

The Underinsured

WHERE THE U.S. STOOD IN 2020

Insured all year,
not underinsured
57%

Insured all year but
underinsured
21%

Underinsured: Adults who were insured all year but experienced one of the following: out-of-pocket costs, excluding premiums, equaled 10% or more of income; out-of-pocket costs, excluding premiums, equaled 5% or more of income if low-income (<200% of federal poverty level); or deductibles equaled 5% or more of income.

Uninsured now
13%

Uninsured now: Adults who reported being uninsured at the time of the survey.

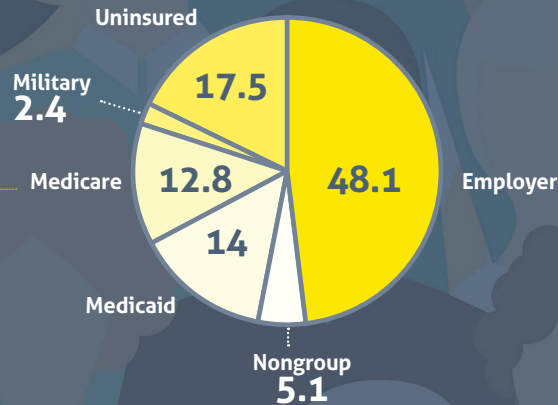
Insured now but had
insurance gap
10%

Insured now but had a coverage gap: Adults who were insured at the time of the survey but were uninsured at any point in the 12 months prior to the survey field date.

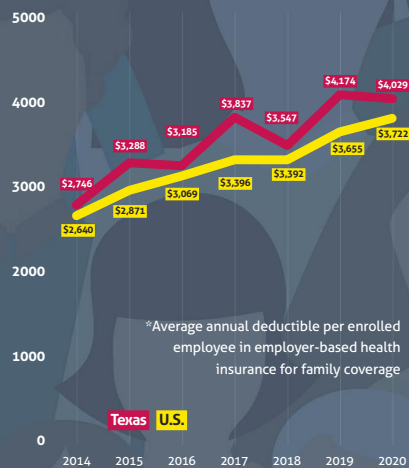
Sources: Kaiser Family Foundation, U.S. Census Bureau, Commonwealth Fund

Health Insurance Coverage

TYPES OF COVERAGE IN TEXAS IN 2020



DEDUCTIBLES*



*Average annual deductible per enrolled employee in employer-based health insurance for family coverage

health insurance

Navigating a Broken System

by SEAN PRICE

WHETHER PATIENTS do or don't have health insurance, they need physicians' help to make the most of their health care resources, says Houston internist Salil Deshpande, MD, a member of the Texas Medical Association's Task Force on Health Care Coverage.

"Physicians have a very trusted place with patients. Because of all that expertise and knowledge, they're best positioned to look at different health insurance options and steer them to reliable resources to better understand which ones will be most appropriate for a patient," said Dr. Deshpande, also chief medical officer for a large health insurance plan.

But given the byzantine complexity of the market, most patients have a hard time evaluating health plans adequately, says TMA past president Douglas Curran, MD, who runs two federally qualified health care centers in East Texas and also is a member of the task force.

Rather than buying what best suits their needs, "I'd say that the vast majority of our patients are buying the cheapest insurance they can without an understanding of what they're buying," he said.

Experts say physicians can help patients make better choices in several ways:

- **Encourage patients to educate themselves about their health plans:** During open enrollment for Affordable Care Act insurance plans, or after a qualified life event – such as loss of coverage or birth of a child – direct patients to healthcare.gov and community navigators to find out more about health insurance options and costs. Plans with low premiums might have high copayments and deductibles. Likewise, new health insurance options become available each year so patients should compare their plans year-to-year.

- **Educate yourself and your staff:** Physicians cannot be experts about every aspect of every plan they deal with. But they and staff members build up a day-to-day expertise about how different plans work and ways to help patients.

- **Designate staff to counsel patients:** Use the expertise that your office has developed to show patients how to get the maximum amount of health care using their insurance plans.

- **Be ready with alternate treatments and medications:** Physicians frequently prescribe a medicine or a treatment believing it is covered by a health plan only to find out it is not or is very costly. Have different medications or treatments in mind, if possible, when that happens.

- **Provide price transparency to patients:** Both state and federal law include provisions concerning price transparency. Beginning in January, the federal No Surprises Act required that good-faith estimates be provided to uninsured and certain self-pay patients when scheduling care or when the patient requests an estimate (www.texmed.org/Surprise). ■

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