

5.4 Million Texans Have No Health Insurance — ChatWithDr.com Offers Them a \$39.99 Online Doctor Visit

From Dallas to Houston to San Antonio, uninsured Texans can text a physician 24/7 and receive a diagnosis and prescription within hours. Flat \$39.99 fee.

FREDERICKSBURG, VA, UNITED STATES, March 24, 2026 /EINPresswire.com/ -- FREDERICKSBURG, VA — Texas has the highest uninsured rate in the United States. An estimated 5.4 million Texans — roughly 18 percent of the state's population — have no health insurance, more than any other state in the country. In the Dallas–Fort Worth metroplex alone, over 900,000 residents lack coverage. For these Texans, a trip to urgent care means paying \$175 to \$350 out of pocket, and an emergency room visit for a non-emergency condition like a UTI or sinus infection can easily cost \$2,000 to \$4,000.

[ChatWithDr.com](https://www.chatwithdr.com) is addressing this gap in healthcare access. The flat-fee telehealth platform offers board-certified physician consultations for \$39.99 — no insurance required, no appointment scheduling, no account creation, and no video calls. Patients from Dallas to Houston to San Antonio to Austin can text a licensed doctor 24/7 and receive a diagnosis and prescription sent to their nearest pharmacy within 30 minutes to 4 hours on average.

"Texas has the largest uninsured population in America, and these are hardworking people — gig workers, small business owners, part-time employees, and young adults who aged off their parents' plans," said Dr. Nilesh Panchal, founder of ChatWithDr.com and a public health expert



**US-Licensed Doctor
24/7**

\$39.99 Flat Rate

No Insurance Needed | No Waiting Rooms

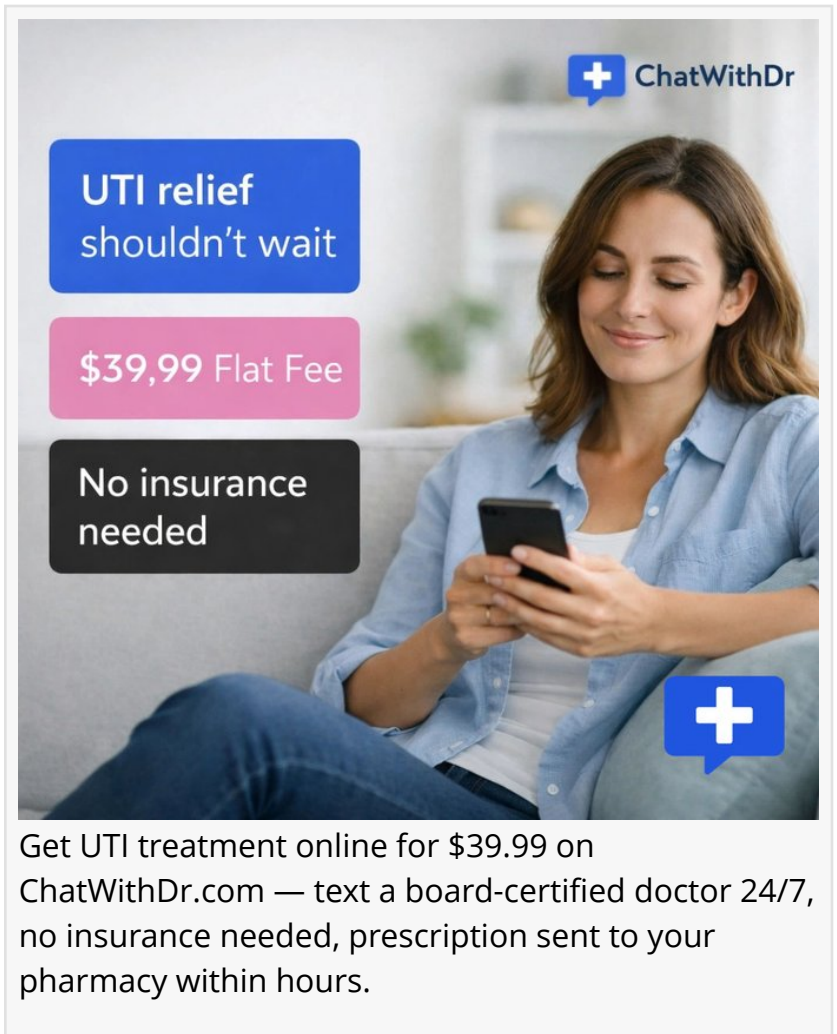
 ChatWithDr.com

ChatWithDr.com offers \$39.99 flat-rate online doctor consultations with US-licensed physicians 24/7 — no insurance needed, no waiting rooms, no appointment required.

with experience at HHS, FDA, DHS, and the Department of Defense. "The current system charges hundreds of dollars for conditions that can be effectively diagnosed and treated through telemedicine."

Why Texas Patients Are Choosing Text-Based Telehealth

Texas is the second-largest state by both area and population, and healthcare access varies dramatically by region. In rural West Texas and the Rio Grande Valley, the nearest urgent care clinic can be 30 to 60 miles away. Even in major metros like Dallas-Fort Worth, wait times at walk-in clinics average 30 to 90 minutes before a patient is even seen. The platform reduces geographic and scheduling barriers. A rancher in Amarillo has the same access as a software engineer in downtown Dallas — text a board-certified doctor from any device, any time, from anywhere in Texas.



UTI relief shouldn't wait

\$39.99 Flat Fee

No insurance needed

Get UTI treatment online for \$39.99 on ChatWithDr.com — text a board-certified doctor 24/7, no insurance needed, prescription sent to your pharmacy within hours.

The text-based consultation model is especially relevant for Texas's large young professional and gig economy workforce. Without employer-sponsored insurance, these patients need healthcare that fits their schedule and budget. The no-appointment, no-account model means they can start a consultation during a work break or at 2 AM when symptoms develop.

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The current system charges hundreds of dollars for conditions that can be effectively diagnosed and treated through telemedicine. Texans deserve fair, affordable access to care.”

*Dr. Nilesh Panchal, MPH,
DrPH*

Conditions Treated at One Flat Price

ChatWithDr.com treats 38 medical conditions across seven specialties at the same \$39.99 flat fee: urgent care including cold, flu, COVID, sore throat, strep throat, sinus infection, migraine, and nausea; UTI treatment; dermatology including acne, eczema, rosacea, rashes,

shingles, and fungal infections; women's health including yeast infections, bacterial vaginosis, and emergency contraception; men's health including erectile dysfunction and hair loss; allergies

including seasonal allergies, asthma, and EpiPen prescriptions; and primary care for high blood pressure, cholesterol, and thyroid conditions.

Texas Healthcare Cost Comparison

An in-person urgent care visit in Dallas averages \$200 to \$350 without insurance. A freestanding emergency room — Texas has more than any other state — can charge \$500 to \$5,000 for conditions that are not true emergencies. Teladoc charges \$75 to \$89 per consultation. PlushCare ranges from \$75 to \$99. MDLive charges \$82 or more. ChatWithDr.com charges a flat \$39.99 that covers the full consultation, diagnosis, and electronic prescription with no additional charges.

HSA and FSA payments are accepted, effectively reducing the cost to approximately \$26 to \$32 after tax savings for patients with tax-advantaged health accounts.

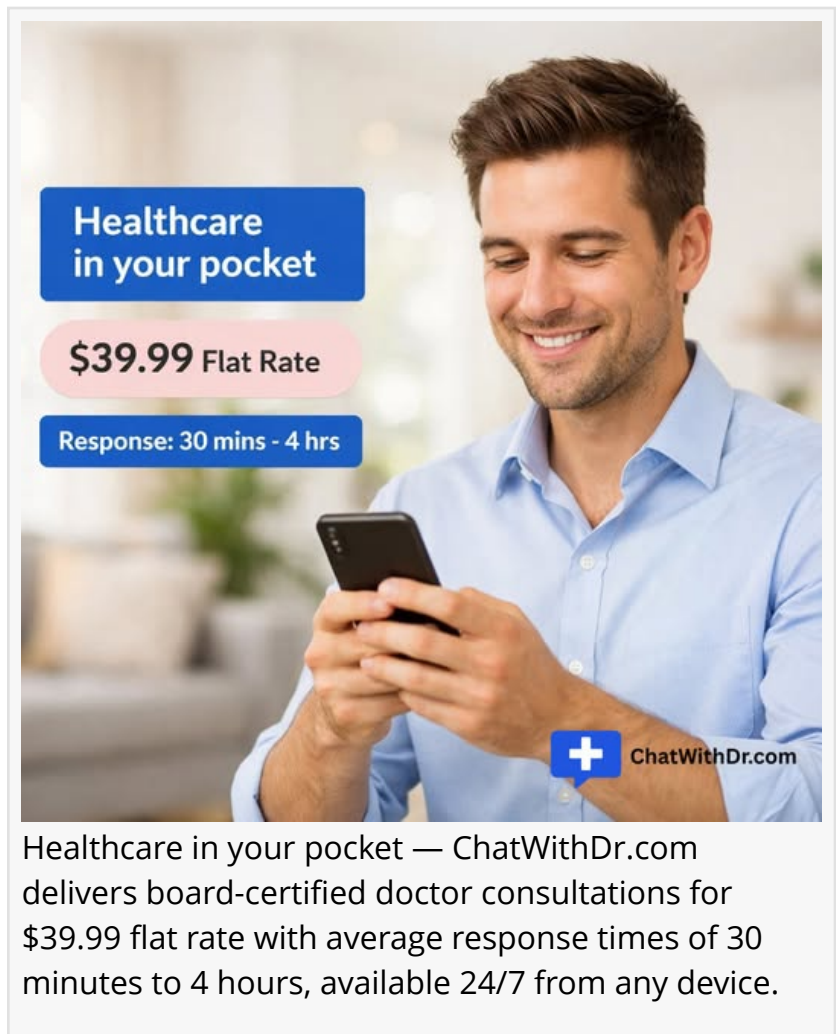
Platform Background

ChatWithDr.com has been featured on USA Today, AP News, Google News, and over 200 news outlets. The platform's Knowledge Hub at chatwithdr.com/resources provides comparison guides including Best Telehealth Without Insurance, Top 10 [UTI Treatment Online](#), and head-to-head comparisons against Teladoc, MDLive, PlushCare, and CallOnDoc.

ChatWithDr.com is HIPAA-compliant, LegitScript-certified, and BBB-accredited. The platform serves all 50 states, Washington D.C., Puerto Rico, and Guam. For more information, visit <https://chatwithdr.com>.

About ChatWithDr.com

ChatWithDr.com is a flat-fee telehealth platform offering \$39.99 online doctor consultations with board-certified, U.S.-licensed physicians. Available 24/7 across all 50 states, Washington D.C., Puerto Rico, and Guam, the platform provides text-based medical consultations with no appointment scheduling, no account creation, and no insurance required. Patients receive



The advertisement features a man in a light blue shirt smiling while looking at his smartphone. Overlaid on the image are three text boxes: a blue box at the top left saying "Healthcare in your pocket", a pink box in the middle saying "\$39.99 Flat Rate", and a blue box at the bottom left saying "Response: 30 mins - 4 hrs". In the bottom right corner of the image, there is a blue speech bubble icon with a white plus sign and the text "ChatWithDr.com". Below the image, a text block reads: "Healthcare in your pocket — ChatWithDr.com delivers board-certified doctor consultations for \$39.99 flat rate with average response times of 30 minutes to 4 hours, available 24/7 from any device."

physician responses within 30 minutes to 4 hours on average, with prescriptions sent directly to their preferred pharmacy. Operated by Public Health Solution LLC, headquartered in Fredericksburg, Virginia. Founded by Dr. Nilesh Panchal (MPH, DrPH), a public health expert with experience at HHS, FDA, DHS, and DoD. HIPAA-compliant, LegitScript-certified, and BBB-accredited. Over 50,000 patient interactions with a 4.9/5 satisfaction rating. HSA and FSA payments accepted.

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