

# Health Insurance in Irving Will Up the Ante For Millions of Texans Who Are Electing Not To Enroll

*Rick Thornton, an Irving health insurance agent, said Texas has the highest rate of uninsured residents in the nation and those numbers are not changing.*

IRVING, TEXAS, UNITED STATES, March 8, 2023 /EINPresswire.com/ -- [Irving health insurance](#) tax breaks and extended federal subsidies don't appear to be enough for many Texas individuals and families who continue to remain on the fence about shopping and enrolling in the 2023 Affordable

Care Act enrollment period that started on November 1. Texas residents represent the bulk of the nation's current uninsured rate with more than 5 million people electing not to enroll in affordable health insurance. Ironically, the same article went on to prove that many of those who aren't signing up legitimately qualify for premiums as low as \$0.

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Rick Thornton, an Irving health insurance agent, said many individuals are citing high prices for health insurance, even though they appear to be eligible for significant discounts...”

*Rick Thornton*



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The high rate of Texans who have yet to enter the marketplace includes those without health insurance in Irving. And their main claim is that they can't afford it. How it works is this: individuals visit [healthcare.gov](https://www.healthcare.gov) and begin to shop for available plans that meet their budget. Part of

that process includes answering a few questions, which automatically make some people think the suggested premiums will remain high. What many people don't realize is that many of the eligible discounts — which can be as low as \$0 or \$10 a month — haven't been applied yet. As the article states, "For those getting a subsidy, the average premium was \$60 a month, and nearly four in 10 Texas customers paid \$10 or less after-tax credits." Those who are currently

employed also believe that their company doesn't offer insurance, which may mean they can't qualify for government-led insurance. But this isn't the case, either.

Rick Thornton, an [Irving health insurance agent](#), said another big issue is that Texas remains one of 12 states that hasn't yet adopted Medicaid expansion. If this remains the case, it won't be surprising to see just as many would-be enrollees decide not to enroll because they don't think the programs are advantageous enough.

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