



Insured through Obamacare? Texas rates are set to spike by 289%

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Texas has the highest uninsured rate in the United States: 16.7% of Texans are uninsured, and that figure is even bigger in the Houston metropolitan area at 18.1%. That translates to 5 million Texans who don't have basic access to health care.

Unless Congress acts soon, the number is about to get much bigger.

A large minority of Texans — 12.7% — rely on Health Insurance Marketplaces for their health insurance. Created by the Affordable Care Act, these marketplaces allow individuals to purchase health insurance on the open market during the annual open enrollment period, which starts Nov. 1.

To keep costs affordable, Congress created tax credits that limit the amount Americans have to pay for insurance on these markets. These tax credits specifically help individuals and families who make too much money to qualify for programs like Medicaid. During the COVID-19 pandemic, the tax credits were expanded even further to cover more Americans and help limit health insurance costs.