

# Characteristics of the Uninsured in Texas, 2018

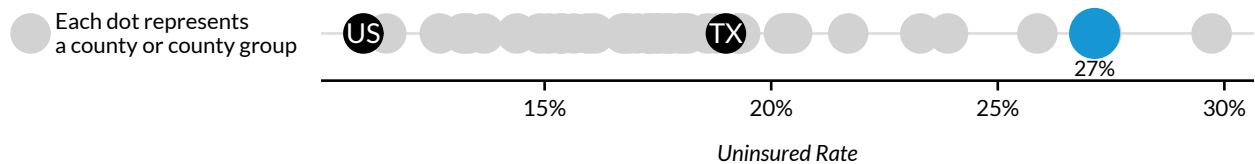
## Spotlight: South Texas (Laredo)

Matthew Buettgens, Linda Blumberg, and Clare Pan

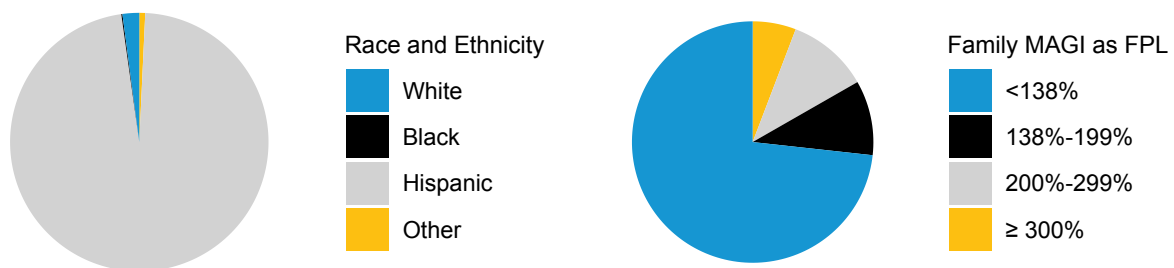
The share and characteristics of the uninsured population vary substantially across geographic areas within Texas. This fact sheet shows the number and characteristics of nonelderly people in **South Texas (Laredo)** who were uninsured in 2018. These estimates are produced using the Urban Institute’s Health Insurance Policy Simulation Model (HIPSM) and are part of a statewide analysis available here [http://bit.ly/TX\\_Uninsured](http://bit.ly/TX_Uninsured).

In 2018, an estimated 27 percent of people below age 65 living in South Texas (Laredo) were uninsured, compared with 19 percent of all Texans and 11 percent of the US population. Among the uninsured in South Texas (Laredo), 73 percent had incomes below 138 percent of the federal poverty level, 2 percent were non-Hispanic white, 97 percent were Hispanic, and 0 percent were non-Hispanic black. 17 percent were eligible for Medicaid or the Children’s Health Insurance Program, and 11 percent were eligible for premium tax credits for private marketplace coverage. 31,000 people would become eligible for Medicaid if Texas were to expand eligibility to those with income below 138 percent of the federal poverty level, as permitted under the Affordable Care Act. Also, 66 percent of the uninsured in South Texas (Laredo) were in working families, 43 percent were in families consisting entirely of US citizens, and 78 percent of adults had a high school education or less.

**FIGURE 1**  
The Uninsured Rate in South Texas (Laredo) Compared with Other Texas Counties, Texas as a Whole, and the US



**FIGURE 2**  
Characteristics of the Uninsured in South Texas (Laredo)



MAGI = Modified adjusted gross income; FPL = federal poverty level

Characteristics of Uninsured in South Texas (Laredo)

	Thousands of people	Percent of area uninsured
<b>Family modified adjusted gross income (% of federal poverty level)</b>		
<138%	74	73%
138%-199%	10	10%
200%-299%	11	11%
300%-399%	4	4%
≥400%	2	2%
<b>Age</b>		
0-18	15	15%
19-34	39	39%
35-54	36	36%
55-64	11	10%
<b>Race and ethnicity</b>		
Non-Hispanic white	2	2%
Non-Hispanic black	0.1	0%
Hispanic	98	97%
Asian/Pacific Islander	0.3	0%
American Indian/Alaska Native	0.4	0%
Other, non-Hispanic	0.	0%
<b>Education (ages 19-64)</b>		
Less than a high school diploma	33	39%
High school diploma	34	39%
Some college	14	16%
College graduate	5	6%
<i>Total</i>	86	100%
<b>Health status</b>		
Excellent	24	24%
Very good	27	27%
Good	33	33%
Fair	11	11%
Poor	5	5%
<b>Family structure (ages 19-64)</b>		
Single without dependents	25	29%
Single with dependents	18	22%
Couple without dependents	12	14%
Couple with dependents	30	35%
<i>Total</i>	86	100%
<b>Family work status</b>		
No workers	35	34%
Only part-time worker(s)	12	12%
At least one full-time worker	54	54%
<b>Public assistance receipt</b>		
SNAP	48	47%
Not receiving SNAP	53	53%
<b>Language spoken at home</b>		
English	5	5%
Spanish	93	92%
Other	2	2%
<b>English proficiency (ages 19-64)</b>		
Speaks very well or better	72	84%
Does not speak very well or less proficient	14	16%
<i>Total</i>	86	100%
<b>Family citizenship status</b>		
All citizens	43	43%
At least one noncitizen	57	57%
<b>Program eligibility</b>		
Eligible for Medicaid/CHIP	17	17%
Eligible for marketplace premium tax credits	11	11%
Not currently eligible	73	72%
Would gain Medicaid eligibility if Texas expands Medicaid	31	31%
Would be ineligible even with Medicaid expansion	42	42%
<b>Total</b>	<b>101</b>	<b>100.0%</b>

Source: Urban Institute analysis, HIPSIM 2018.

Notes: Sample sizes smaller than 100 are not shown. SNAP recipients are undercounted in the HIPSIM.

This fact sheet was funded by the Episcopal Health Foundation. The views expressed should not be attributed to the Urban Institute, its trustees, or its funders. Further information on the Urban Institute's funding principles is available at [urban.org/fundingprinciples](http://urban.org/fundingprinciples). Copyright © December 2018. Urban Institute. Permission is granted for reproduction of this file, with attribution to the Urban Institute.