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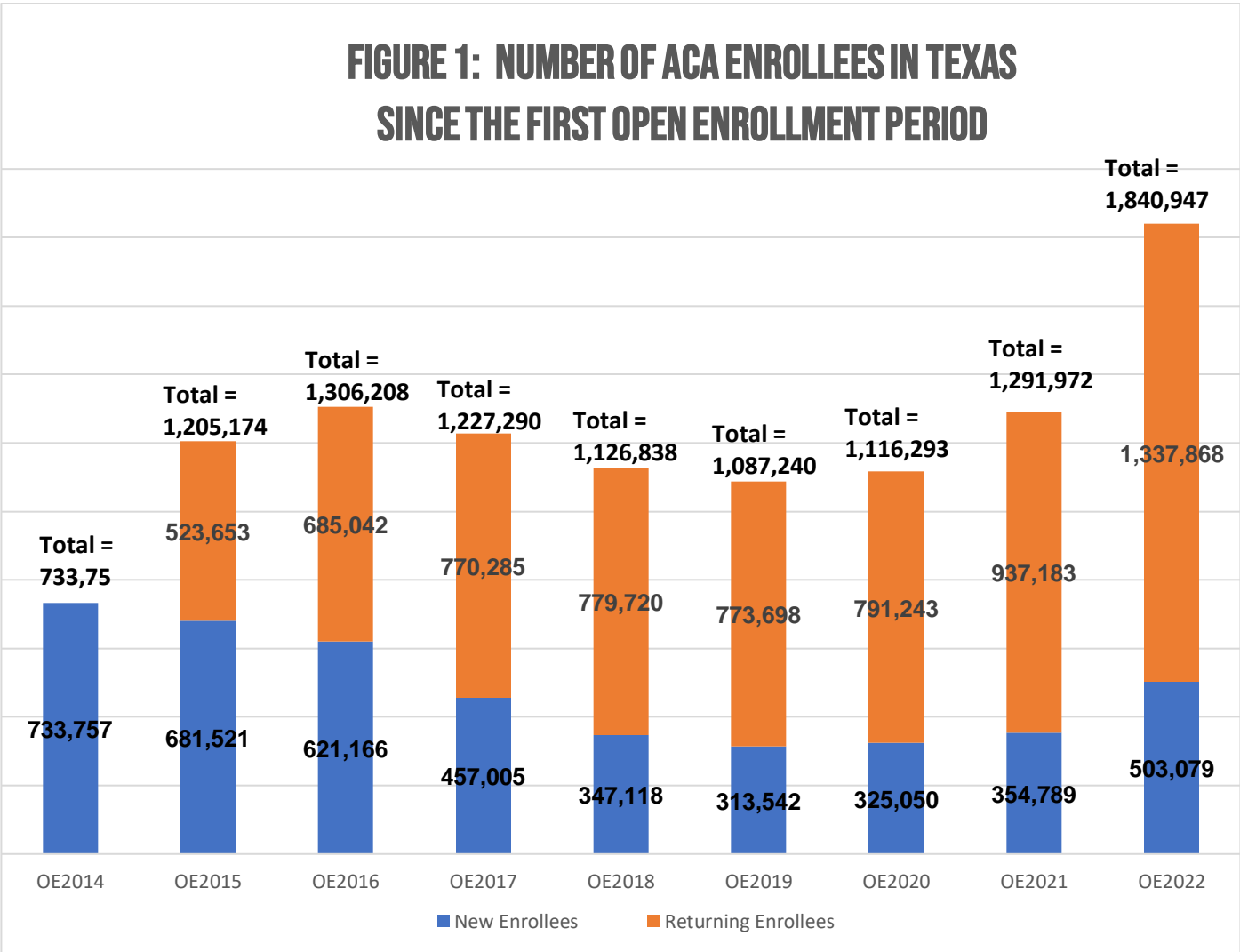
# Analysis of 2022 Affordable Care Act (ACA) enrollment data for Texas: Key Highlights

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**Episcopal Health Foundation** conducted an analysis of recently released ACA enrollment data for Texas from the [Centers from Medicare & Medicare Services](#) for the Health Insurance Marketplace's 2022 open enrollment period (OEP). In this report, we examine the new enrollment data from the 2022 OEP, November 1, 2021 through January 15, 2022, and compare it to data from the first eight OEPs. We also discuss the implications of the latest ACA enrollment data in Texas in the larger contexts of the unprecedented COVID-19 crisis, recent federal policy changes in the ACA marketplace and state health policy reform.

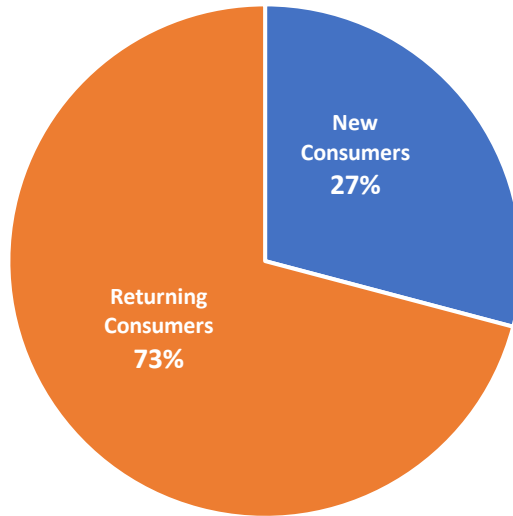
**Finding 1: Total enrollment during the 2022 OEP was 1,840,947, reflecting an increase of 548,975, or 42%, from the 2021 OEP**

As Figure 1 shows, the increase in the Texas ACA enrollee population during the 2022 OEP is largely driven by the noticeable growth of returning enrollees. Of the Texans who enrolled in ACA coverage in the 2022 OEP, 73% (1,337,868) were returning enrollees, which is higher than the number of returning enrollees in the 2021 OEP (937,183). Similarly, there is a spike in the number of new consumers in the 2022 OEP (503,079) as compared to the 2021 OEP (354,789). 55% of the enrollees were women and 87% lived in urban areas.



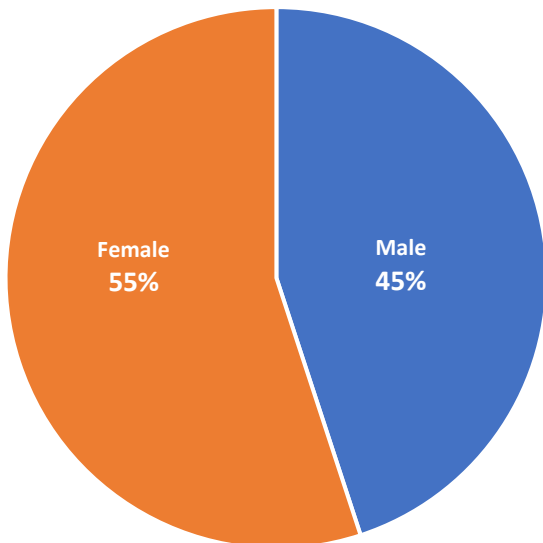
### Most enrollees were **returning consumers**

Percent of total number of ACA Marketplace consumers in Texas who were new consumers versus returning consumers, 2022 OEP



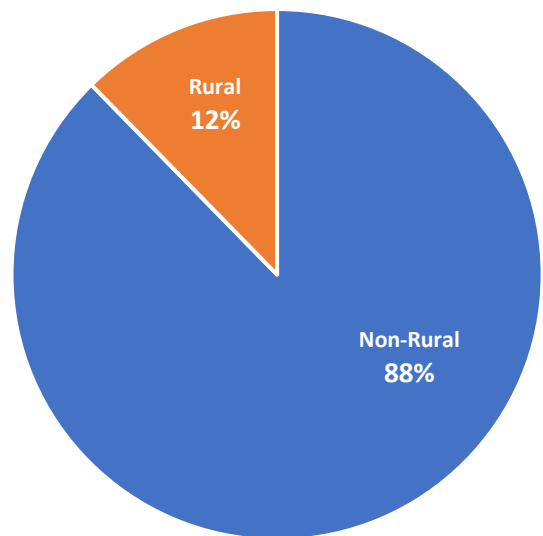
### Most enrollees were **women**

Total number of marketplace enrollees in Texas by gender, 2022 OEP



### Most enrollees lived in **non-rural areas**

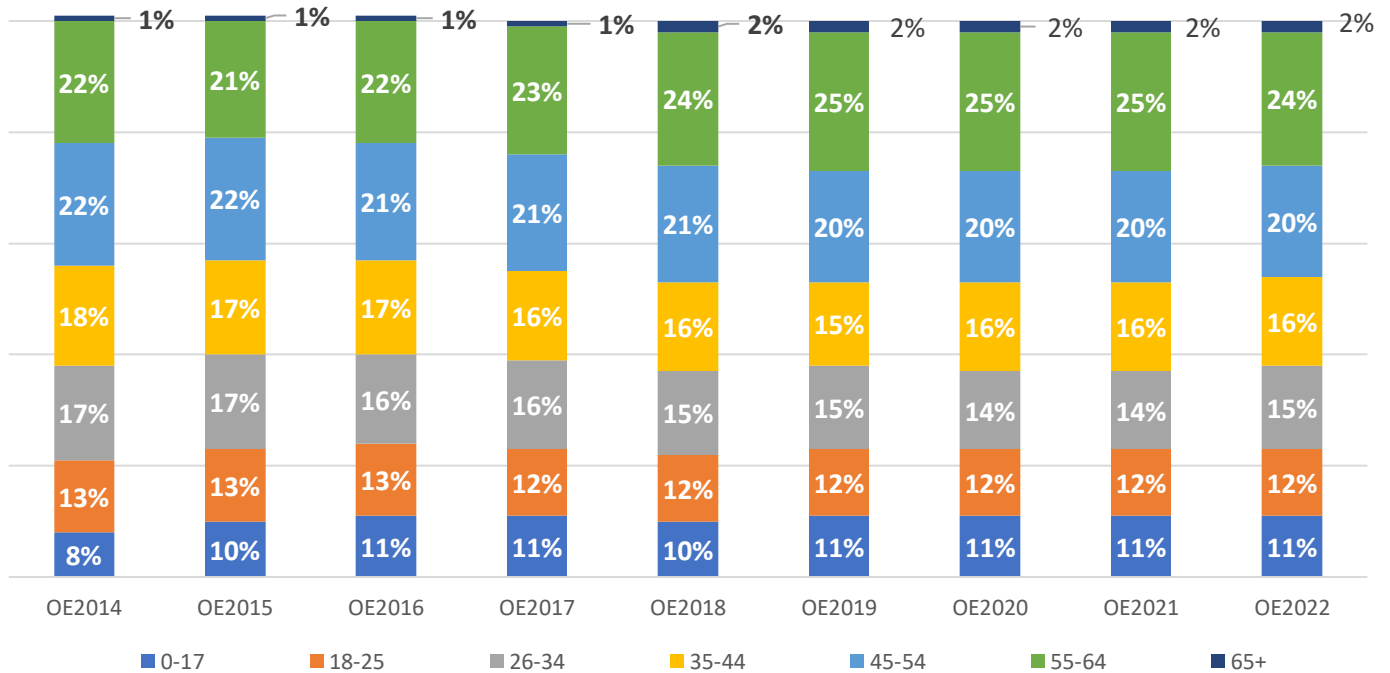
Total number of marketplace enrollees in non-rural and rural areas in Texas 2022 OEP



## Finding 2: Adults ages 55-64, low-income and moderately low-income individuals were among the key demographic groups of Texas enrollees

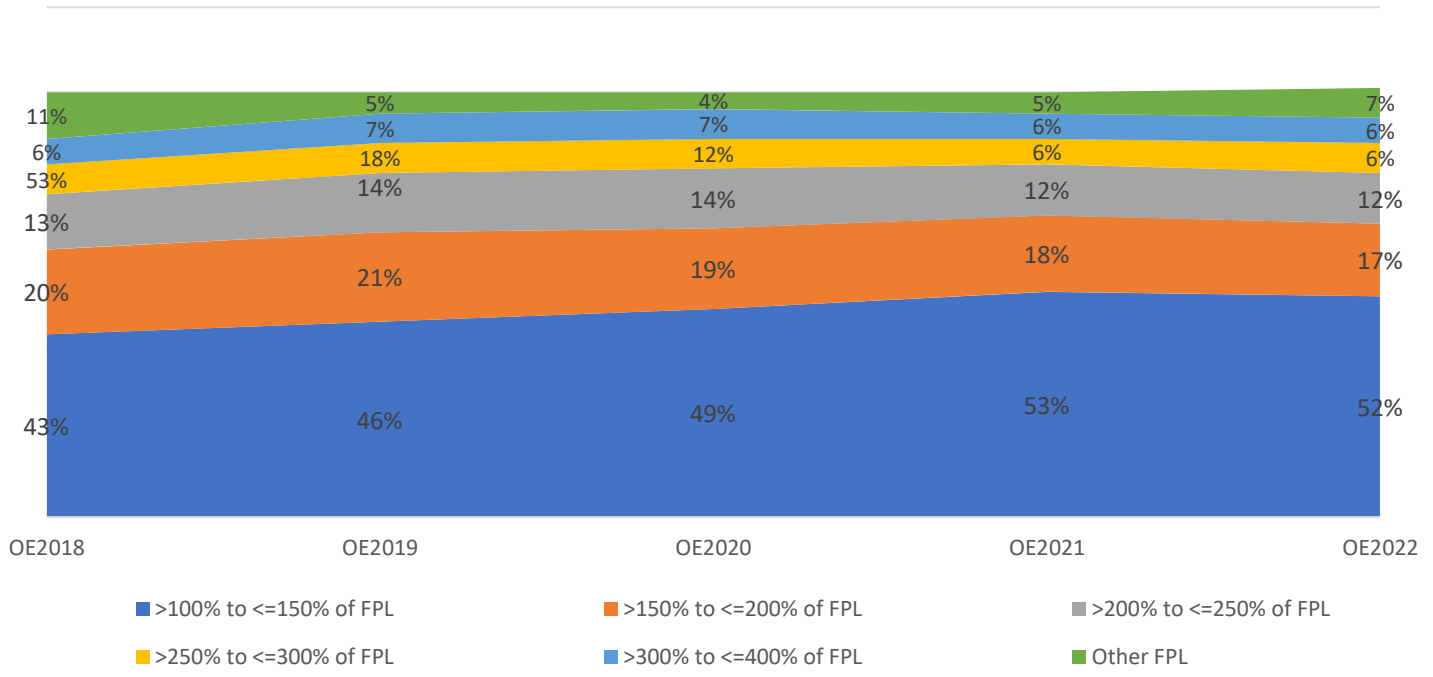
As Figure 2 shows, the age distribution of ACA Enrollees has been consistent across all nine OEPs. During the most recent OEP, adults ages 55-64 comprised 25% of all enrollees, followed by adults ages 45 to 54 at 20%.

**FIGURE 2: ADULTS AGES 55-64 WERE THE LARGEST CATEGORY OF ENROLLEES**



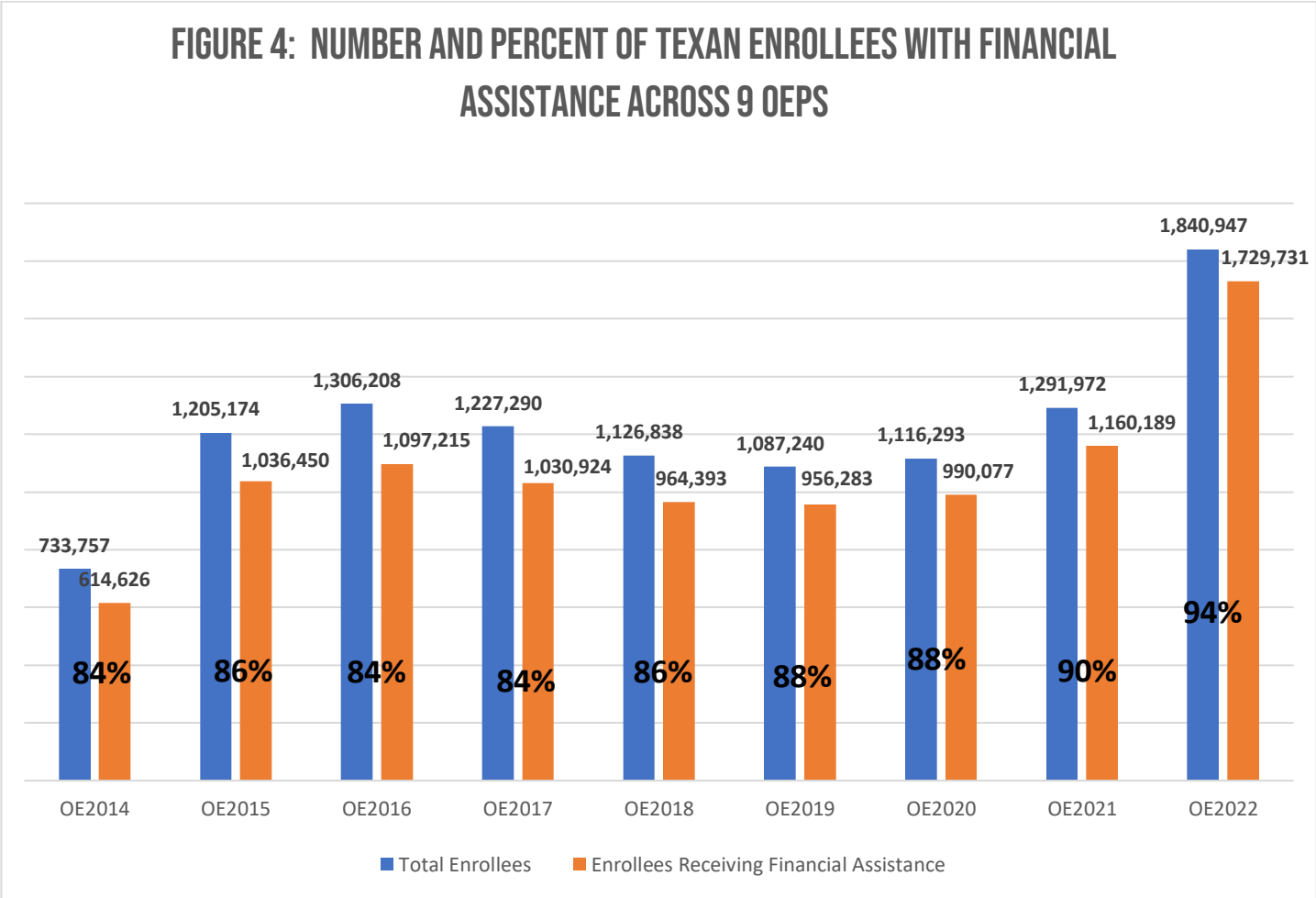
As Figure 3 shows, seven in 10 ACA enrollees in Texas were low or moderately low income during the most recent OEP. This is consistent with 2019.

**FIGURE 3: TEXAS ENROLLEES WERE MOSTLY LOW AND MODERATELY-LOW INCOMES**



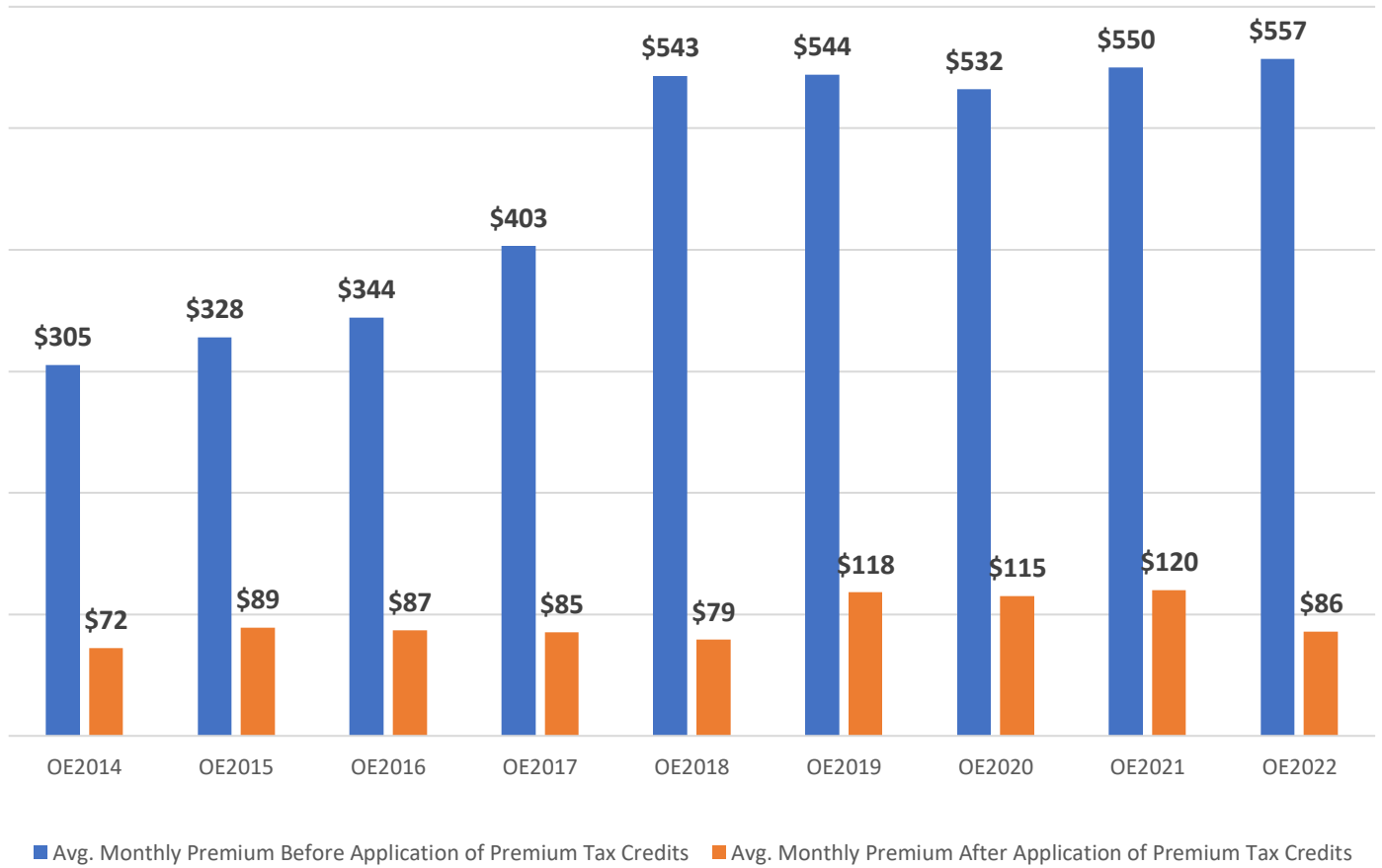
**Finding 3: 9 in 10 Texas enrollees received financial assistance. Federal tax credits have reduced the costs of premiums by 85%**

As Figure 4 shows, 1,729,731 Texas enrollees, or 94% of all Texas enrollees, received financial assistance in the form of premium tax credits during the most recent OEP. Again, this trend is consistent across all OEPs.



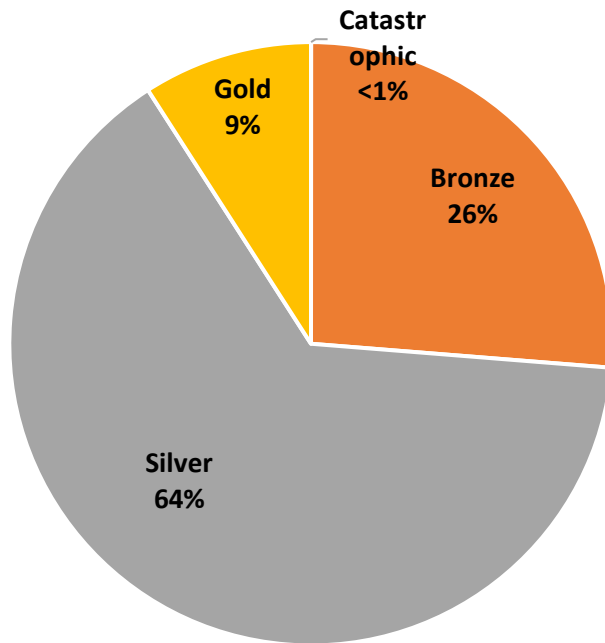
On average, federal financial assistance provided Texas enrollees with a 78% reduction in monthly premiums across all nine OEPs. As Figure 5 shows, average premium costs were \$557 per month in the 2022 OEP, which is consistent with the average premium costs in the prior OEP. When we factor in the federal tax credits, the average cost of the premiums for enrollees who received tax credits in the 2021 OEP dropped by 85% to \$86 per month.

**FIGURE 5: ACA TAX CREDITS CUT PREMIUM COSTS TO TEXANS BY 85%**



Similar to previous years, 64% of ACA enrollees selected a silver plan while 26% of enrollees selected a bronze plan.

### Most Texas enrollees selected a Silver or Bronze plan



### Discussion: What do these numbers tell us?

The latest Texas ACA enrollment data in 2022 offers some encouraging news as more than 1.8 million Texans have signed up for health coverage in the ACA marketplace, an increase of 42% from previous year. Our analysis also shows that 94% of Texas ACA enrollees received federal tax credits to subsidize their premium costs. In fact, because of federal tax credits, the average cost of premium for Texas enrollees was only \$86 per month. This clearly demonstrates there is a great need for affordable health insurance coverage for low-income Texans. Also, nearly three quarter of the ACA enrollee population were returning customers, which suggests most Texans who were enrolled in ACA healthcare coverage in 2021 want to keep their affordable health coverage in 2022.

Under the American Rescue Plan Act, the federal government expanded the eligibility requirements of the ACA marketplace for 2 years. It increases subsidies to those already eligible for federal subsidies and expands subsidies to people earning income over 400% federal poverty guideline (FPL). In his State of Union address, President Biden has called for Congressional approval to an extension of the federal subsidies beyond this year.



Texas already experienced the highest uninsured rate in the country prior to the COVID-19 pandemic. As the impact of economic fallout and healthcare crisis during the pandemic continue to unfold, we urge policy makers to consider alternatives to expand health insurance coverage for low-income Texans who need affordable coverage.