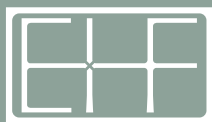


A Closer Look at ACA Marketplace Enrollment in Texas, October 2013 — February 2016: **Key Highlights and Future Implications**



EPISCOPAL HEALTH
FOUNDATION

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Executive Summary

This report provides an overview of the experiences of the past three Open Enrollment Periods (OEPs) in Texas.

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key provision of the Affordable Care Act (ACA) mandates the creation of health insurance exchanges or “marketplaces” in every state to provide individuals with an accessible venue to shop for and purchase private healthcare coverage. Enrollment in marketplace coverage, in general, occurs during specified open enrollment periods (OEP).¹ The first OEP occurred from October 1, 2013 to March 31, 2014 while the second and third marketplace enrollment periods took place from November 15, 2014 to February 15, 2015 and November 1, 2015 to February 1, 2016, respectively.²⁻⁴

This report provides an overview of the experiences of the past three OEPs in Texas. Data and figures presented in this brief are based on analysis of data published each year by the Office of Assistant Secretary for Planning and Evaluation (ASPE). We summarize the demographic characteristics and geographic distribution of marketplace enrollees in Texas and at the county level. In addition, we examine the availability and affordability of Texas marketplace plans as well as patterns in enrollment and plan selection across the enrollment periods.

Our analysis revealed the following findings:

- Texas enrollment figures nearly doubled since first open enrollment period, increasing from 730,000 to 1.3 million, helping to reduce uninsured rates in the state.²⁻⁵
- 86% of Texas marketplace enrollees are receiving federal financial assistance, which cut average monthly premiums costs for consumers by about 75%.²⁻⁴ Returning consumers are generating additional cost savings by shopping around and switching plans every year.²⁰
- Although the ACA continues to help increase health insurance coverage, Texas still has a substantial number of people who are uninsured but eligible to enroll in the marketplace. Two national reports estimated between 700,000 to 1.1 million Texans were eligible for tax credits to purchase marketplace coverage but are not yet enrolled.^{9,19}
- ASPE identified 6 areas of Texas that contain the majority of eligible uninsured people: Dallas-Fort Worth, Houston, San Antonio, Austin, El Paso, and the Harlingen-Weslaco-Brownsville-McAllen area.¹⁹ Moreover, the eligible uninsured population in Texas tend to be Hispanic and young adults.^{8,12}
- While increasing marketplace enrollment will help provide healthcare coverage for millions of Texans, the lack of Medicaid expansion will continue to leave between 760,000 to 860,000 low-income Texans with no access to care. This is an issue that the state legislature must address to expand health coverage in Texas.^{18,22}

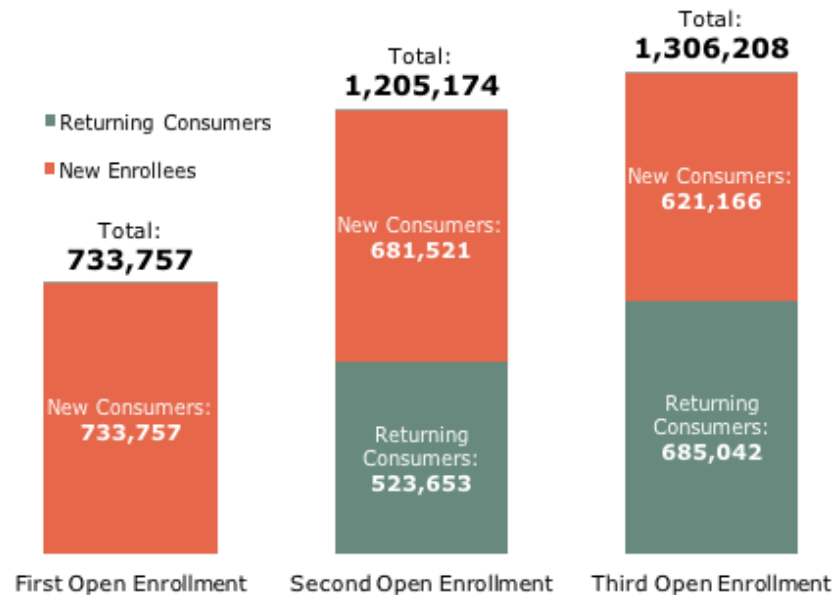
Large Enrollment Numbers in Texas Helped Reduce Uninsured Rate

Number of enrollees in Texas nearly doubled since first open enrollment period.²⁻⁴ Over 730,000 Texans purchased healthcare coverage through the marketplace during the initial open enrollment period, outpacing all other states except California and Florida.² As demonstrated in **Figure 1**, the number of Texas enrollees jumped to 1.2 million Texans during the second OEP,

which was a 64% increase from the previous year.³ Enrollment in Texas then grew by an additional 8% with 1.3 million Texans signing up for coverage during the third OEP.⁴ Along with the sharp growth in total enrollment, the Texas marketplace is experiencing a steady increase in the number of returning consumers suggesting that not only are Texans enrolling in large numbers, but they are also maintaining their marketplace coverage over time.

Number of enrollees in Texas nearly doubled since first open enrollment period

Figure 1. Total number of marketplace enrollees in Texas by enrollment type



Texas has seen significant reductions in uninsured rates since the implementation of the marketplace. As reported in **Issue Brief #21**, data from the Health Reform Monitoring Survey (HRMS-Texas) indicated that in 2013, before the introduction of the marketplace, 25.5% of adult Texans ages 18-64 lacked healthcare coverage.⁵ That rate dropped by 7 percentage points with only 18.5% of non-elderly adults Texans being uninsured in 2015.⁵ As shown in **Figure 2.**, these findings were consistent with

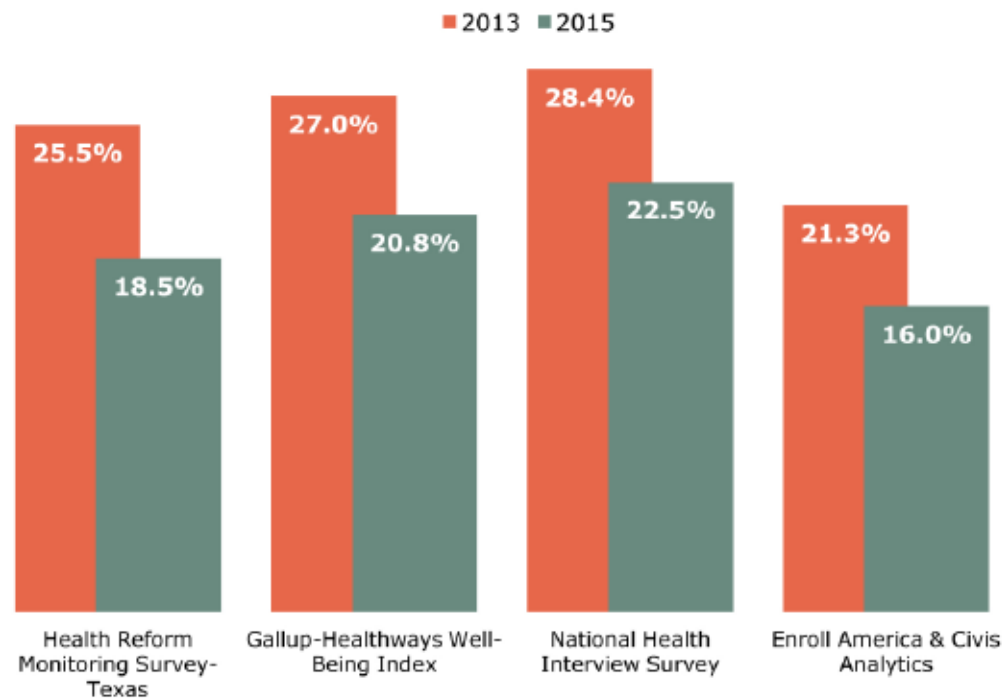
data from a variety of private and public surveys. For example, data from the National Health Interview Survey revealed that the uninsured rate among non-elderly adult Texans dropped by 5.9 percentage points from 2013 to 2015.⁶ Similarly, data from Enroll America found a 5.3 percentage point reduction and the Gallup-Healthways Well-Being Index survey found a 6.2 percentage point reduction in uninsurance among adult Texans during this same time frame.^{7,23}

Multiple surveys found consistent declines in uninsured rate in Texas from 2013 to 2015

Figure 2. 2013 and 2015 uninsured rate for adult Texans (ages 18 to 64) across multiple surveys

Source:

Health Reforming Monitoring Survey (HRMS – Texas), the Gallup-Healthways Well-Being Index, the CDC's National Health Interview Survey, and Enroll America/Civis Analytics



Texas still has a large population of non-enrolled people who are eligible for tax credits to purchase marketplace coverage. Despite these meaningful increases in Texans getting coverage through the marketplace, Texas still maintains the highest uninsured rate in the country.^{5,6,7,23} While the state government's rejection of Medicaid expansion and the considerable undocumented immigrant population play major roles in the high uninsured numbers in Texas, part of the problem is also a substantial number of tax-credit eligible Texans not enrolled in coverage. In 2014, ASPE estimated that 2.2 million Texans were uninsured and eligible to receive premium tax credits.⁸ A more recent analysis by the Kaiser Family Foundation estimates the number of tax credit eligible Texans was about 1.8 million.⁹ Yet, in the latest open enrollment period, only about 1.1 million Texans

enrolled in coverage and received premium tax credits suggesting that there may be an estimated 700,000 to 1.1 million Texans who are eligible for tax credits but not enrolled in coverage. (**Figure 3.**) Furthermore, in November of 2015, ASPE published a list of the 60 "designated market areas" in the US that had the largest number of people who were uninsured yet still not enrolled in the marketplace.¹⁹ Six areas in Texas made the list: Dallas-Fort Worth, Houston, San Antonio, Austin, El Paso, and the Harlingen-Weslaco-Brownsville-McAllen area. These areas combined had an estimated 1,233,000 Texans who were eligible for enrollment but were still uninsured.¹⁹ Thus, the need to strengthen current strategies and policies to boost enrollment is decisive to increasing access to care and improving the stability of the healthcare insurance marketplace in Texas.

ASPE Estimate of Tax Credit Eligible
Population in Texas: **2,193,000**

KFF Estimate of Tax Credit Eligible
Population in Texas: **1,807,000**

Total Texas Enrollees Receiving
Financial Assistance: **1,093,573**

Number of Texas enrollees receiving tax credits was smaller than estimates of tax credit eligible population

Figure 3. Total number of marketplace enrollees receiving tax credits in Texas as compared to ASPE and KFF estimates of tax credit eligible population

Source: Assistant Secretary for Planning and Evaluation (ASPE); Kaiser Family Foundation (KFF)

Demographic and Geographic Characteristics of the Texas Enrollment Population

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hile the Texas enrollees are very racially and ethnically diverse, Hispanics are underrepresented among the enrollment population. Since the start of the marketplace enrollment in 2013, the majority of enrollees in Texas were from racial and ethnic minority populations.²⁻⁴ Despite the diversity of enrollees, Hispanics are much smaller percent of the enrollment population in Texas compared to estimates of the eligible uninsured.^{8,10} (**Figure 4.**) Before the introduction of the marketplace, ASPE estimated that 50% of all uninsured people in Texas who were eligible to enroll in coverage through the marketplace were Hispanic.^{8,10} Yet over the last three years, only 35% of people who enrolled in coverage through the marketplace have been Hispanic.²⁻⁴ This reaffirms the conclusions we reported in EHF **Issue Brief #22** that strengthening outreach and enrollment to Hispanics in Texas is critical.

Latinos account for 50% of eligible uninsured, but only 35% of Texas marketplace enrollees

Source: Assistant Secretary for Planning and Evaluation (ASPE); 2013 American Community Survey

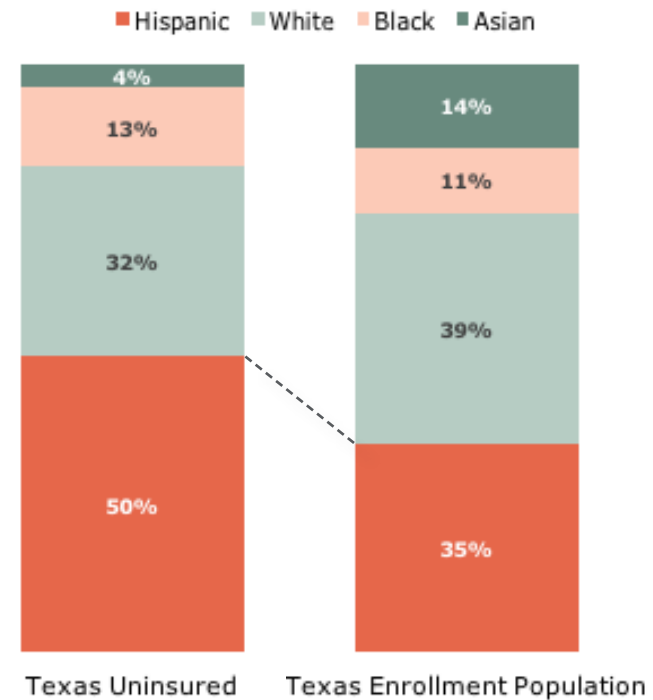


Figure 4. Comparison of racial distribution of eligible uninsured population in Texas (2013) & average ACA enrollment population in Texas (2014-2016 OEPs)

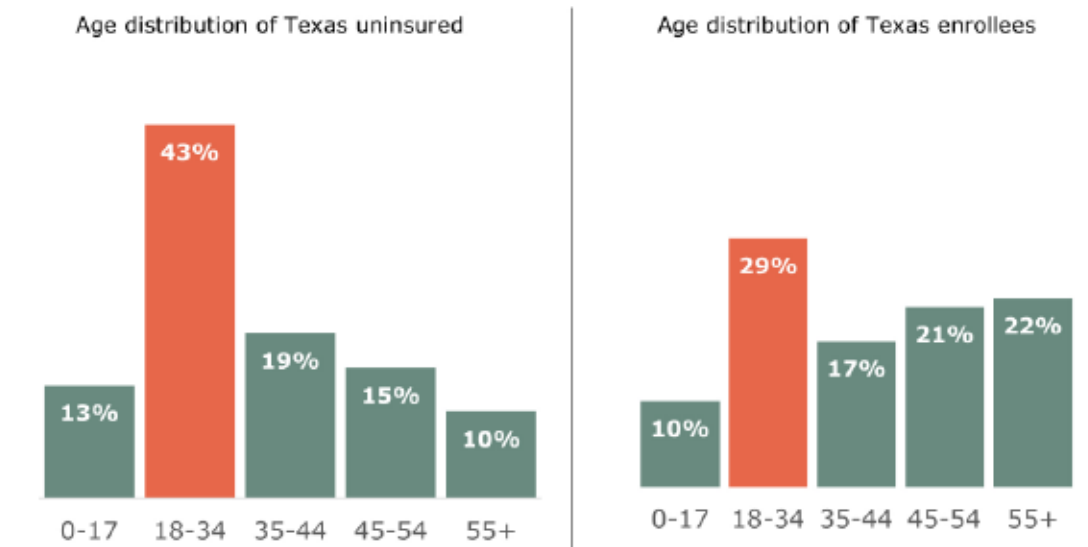
Young adults account for 43% of the eligible uninsured population in Texas, but only 29% of Texas marketplace enrollees. Historically, young adults ages 18 to 34 are the most likely age group to lack healthcare coverage.^{24,25} Prior the introduction of the ACA marketplace, 43% of the uninsured population in Texas that was eligible to enroll in the marketplace was between the ages of 18-34.^{8,10} Since then, a large number of young adults have enrolled in coverage through the marketplace.²⁻⁴ However, compared to the eligible uninsured, the age distribution

of Texas enrollees is relatively older as seen in **Figure 5**. ASPE research published in 2016, also concluded that while young adults have enrolled in the marketplace in large numbers, 50% of the population that is eligible and uninsured is still 18 to 34 years of age.¹² Increasing the participation of young adults is critical to the long-term success and stability of marketplace risk pools. As we noted in **Issue Brief #23**, there are a variety of creative strategies and practices to increase enrollment for young adults.²⁴

Young adults account for 43% of eligible uninsured, but only 29% of Texas marketplace enrollees

Figure 5. Comparison of age distribution of eligible uninsured population in Texas (2013) & average ACA enrollment population in Texas (2014-2016 OEPs)

Source: Assistant Secretary for Planning and Evaluation (ASPE); 2013 American Community Survey



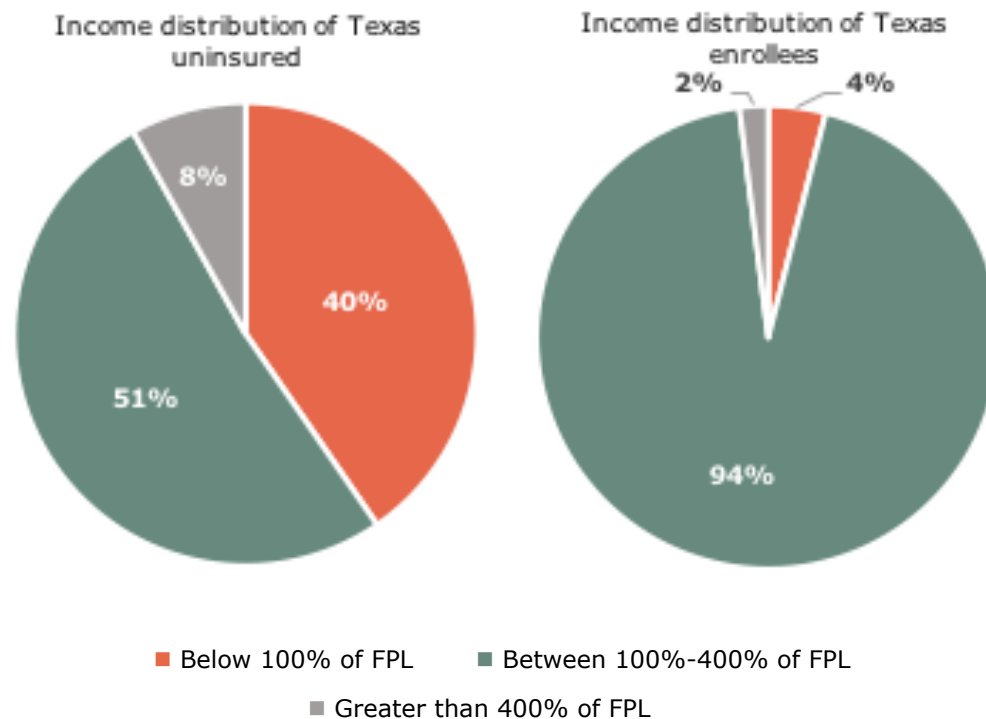
The overwhelming majority of Texas enrollees had household incomes between 100 to 400% of the federal poverty level (FPL).²⁻⁴ When the ACA was passed, the marketplace was intended to help low-to-moderate income people to buy private insurance coverage with federal financial assistance.¹ Therefore, eligibility for financial assistance was based, in part, on having an annual household income between

100% of FPL and 400% of FPL.¹ Data over the last three years clearly demonstrates that this segment of the population enrolled in coverage through the marketplace much at higher numbers than other income groups. In fact, 94% of all Texas enrollees had incomes between 100-400% of FPL (**Figure 6.**) indicating that receipt of financial assistance is a strong driver of enrollment in the marketplace.²⁻⁴

Texans living below poverty line were 40% of eligible uninsured, but only 4% of marketplace enrollees

Figure 6. Comparison of income distribution of eligible uninsured population in Texas (2013) & average ACA enrollment population in Texas (2014-2016 OEPs)

Source: Assistant Secretary for Planning and Evaluation (ASPE); 2013 American Community Survey



Marketplace enrollment in Texas was concentrated in urban, metropolitan areas, which are also the areas with the highest number of uninsured.²⁻⁴ In the

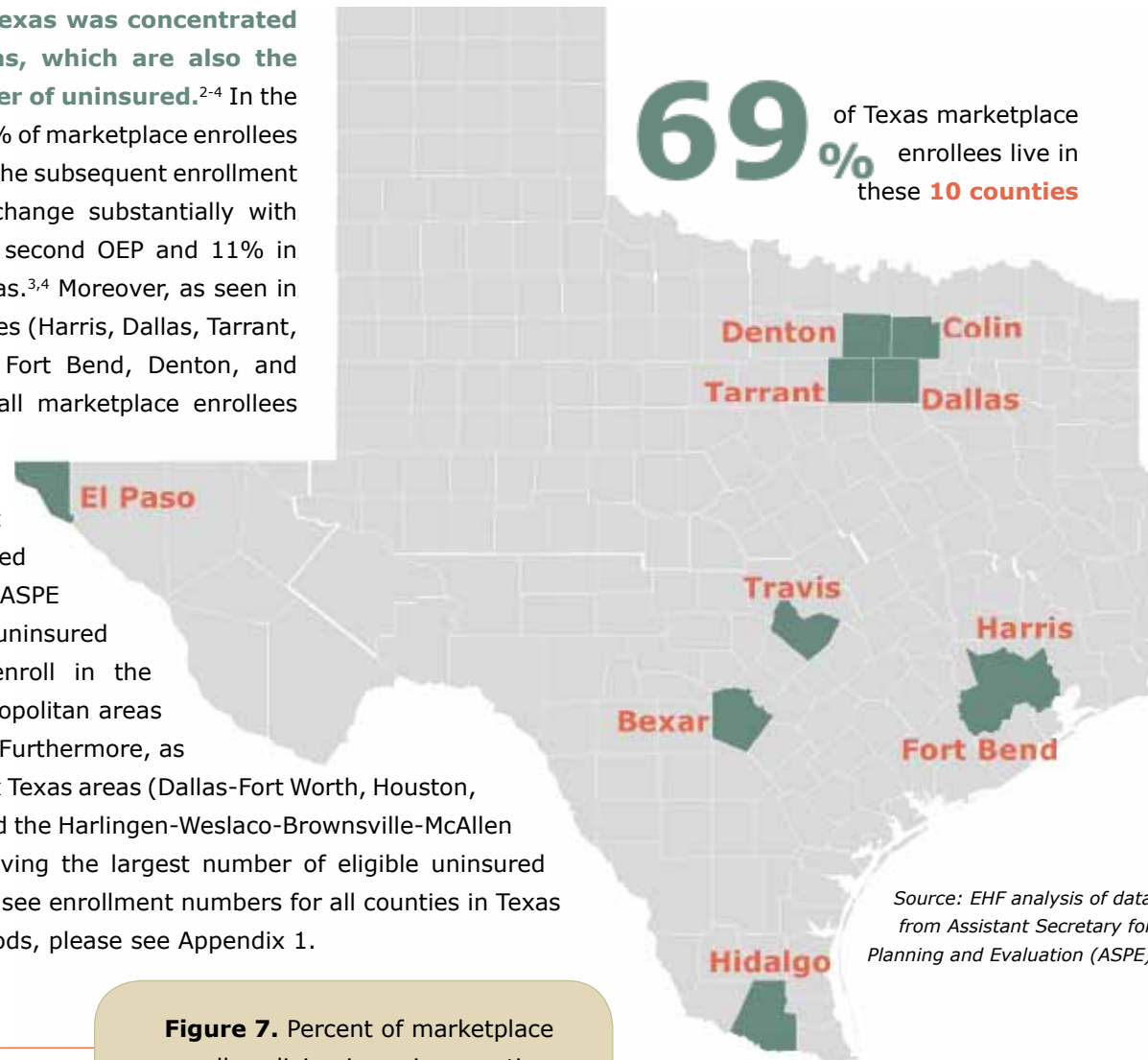
first open enrollment period, 10% of marketplace enrollees in Texas lived in rural areas.² In the subsequent enrollment periods that percent did not change substantially with 12% of Texas enrollees in the second OEP and 11% in the third OEP living in rural areas.^{3,4} Moreover, as seen in

Figure 7., just ten urban counties (Harris, Dallas, Tarrant, Bexar, Travis, El Paso, Collin, Fort Bend, Denton, and Hidalgo) represented 69% of all marketplace enrollees in Texas.²⁻⁴ While enrollment

is concentrated around urban areas, it must be clarified that the vast majority of the uninsured in Texas reside in urban areas. ASPE

estimates revealed that 86% of uninsured people who are eligible to enroll in the marketplace live in urban, metropolitan areas while 14% lived in rural areas.⁸ Furthermore, as

we mentioned previously, the six Texas areas (Dallas-Fort Worth, Houston, San Antonio, Austin, El Paso, and the Harlingen-Weslaco-Brownsville-McAllen area) identified by ASPE as having the largest number of eligible uninsured people are all urban areas.¹⁹ To see enrollment numbers for all counties in Texas across all three enrollment periods, please see Appendix 1.



Source: EHF analysis of data from Assistant Secretary for Planning and Evaluation (ASPE)

Figure 7. Percent of marketplace enrollees living in major counties

Federal Subsidies Significantly Cut Costs to Texas Enrollees

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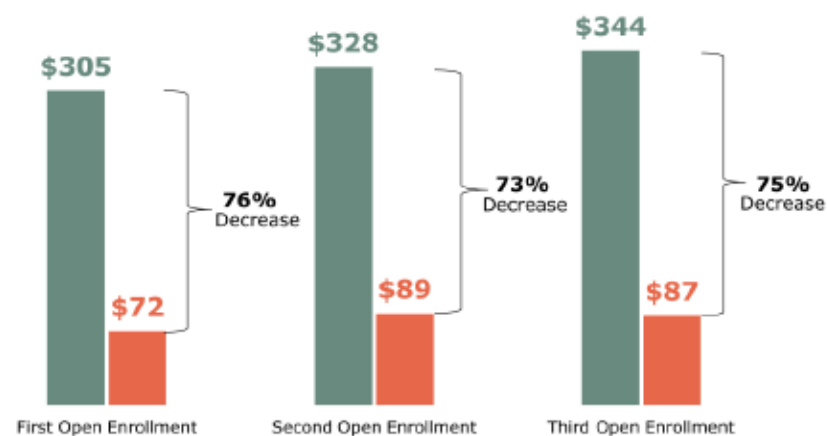
ost Texas enrollees are receiving federal financial assistance, which dramatically reduces premium costs for consumers.²⁻⁴ To ensure the affordability of healthcare coverage purchased through the marketplace, the ACA established federal financial assistance mainly in the form of premium tax credits.¹ Across all enrollment periods, 84-86% of Texas enrollees received premium tax credits to enroll in coverage.²⁻⁴ As shown in **Figure 8**., this federal financial assistance

is providing Texas enrollees with significant reductions in monthly premiums. Before the application of premium tax credits, the average premiums for marketplace plans ranged from \$305 per month in the first OEP to \$344 per month in the third OEP. After federal tax credits were applied, Texans experienced, on average, a 75% reduction in monthly premiums with average premiums dropping to \$72 per month in the first OEP to \$87 per month in the third OEP.²⁻⁴ In addition to tax credits, people with incomes between 100% to 250% of FPL who select a silver plan are also eligible for a supplementary cost sharing subsidy, which 57-59% of Texas enrollees have received.²⁻⁴

There were large differences in monthly premiums for Texas enrollees before and after applying financial assistance

Figure 8. Average monthly premiums for Texas enrollees before and after application of premium tax credits, by open enrollment period

Source: Assistant Secretary for Planning and Evaluation (ASPE)



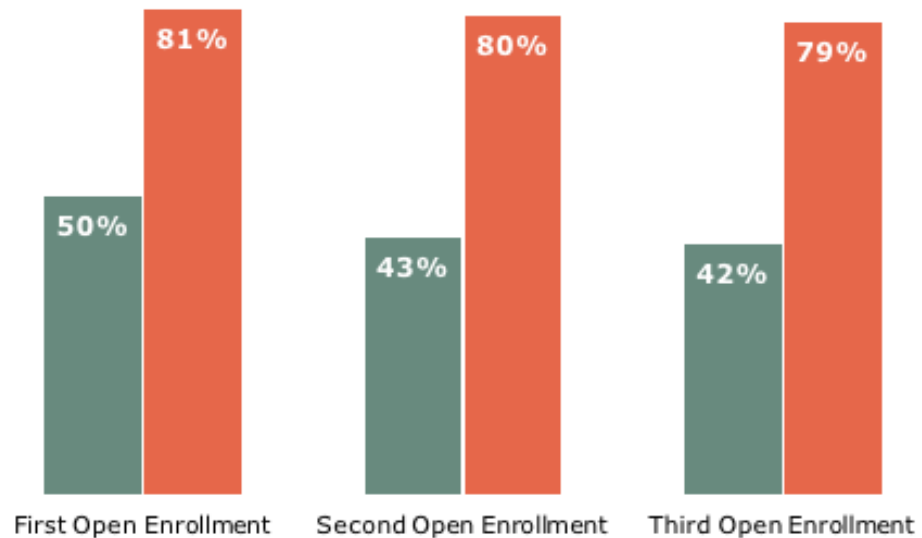
Premiums cost are not the only variable Texas enrollees are considering when selecting plans. **Figure 9.** demonstrates that across the enrollment periods an average of 80% of Texas enrollees who received financial assistance had the option of selecting a plan with an average premium of \$50 or less.²⁻⁴ However, only about 42-50% of Texas enrollees actually selected

a plan with a premium of \$50 or less.²⁻⁴ This indicates that Texas consumers may be weighing factors other than low premiums, such as deductibles, coverage type, co-pays, and provider networks. Other indicators that Texas enrollees are becoming more engaged and informed consumers is the increase in active re-enrollment among returning consumers and the increase in plan switching.

Most Texas enrollees could have selected a plan with a monthly premium of \$50 or less, but less than half did

Figure 9. Percent of Texas enrollees with tax credits who selected a plan with a monthly premium of \$50 or less versus the percent who could have, by open enrollment period

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Source: Assistant Secretary for Planning and Evaluation (ASPE)



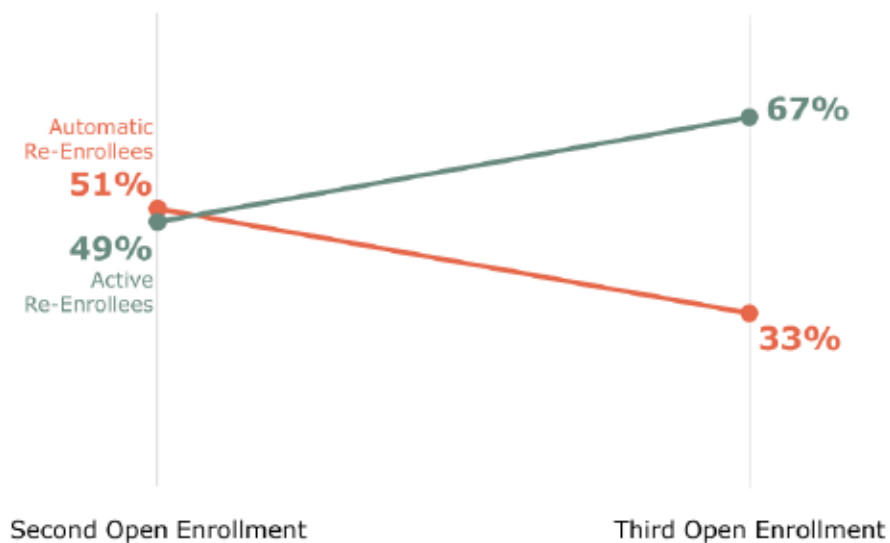
Returning enrollees are opting for active re-enrollment rather than automatic re-enrollment. Consumers who enroll in the marketplace have the option of either automatically re-enrolling in the same plan or actively selecting a plan during the next open enrollment period.^{3,4} Premium costs change each year. Thus, electing to automatically re-enroll in your current plan without checking to see if the costs increased relative to other plans in the marketplace can be a gamble for consumers. Fortunately, current trends, as shown in **Figure 10.**, reveal that more returning consumers in Texas are deciding to be active participants in the process of selecting their healthcare coverage. In the second OEP, about half of Texas returning enrollees were

actively selecting plans in the marketplace and half were just automatically re-enrolling in the same plan.³ During the third OEP, however, 2 out of every 3 re-enrollees in Texas decided to actively log into healthcare.gov and select a plan instead of automatically re-enrolling in the same plan.⁴ Given the changes in insurance premiums each year and the variation in premiums costs across insurance companies, actively shopping around for plans and switching can lead to consumers finding more affordable plans. In fact, Texas re-enrollees saved \$276, on average, in the second OEP and \$447 in the third OEP by shopping around and switching plans.²⁰

Texas re-enrollees are increasingly deciding to actively re-enroll instead of automatically re-enrolling

Figure 10. Proportion of Texas marketplace re-enrollees who were active re-enrollees versus automatic re-enrollees during the second and third open enrollment period

Source: Assistant Secretary for Planning and Evaluation (ASPE)



Conclusion

The fourth open enrollment period is scheduled to begin on November 1, 2016. Millions of people will be expected to log on to Healthcare.gov and enroll in healthcare coverage for themselves and their families to ensure they will have access to healthcare they need for the coming new year. We hope this issue brief will inform the policies and practices established by the providers, community organizations, and policymakers to assist people in getting healthcare coverage. The uninsured rate in Texas continues to decline as enrollment numbers increase. Despite fears of rampant, out-of-control premium costs²¹, we found that federal subsidies



are actually providing low-and-moderate income Texans with access to affordable coverage. To build on this progress, Texas enrollment efforts must target population groups that were underrepresented in the last three open enrollment periods: young adults and Hispanics.



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Appendix 1. Total Number of Marketplace Enrollees in Texas by Open Enrollment Period (OEP)

County Name	First OEP	Second OEP	Third OEP
Anderson	631	1,215	1,328
Andrews	233	425	428
Angelina	1,213	2,436	2,846
Aransas	540	1,214	1,345
Archer	41	268	266
Armstrong		35	49
Atascosa	1,266	2,301	2,094
Austin	721	1,206	1,344
Bailey	146	263	287
Bandera	435	873	932
Bastrop	2,104	3,518	3,623
Baylor		80	103
Bee	344	789	835
Bell	3,959	7,659	8,521
Bexar	61,583	94,093	92,692
Blanco	271	547	670
Borden		12	24
Bosque	148	730	799
Bowie	1,235	2,502	2,834
Brazoria	7,893	12,868	13,453

County Name	First OEP	Second OEP	Third OEP
Brazos	2,644	4,905	5,790
Brewster	262	473	544
Briscoe		51	76
Brooks	249	414	287
Brown	425	1,006	1,126
Burleson	245	532	694
Burnet	1,150	2,101	2,315
Caldwell	930	1,596	1,525
Calhoun	388	693	791
Callahan	126	345	507
Cameron	10,432	18,256	20,406
Camp	200	426	466
Carson		132	177
Cass	392	938	1,020
Castro	110	253	282
Chambers	590	1,009	1,004
Cherokee	775	1,390	1,603
Childress	71	157	165
Clay	129	306	287
Cochran		82	95
Coke		72	105
Coleman	104	286	338

County Name	First OEP	Second OEP	Third OEP
Collin	27,836	45,870	49,542
Collingsworth		62	103
Colorado	411	1,002	1,068
Comal	2,833	5,426	5,740
Comanche	252	519	599
Concho		95	134
Cooke	600	1,161	1,347
Coryell	558	1,217	1,419
Cottle		38	41
Crane	57	103	138
Crockett	79	118	127
Crosby		198	223
Culberson	83	101	113
Dallam	126	263	292
Dallas	83,292	128,502	132,637
Dawson	159	345	353
Deaf Smith	324	561	606
Delta		134	159
Denton	20,703	34,158	38,884
DeWitt	293	653	745
Dickens		60	55
Dimmit	247	460	609

County Name	First OEP	Second OEP	Third OEP
Donley	49	92	132
Duval	151	347	430
Eastland	229	583	785
Ector	2,250	4,308	4,760
Edwards		90	99
El Paso	32,624	55,131	62,922
Ellis	3,470	6,335	7,262
Erath	728	1,470	1,597
Falls	120	504	596
Fannin	353	1,016	1,117
Fayette	375	892	1,063
Fisher		111	140
Floyd	70	208	200
Foard		45	42
Fort Bend	26,697	41,978	47,509
Franklin	199	432	487
Freestone	229	545	611
Frio	455	804	742
Gaines	115	310	459
Galveston	7,755	12,979	14,080
Garza	81	138	156
Gillespie	821	1,514	1,374

County Name	First OEP	Second OEP	Third OEP
Glasscock		48	72
Goliad	106	218	291
Gonzales	268	705	674
Gray	275	510	607
Grayson	2,114	4,097	4,366
Gregg	2,287	4,241	4,892
Grimes	293	801	934
Guadalupe	2,664	4,765	4,856
Hale	486	942	1,035
Hall		98	119
Hamilton	159	339	373
Hansford	55	173	209
Hardeman	53	149	152
Hardin	694	1,582	1,800
Harris	137,548	226,789	239,656
Harrison	1,083	2,090	2,466
Hartley	61	145	172
Haskell	71	242	291
Hays	5,559	8,922	10,037
Hemphill		106	116
Henderson	1,702	3,136	3,412
Hidalgo	21,190	35,056	38,134

County Name	First OEP	Second OEP	Third OEP
Hill	538	1,336	1,418
Hockley	227	569	666
Hood	1,381	2,388	2,583
Hopkins	479	1,225	1,288
Houston	256	521	587
Howard	465	943	1,091
Hudspeth	114	214	271
Hunt	1,832	3,353	3,494
Hutchinson	275	488	554
Irion		44	65
Jack	98	253	324
Jackson	256	460	451
Jasper	772	1,429	1,563
Jeff Davis	51	96	85
Jefferson	5,187	8,407	8,390
Jim Hogg	84	145	171
Jim Wells	881	1,590	1,724
Johnson	3,599	6,249	6,770
Jones	157	461	548
Karnes	195	466	452
Kaufman	2,633	4,608	4,781
Kendall	732	1,407	1,587

County Name	First OEP	Second OEP	Third OEP
Kent		26	27
Kerr	998	2,027	2,311
Kimble	84	148	224
Kinney		88	123
Kleberg	450	945	1,031
Knox		143	182
La Salle	128	287	283
Lamar	579	1,512	1,542
Lamb	210	562	553
Lampasas	233	557	649
Lavaca	328	653	675
Lee	254	604	662
Leon	136	561	675
Liberty	1,362	2,587	2,792
Limestone	274	656	757
Lipscomb		62	82
Live Oak	219	377	431
Llano	394	913	1,052
Lubbock	4,827	8,417	9,395
Lynn	70	186	162
Madison	96	349	391
Marion	226	390	417

County Name	First OEP	Second OEP	Third OEP
Martin		105	146
Mason	93	177	192
Matagorda	795	1,531	1,602
Maverick	1,610	2,644	2,814
McCulloch	85	191	270
McLennan	3,722	7,150	7,858
McMullen		42	50
Medina	1,096	2,096	2,053
Menard		96	93
Midland	2,189	3,948	4,654
Milam	214	654	812
Mills	56	186	192
Mitchell	75	174	213
Montague	250	733	796
Montgomery	11,287	20,042	23,072
Moore	178	426	541
Morris	76	407	422
Motley		24	34
Nacogdoches	754	1,732	2,832
Navarro	768	1,701	1,867
Newton	148	434	496
Nolan	165	372	452

County Name	First OEP	Second OEP	Third OEP
Nueces	6,286	10,952	12,798
Ochiltree	112	303	354
Oldham		43	84
Orange	1,271	2,343	2,367
Palo Pinto	501	1,134	1,313
Panola	160	692	847
Parker	2,595	4,865	5,580
Parmer	65	217	274
Pecos	233	493	505
Polk	954	1,885	2,127
Potter	1,411	2,789	3,223
Presidio	200	305	269
Rains	260	500	460
Randall	1,653	3,170	3,996
Reagan	62	81	112
Real	61	172	191
Red River	123	488	505
Reeves	171	316	317
Refugio	66	229	280
Roberts		15	21
Robertson	187	529	627
Rockwall	2,114	3,847	4,552

County Name	First OEP	Second OEP	Third OEP
Runnels	159	393	430
Rusk	688	1,462	1,705
Sabine	81	336	379
San Augustine	134	289	356
San Jacinto	429	876	989
San Patricio	1,255	2,448	2,520
San Saba	69	204	243
Schleicher		112	86
Scurry	262	387	432
Shackelford		86	145
Shelby	300	771	852
Sherman		78	85
Smith	4,655	8,521	9,261
Somervell	189	366	379
Starr	1,712	3,118	3,605
Stephens	121	320	415
Sterling		39	61
Stonewall		37	49
Sutton	77	143	174
Swisher	60	155	241
Tarrant	61,347	94,838	100,833
Taylor	1,813	3,551	4,127

County Name	First OEP	Second OEP	Third OEP
Terrell		46	74
Terry	153	325	338
Throckmorton		30	54
Titus	402	786	895
Tom Green	1,693	3,130	4,068
Travis	42,671	66,150	73,093
Trinity	149	373	407
Tyler	120	517	726
Upshur	709	1,355	1,611
Upton		68	66
Uvalde	767	1,286	1,728
Val Verde	1,140	2,116	2,646
Van Zandt	1,230	2,218	2,514
Victoria	1,399	2,735	2,869
Walker	747	1,490	1,574
Waller	1,102	1,839	1,866
Ward	149	312	313
Washington	495	1,156	1,329
Webb	5,903	11,055	15,805
Wharton	811	1,580	1,748
Wheeler		145	180
Wichita	1,818	3,373	3,340

County Name	First OEP	Second OEP	Third OEP
Wilbarger	148	268	293
Willacy	403	965	1,156
Williamson	13,696	22,169	25,457
Wilson	908	1,606	1,833
Winkler	113	210	224
Wise	1,305	2,538	2,894
Wood	808	1,641	1,878
Yoakum	84	199	219
Young	213	566	700
Zapata	244	449	533
Zavala	293	467	602

Source: Assistant Secretary for Planning and Evaluation (ASPE)

Counties with 10 or fewer enrollees are left blank. Enrollees with missing county information are omitted from this count.





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