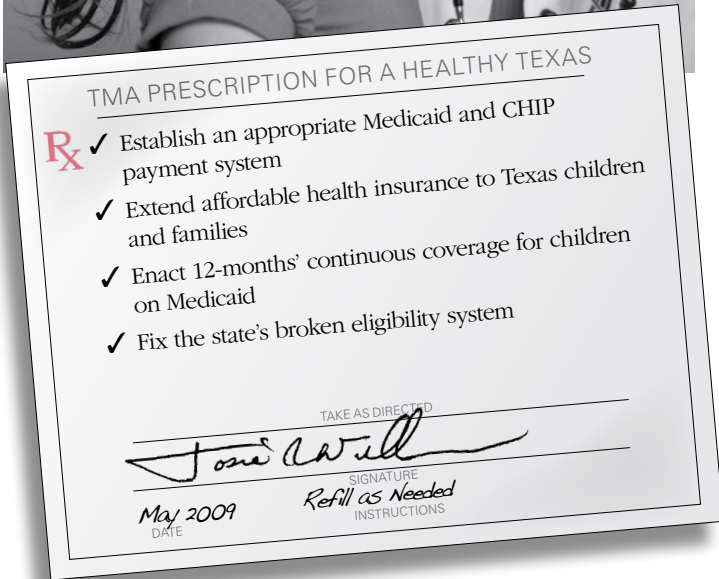


Improve Access to Quality Care



Finding affordable health insurance is one of the most urgent health care problems facing the state. Twenty-five percent of Texans, 5.9 million people, are uninsured. And with the current economic crisis, that situation undoubtedly will grow even worse.

Uninsured patients create higher health care costs for everyone. Without continuous care by a primary care physician or “medical home,” these patients must go to an emergency room or go without care. However, low payment rates prevent many physicians from seeing patients in both Medicaid and the Children’s Health Insurance Program (CHIP). TMA is asking legislators to take these bold steps to make health care more affordable and available to all Texans.



Physicians Caring for Texans

PATIENT AND PHYSICIAN PLATFORM

TMA Strongly Supports:

- **Ensuring that SB 1, the state budget bill, includes funding for TMA’s health coverage priority issues:**
 - Enhance payment rates for physicians in Medicaid and CHIP;
 - Improve funding to hire, train, and maintain sufficient state eligibility workers to process Medicaid and CHIP applications on time;
 - Protect the current prohibition on Medicaid HMO expansion to the Valley; and
 - Extend affordable health insurance for children and families, including 12-months’ coverage for children’s Medicaid and funds to endow the new Healthy Texas program.
- **SB 841** by Sen. Kip Averitt (R-Waco) and **HB 2962** by Rep. Garnet Coleman (D-Houston) to allow families with incomes above 200 percent of poverty to buy into CHIP.
- **SB 6** by Sen. Robert Duncan (R-Lubbock), creating the new Healthy Texas program to help uninsured small businesses obtain affordable health insurance for their employees.
- **SB 76** by Sen. Jane Nelson (R-Lewisville), which creates a child-only insurance product for small employers to offer their employees.
- **HB 1541** by Rep. Sylvester Turner (D-Houston) to achieve 12-months’ coverage in children’s Medicaid.

Medicine’s Messages

- Texas Medicaid will receive an additional \$5.45 billion from the federal stimulus package over the next two years. The time is right to improve Medicaid and CHIP.
- Half of all uninsured children in Texas are eligible but not enrolled in Medicaid and CHIP. Texas should launch programs to educate families about the availability of affordable health insurance for their children and create new options for working families and small businesses.
- Applying 12-months’ continuous coverage is good medicine and good public policy. Children with regular, ongoing access to a physician are more likely to receive cost-effective preventive and primary care.
- To expand the network of physicians participating in Medicaid and CHIP, physician payment rates must be further improved. Physician fees in Medicaid and CHIP lag well behind those paid by Medicare and commercial insurers. Physician practice costs increase about 3 percent annually. If rates are not further improved, it will be difficult to sustain Medicaid and CHIP participation by physicians.
- Small employers need help obtaining affordable health insurance. Fewer than 34 percent of small businesses offer health insurance, though small employers are the bulk of the Texas employment system.
- Most low-income families do not purchase private health insurance or accept it from their employer because it is too expensive. On average, family health insurance coverage costs \$12,000 annually.