutions to Lower the Cost of Care

Everyone has a part to play in lowering the high cost of health care, improving the quality of health care and protecting Texans from surprise medical bills. Texas health plans are committed to working with doctors, nurses, hospitals and others to make health care affordable for Texans.



Transparency:

Give Texans the power to control their health and expenses by creating real price and network transparency



Protections:

Protect Texans from outrageous prices and unexpected medical bills by ending surprise balance billing



Accountability:

Hold bad actors accountable when they price gouge during a health care emergency or exploit patients through misleading advertising



Affordability:

Give Texans more affordable coverage options by stabilizing the health insurance market and reducing harmful government mandates and regulations



Access:

Ensure Texans have access to high-quality health care coverage they can afford regardless of income or pre-existing conditions

TEXAS ASSOCIATION OF HEALTH PLANS

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This is legislative advertising paid for by the Texas Association of Health Plans (TAHP)

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