



Case Statement

Central Texas Regional Health Coverage Program

Surveys and Focus Groups Indicate Need

- 41% Central Texas businesses (est. 13,905 small businesses) do not offer health insurance to their employees. *Texas Department of Insurance, Health Insurance Survey, Nov. 2005*
- Overwhelming interest from employers and employees participating in surveys and focus groups:
 - 90% of Central Texas small employers (103 employers) not offering insurance completed survey and indicated they were interested in the plan, after price, benefits, and limitations known. *RH2 Consulting, Web-Based Survey, August 08, 95% confidence interval, standard error + or – 2.9%*
 - 87% of Central Texas small employees (23 employees) without coverage completed survey and indicated they were interested in the plan after price and benefits known. *RH2 Consulting, Web-Based Survey, August 08*
 - Enthusiastic support from employees participating in 4 focus groups of different types of businesses, found that program filling an important need in Central Texas. Many participants value preventative medicine and the concept of wellness. *Collective Strength, Employee Focus Groups, September 08.*
 - Employers participating in 8 focus groups, 32 owners not currently offering coverage, confirmed interest after price, benefits, limitations known. *RHCP Employer Focus Groups, August 08.*
 - Results consistent with other local and regional research: RHCP 2007 Focus Groups, TDI 2006 Focus Groups, UTMB 2005 Survey and Focus Groups

Experience of Other Programs Confirms Viability

- Programs successful in offering coverage for hospital patients who had no source of payment in the past – 85% of enrollees in Galveston's 3 Share Plan were previously established, unsponsored hospital patients.
- 430 employees from 100 companies enrolled in Galveston's 3 Share Program as of August 8th, (program began July 1st) with most from professional, retail, and service businesses. Evenly divided male and female, average age 44.
- Galveston enrollment up to 480 employees from 111 employers as of September 5th, and projected to reach maximum enrollment of 500 for the pilot. Some fluctuation after Hurricane Ike, program has remained operational as key infrastructure available to small employers as they work towards recovery.
- Access: Health. Muskegon, Michigan program over 10 years old. Current enrollment of 1200 employees from 400 employers represents more than 90 percent of the potential enrollment pool, with potential enrollment defined as related to their available resources for the program.