



Aurora Harris, Southern Regional Director

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Rio Gonzalez, Mental Health Policy Fellow

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Dear Chair Frank and House Human Services Committee Members,

My name is Rio Gonzalez; I am the Mental Health Policy Fellow for Young Invincibles (YI) a national, non-partisan research and advocacy organization focused on critical economic issues facing young people ages 18 to 34, one of them being access to affordable health care. In Texas we are based in Houston and Austin, work with young people throughout the state, and share in their struggles and successes on the path to health insurance security. During May of this year, we conducted our second annual health education symposium, HealthE. HealthE is a young adult led webinar series that allowed a time for discussion of critical topics such as health care resources, health disparities, mental health, and reproductive health care. Overall, 321 people, ranging from ages 18-40, attended the 4- day online symposium where young adults were able to voice the challenges they face when accessing quality affordable health care. At the end of the letter is one of our Mental Health HealthE one pagers. Thank you for the opportunity to submit our research findings and recommendations regarding Interim Charges # 2.2, 2.5, and human services in Texas.

Current Landscape

Prior to the COVID-19 pandemic, Texas held the largest number and percentage of uninsured residents in the United States, with almost one third of young adults in Texas uninsured.¹ Additionally, Texas has yet to expand Medicaid; the strict eligibility requirements have created an enormous coverage gap for those who do not qualify for Medicaid or Marketplace premium

¹ Matthew Buettgens, Linda J. Blumberg, and Clare Pan, "The Uninsured in Texas: Statewide and Local Area Views," Episcopal Health (Urban Institute , December 2018), https://www.urban.org/sites/default/files/publication/99498/uninsured_in_texas_2.pdf.

tax credits.² The pandemic has further highlighted and exacerbated the significant challenges people who are uninsured or underinsured face. The pandemic-driven economic recession has led to a vast amount of job loss causing millions to lose their job-based coverage. Although loss of health coverage is a qualifying event for a Special Enrollment Period (SEP), the process of providing documentation eligibility has proven to be burdensome during the pandemic. In an attempt to alleviate some of the burden and extend coverage to people who are uninsured, most of the state-based marketplaces, not including Texas, have offered SEPs with minimal eligibility restrictions. Because of these COVID-19 SEPs, at least 300,000 additional people have been able to enroll since March across eight states.³ Furthermore, thousands of young students have lost access to their campus providers, as colleges and universities throughout the U.S. went virtual in response to the pandemic.

Interim Charge 2.2

The 1115 Healthcare Transformation and Quality Improvement Program Waiver has been a tremendous help to young adults who are low-income and uninsured by bearing the cost of healthcare services provided to this population. As the 2021 expiration date quickly approaches, doctors, hospitals, and patient advocates are urging policymakers to begin negotiating a new waiver to ensure the continuation of funds.⁴ Lack of action could have detrimental effects for a vast majority of uninsured Texans who rely on the 1115 waiver to have their healthcare needs met. Hospitals and providers who provide services to uninsured patients will face financial hardships, ultimately leading to hospital closures if the waiver is not renewed. This outcome will have a devastating impact in rural areas, which are more likely to have a higher rate of low-income adults who are uninsured.⁵ A rural hospital closure -caused by the absence of a waiver renewal- would be cutting an already rare lifeline support to these communities who often have to travel many miles to receive the health care they need; thus, increasing their travel time.

Coverage of cost through the uncompensated care reimbursements to hospitals and providers is only one way the 1115 waiver has been vital to low-income uninsured Texans. Another monumental way the waiver serves disenfranchised communities is through funding innovative health care projects. More than 250 public and private hospitals, community mental health

² Rachel Garfield, Kendal Orgera, and Anthony Damico, “The Coverage Gap: Uninsured Poor Adults in States That Do Not Expand Medicaid,” KFF (KFF, January 14, 2020), <https://www.kff.org/medicaid/issue-brief/the-coverage-gap-uninsured-poor-adults-in-states-that-do-not-expand-medicaid/>.

³ Emily Gee, Charles Gaba, and Nicole Rapfogel, “The ACA Marketplaces Are Poised To Weather COVID-19,” Center for American Progress (Center for American Progress, August 21, 2020), <https://www.americanprogress.org/issues/healthcare/reports/2020/08/21/489710/aca-marketplaces-poised-weather-covid-19/>.

⁴ Edgar Walters, “A Federal Safety Net Funds Health Care for Uninsured Texans. Time Is Running Short to Negotiate Its Renewal.,” The Texas Tribune (The Texas Tribune, March 14, 2019), <https://www.texastribune.org/2019/03/14/texas-1115-waiver-set-expire-2021-prompting-health-care-concerns/>.

⁵ David Green, Joyce Jauer, and Spencer Grubbs, “Texas and the 1115 Medicaid Waiver,” Comptroller.Texas.Gov, August 2019, <https://comptroller.texas.gov/economy/fiscal-notes/2019/aug/healthcare.php>.

centers, local health departments, and physicians groups associated with an academic science center participate in the Delivery System Reform Incentive Payment Program (DSRIP). The program includes more than 1,450 projects,⁶ many of which include expanding access to integrated physical, mental health and substance use disorder services, peer specialists, and telemedicine.⁷ In the mental health realm, the 1115 waiver has increased access to treatment services in “institutions for mental disease” for individuals with a substance use disorder. Additionally, the waiver allows programs to focus on social determinants of health such as housing instability, transportation insecurity, food insecurity, etc.⁸ Failure to renew the 1115 waiver by the end of 2021, will result in financial uncertainty for thousands of projects, bringing an end to health services and programs that have helped many Texans in need.⁹

Interim Charge 2.5

The Healthy Texas Women Program (HTW) was initially created to serve low-income Texas women by providing women’s health and family planning services at no cost to them. The main goals of the program was to increase overall access in preventative health care, cancer screening services, and women’s health and family planning services, which would help prevent any unintended pregnancies.¹⁰

The Healthy Texas Women Section 1115 Demonstration Waiver does not focus on increasing access or serving more women.¹¹ The new policy changes to the program will lead to a decrease in access. Since the beginning of the HTW program, new mothers were automatically enrolled into HTW when their coverage under Medicaid for Pregnant Women ended. This automatic enrollment process is a great relief for all Texan mothers who do not have to worry about health care coverage while trying to raise a baby. The new waiver implementation plan is eliminating this automatic enrollment process and replacing it with a renewal process in which the new mothers will have to verify their eligibility by submitting documentation within a short time period. New mothers will face challenges in submitting documents in time, resulting in a delay of services and restricting access to much needed postpartum services. This situation will be

⁶Kristin Allen, “Texas Receives 1115 Waiver Renewal,” Health Management Associates (Health Management Associates, January 25, 2018), <https://www.healthmanagement.com/blog/texas-receives-1115-waiver-renewal/>.

⁷“In December 2011, the Centers for Medicare and Medicaid Services (CMS) Approved the Texas Health and Human Services (HHSC) Healthcare Transformation and Quality Improvement Program 1115 Demonstration Waiver.” Texas Council of Community Centers (Texas Council of Community Centers), accessed September 21, 2020, <https://txcouncil.com/1115-waiver/>.

⁸Elizabeth Hinton et al., “Section 1115 Medicaid Demonstration Waivers: The Current Landscape of Approved and Pending Waivers,” KFF (KFF, February 12, 2019), <https://www.kff.org/medicaid/issue-brief/section-1115-medicare-demonstration-waivers-the-current-landscape-of-approved-and-pending-waivers/>.

⁹David Green, Joyce Jauer, and Spencer Grubbs, “Texas and the 1115 Medicaid Waiver,” Comptroller.Texas.Gov, August 2019, <https://comptroller.texas.gov/economy/fiscal-notes/2019/aug/healthcare.php>.

¹⁰“Healthy Texas Women 1115 Waiver,” Texas Health and Human Services (Texas Health & Human Services Commission), accessed September 22, 2020, <https://hhs.texas.gov/laws-regulations/policies-rules/waivers/healthy-texas-women-1115-waiver>.

¹¹Eva DeLuna Castro, “A Dangerous Precedent for Texas Women,” Every Texan (Every Texan, July 9, 2018), <https://everytexan.org/2018/05/09/a-dangerous-precedent-for-texas-women/>.

more dire for student parents who already are in higher need for more supportive and comprehensive health coverage. Marissa, a student parent in central Texas, wished she knew where to look for forms of health coverage. After having her child, she believed she was on her father's health plan but she was not. As a result of being uninsured and uninformed of her healthcare options, she went to emergency rooms for care. She has since been receiving medical bills that impact her ability to pay for college. This policy will positively impact young women like Marissa, by providing important and timely information about free and low-cost public health care programs.

Moving Forward

We recommend the renewal of the 1115 Healthcare Transformation and Quality Improvement Program Waiver and acknowledge that the waiver is not meant to provide coverage for uninsured Texans. The goal of the waiver was to increase the capacity of health care systems for people who were formerly uninsured but would have gained coverage if Texas had expanded Medicaid.¹² In order to successfully retire the waiver, we recommend that Texas expand Medicaid. Medicaid expansion will help get more young adults in Texas insured and it will be more cost-effective than continuing to reimburse hospitals for uncompensated care.¹³ Additionally, we recommend a Special Enrollment Period with broad eligibility for the uninsured. It's never been more important for every young adult to access health insurance.

We recommend Healthy Texas Women work with all providers across the state to deliver high-quality sexual and reproductive healthcare to low-income women. We recommend keeping the automatic enrollment process for mothers whose coverage under Medicaid for Pregnant Women ends and expanding automatic enrollment for 19-year olds aging out of Medicaid. Additionally, we recommend that institutions of higher education be required to inform students about free and low cost women's health and family planning programs through an electronic notification.

Sincerely,

Aurora Harris, Southern Regional Director
Rio Gonzalez, Mental Health Policy Fellow
Young Invincibles

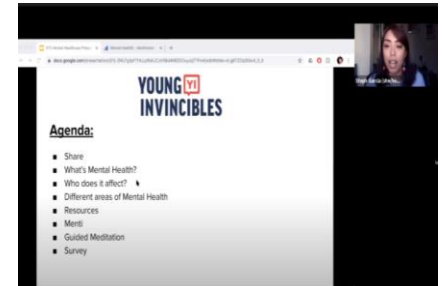
¹²Anne Dunkelberg, "Fact Sheet: the Texas 1115 Waiver Renewal/Texas Coverage Gap Conversation," Center for Public Policy Priorities (CPPP, April 2015),

https://everytexan.org/images/HW_2015_1115WaiverRenewal_Factsheet.pdf.

¹³Edgar Walters, "A Federal Safety Net Funds Health Care for Uninsured Texans. Time Is Running Short to Negotiate Its Renewal.," The Texas Tribune (The Texas Tribune, March 14, 2019), <https://www.texastribune.org/2019/03/14/texas-1115-waiver-set-expire-2021-prompting-health-care-concerns/>.

HealthE Mind (Austin)

Introduction: Mental health is oftentimes an area of health care that is still overlooked, despite the 43.8 million Americans that experience at least one form of mental illness on an annual basis¹⁴. Despite many colleges and universities offering counseling services for full-time students, additional mental health resources on college campuses is a pressing need for many. In fact, college campuses themselves can generate additional stress to students even outside of pre-existing mental illnesses. Especially concerning is the increase in student debt given the correlation of debt with stress, anxiety, and depression¹⁵. This session was formulated to empower students by educating them on mental illness and mental health resources as well as to provide tools to cope with stress and anxiety.



Session Description: Young Advocates Rubesela Benitez, Stephania Garcia, and Josue Orozco led and created “HealthE Mind”, a presentation designed to inform, destigmatize, and normalize conversations on the subject of mental health. They built the session to amplify the voices of young people with experiences of their own mental health. Beginning with an interactive questionnaire and then moving to an educational section on mental health resources in and around Austin, the session ended with a guided meditation from Ellie Rome, a holistic health coach.

What we heard:

87% of participants reported that COVID-19 has negatively impacted their health. One attendee shared that “COVID-19 has exponentially increased my depression and anxiety symptoms.”



Almost half of participants reported that school and financial strain were the factors most affecting their mental health

Policy Recommendations:

Students need access to mental health counselors on their campuses. Educational institutions in Texas should be required to have a proportional number of counselors on staff to enrolled students.

Texas should also expand funding to public institutions and grants to students to decrease the amount of debt students take on.

¹⁴ <https://www.nami.org/nami/media/nami-media/infographics/generalmhfacts.pdf>

¹⁵ <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3718010/>