



# In ACA's third year, reaching the uninsured remains a challenge

To the 1.2 million Houstonians without insurance, coverage isn't a priority

By **Jenny Deam** | November 10, 2015 | Updated: November 10, 2015 9:05pm

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Photo: Gary Coronado, Staff

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Roza Hassen, center, in person assister with Houston North Enrollment Assistance Center, takes a break from handing out information about the Affordable Care Act federal marketplace insurance benefits, to ... [more](#)

As 2016 enrollment for the Affordable Care Act's marketplace insurance plans enters its second week, the spotlight shines hot and bright on a state that continues to lead the nation not only in the rate but also the number of uninsured.

Five million Texans, or roughly 20 percent of the state's population, have no health insurance. There are 1.2 million uninsured in the Houston metro area alone.

On Tuesday the U.S. Department of Health and Human Services said more than a half-million applications rolled in to buy health insurance on the website [healthcare.gov](http://healthcare.gov) in just the first four days of enrollment. Texas numbers may not be available until next month, but local proponents are cautiously optimistic. Appointment times are filling earlier than last year, they say, and hundreds of calls are flooding enrollment centers.

Still, no one thinks this is going to be easy.

"You have to educate, and re-educate and then re-educate some more," says Porfirio Villarreal, public information officer for Houston Health Department, which serves as the lead agency for the Gulf Coast Health Insurance Marketplace Collaborative to help coordinate community efforts with ACA enrollment.

In this third enrollment season, the state's most elusive demographic blocks remain the young, minorities and the financially precarious.



## MEDICAL



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Yesica Cedillo can check all three boxes. A 28-year-old recently divorced mother of three, she works two jobs to make ends meet, but more often than not the month outlasts her money. When she lost her job at a call center for Just Energy last summer, she also lost her Cigna health insurance. Her kids, ages 10, 8, and 5, are covered by Medicaid. Cedillo applied, too, but was turned down.

She'd heard of a thing called Obamacare but was skeptical. Besides, money was beyond tight. She's looking for a full-time job with health benefits but so far she's making do working as a home-health aide. She figured she would just skip health insurance, just like her 21-year-old brother and many friends do.

Then she landed a temporary second job through an agency - helping people sign up for health insurance through the federal marketplace. That's how she learned about federal subsidies that cut premiums. She ran the numbers in her head: With the subsidy, she could buy a silver plan for \$31 per month.

On Nov. 4 she signed up - wone of the Texas five million who didn't get away.

"We have people come back in two or three times and say, 'I'll think about it'," Villarreal says with a sigh. But he quickly shifts to upbeat: "We'll try to get as many as we can."

Certainly there has been progress.

Nationally, more than 16 million people have gained health insurance during the previous enrollment periods.



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## *Explaining its value*

In the first six months of 2015, the rate of uninsured nationwide dropped to 9 percent, leaving 28.5 million people of all ages still without health care coverage. But that is 7.5 million fewer than in 2014 and 16.3 million in 2013, federal statistics show.

In Texas, the drop has also been dramatic. Before the law took hold more than 6 million people, or 26 percent, in the state were without insurance.

There is a stubbornness to the numbers that remain.

Last month the White House sharply lowered expectations for this year's enrollment, predicting just a million more signups for 2016.

That modest 10 million total number is significantly lower than the 21 million enrollees the Congressional Budget Office had once projected for 2016.

Health and Human Secretary Sylvia Burwell acknowledged during a stop in Houston two weeks ago that this third time around will be tougher than other enrollment periods because many of the easily reachable uninsured have already signed up. Those people will need to be re-enrolled, she said.

And of the estimated 10.5 million uninsured who are eligible for coverage, she hoped to reach "one in four."

Jose Camacho, executive director of the Texas Association of Community Health Centers, says the perception of value can often be a barrier to enrolling the uninsured. "They have to see the value of having insurance," he said of the delicate budget balance many low-income Texans must find.

Even a premium as low as \$30 or \$50 a month can be a tough sell when people are struggling, especially if there is no cultural tradition of buying insurance.

"The battle is always with people who don't see themselves as sick," agreed Villarreal.

"You have to convince them that if they spend the money insuring themselves they won't

bankrupt themselves if they have one major medical bill."

Even the threat of a federal tax penalty if they remain uninsured often falls flat. For 2016, the penalty will rise to \$695 for individuals or 2.5 percent of income, whichever is greater.

Those on tight budgets don't think that far ahead, Villarreal said.

Another challenge in 2016 are the changes in plans as insurers tightly restrict offerings, leaving some providers out of network.

For example, there will be no Preferred Provider Organizations offered in the Houston area on the exchange for 2016. Last year, there were 19.

"They aren't seeing their doctor," Camacho said. "We have to try harder to patch together some kind of coverage."

### ***Ongoing efforts***

Enrollment experts have become more savvy this third year on how to reach people.

In Houston's Hispanic communities, the focus will be on convincing the mothers, who still make many of the family decisions even if their children are grown. In the African-American communities, the gospel of insurance is preached from the pulpit.

"Church is the place people in our community come for help," said George Anderson, chief operating officer for The Fountain of Praise, a 24,000-member Houston church. The message that insurance is good is intertwined with theology, he said.

In reality, at some point even the most diligent efforts will come up empty. Most agree there will always be uninsured in Texas.

But Ken Janda, president and chief operating officer of Community Health Choice, a Houston managed care organization that serves mostly low-income customers, is far from ready to throw in the towel.

"We think there are still a tremendous number of people eligible so we're not close to giving up on them," he said.

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Reporter

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