

# Millions of Texans Could Find Free or Low-Cost ACA Marketplace Plans During Open Enrollment

*Affordable Health Coverage Available Through January 15, 2025*

AUSTIN, TX, UNITED STATES, November 20, 2024 /EINPresswire.com/ -- With the [ACA Marketplace open enrollment](#) now underway, Texas 2036 is calling attention to the affordability of health insurance for millions of Texans. This enrollment period, which runs through January 15, 2025, offers an unprecedented opportunity for uninsured Texans to secure free or low-cost coverage.



Texas continues to have the highest uninsured rate in the country, with nearly 5 million residents — 16.4% of the population — lacking coverage. However, millions of uninsured Texans are eligible for free or heavily subsidized plans through the ACA Marketplace, providing an accessible pathway to affordable care.

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*Charles Miller*

[Data from Texas 2036](#) reveals that approximately 2 million uninsured Texans — nearly 40% of the state's uninsured population — could likely qualify for free coverage through ACA plans or children's programs like Medicaid or CHIP. Last year, ACA enrollment in Texas reached a record high, with nearly 3.5 million Texans securing coverage — a jump of over 1 million from the previous year.

“In a state as dynamic and economically successful as Texas, access to affordable health insurance should be within everyone's reach,” said David Leebron, president and CEO of Texas 2036 and former Rice University president. “The ACA Marketplace offers a critical opportunity to reduce our state's uninsured rate and improve the lives of millions of Texans, including nearly 2 million who, according to our estimates, qualify for free plans. We need to make more Texans

aware of these options so they can access healthcare without the worry of crushing medical debt.”

## Affordable Premiums Across Texas Counties

Texas 2036’s analysis of current plans shows that net monthly premiums for a single 40-year-old adult earning 250% of the Federal Poverty Level (\$37,650 annually) remain highly affordable, thanks to subsidies. For example:

- Harris County: Bronze plans start at \$0, gold plans at \$62.12, and silver plans at \$115.35.
- Bexar County: Bronze plans are \$0, gold plans \$54.42, and silver plans \$114.95.
- El Paso County: Bronze plans are \$0, gold plans \$49.59, and silver plans \$115.22.

Other counties, such as Dallas, Travis, and Hidalgo, offer similar affordability, with many residents able to secure bronze plans for free. [Our full analysis can be found here.](#)

## Why Are Many Silver Premiums Higher Than Gold?

Silver plans frequently have higher premiums than gold plans because they include additional benefits for lower-income enrollees, and these benefits are funded through a process called “silver-loading,” in which the cost of these benefits is added to the premiums of silver plans.

This system, implemented after Congress eliminated direct funding of these benefits in 2017, has the benefit of reducing net premiums for bronze and gold plans because subsidy amounts are determined based on the price of a silver plan, known as the “benchmark plan.” In 2021, a bipartisan Texas law (Senate Bill 1296) by state Sen. Nathan Johnson (D-Dallas) and state Rep. Tom Oliverson (R-Cypress) further optimized these calculations and better aligned premiums with federal subsidies, dramatically improving affordability for hundreds of thousands and possibly millions of Texans.

“Too often, Texans believe affordable health coverage is out of reach,” said Charles Miller, Director of Health and Economic Mobility Policy at Texas 2036. “But with free or low-price plans available on the ACA Marketplace — in part, thanks to state policymakers’ actions that aligned premiums — we have a powerful way to reduce our state’s uninsured rate next year.”

## The Real Challenge: Awareness

Despite the availability of free and affordable plans, many eligible Texans remain uninsured due to a lack of awareness. Research and focus groups conducted by Texas 2036 reveal that many Texans do not know affordable plans are available, assume they earn too much to qualify, or have misperceptions about the price of these plans.

The conversation around reducing the uninsured rate in Texas often focuses solely on Medicaid

expansion, but that overlooks the fact that millions of Texans are already eligible for free or heavily subsidized coverage through the ACA Marketplace.

## Open Enrollment Through January 15, 2025

Open enrollment is now underway, and Texas 2036 urges all Texans to explore their options on the ACA Marketplace before the January 15, 2025 deadline. Affordable plans are available for individuals and families, regardless of employer coverage.

To learn more about the plans offered and the enrollment process, visit [HealthCare.gov](https://www.healthcare.gov).

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## About Texas 2036

Texas 2036 is a nonprofit public policy organization committed to building long-term, data-driven strategies to ensure Texas' prosperity up to its bicentennial and beyond. Our solutions are nonpartisan, grounded in thorough research and focus on critical issues that seek to improve lives and opportunities for all Texans.

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