

## How Do I Apply?

The Texas Department of Insurance (TDI) is the state agency responsible for implementing and administering the program. TDI will oversee program administration, while participating health plans will provide the benefits.

Interested employers will submit an application directly to a participating health plan or through an insurance agent. Healthy Texas participants may contact TDI if they have any questions.



**Texas Department of Insurance**  
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*A public/  
private health  
insurance  
initiative for  
working  
Texans*

**Healthy** **Texas**

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**1-800-252-3439**

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# Healthy Texas

## What is Healthy Texas?

Healthy Texas is a new statewide public/private program that provides lower-cost health insurance to working uninsured Texans. Healthy Texas assists small employers—those with two to 50 employees—that do not currently provide health insurance to their employees.

**More than 6 million Texans—a quarter of the state's population—do not currently have health insurance. Texas has the highest percentage of uninsured in the nation, and that number is growing. Almost 70 percent of the adults who are uninsured are working.**

Access to a regular source of health care leads to better health. But because of the high cost, health insurance is especially difficult for small employers to provide to their employees. Healthy Texas provides an affordable alternative to Texas small employers who would like to provide their employees and their employees' dependents with health coverage.

The health benefits provided to employees will be the same across the state and for each of the private health insurance companies participating in the Healthy Texas program. The premium rates for Healthy Texas are determined by age, gender, and residential zip code. Medical underwriting is not allowed in Healthy Texas.

## Am I Eligible?

Healthy Texas is an employer-based program. An employer must meet the following eligibility criteria to participate:

- Must have at least two and no more than 50 eligible employees
- Must not have provided group insurance 12 months prior to applying for Healthy Texas
- Must be located in Texas
- At least 30 percent of eligible employees must receive annual wages from the employer at or below 300 percent of the federal poverty level (\$32,490 for a single person in 2009)
- At least one eligible employee earning less than 300 percent of the federal poverty level must participate

- 60 percent of eligible employees must enroll in Healthy Texas
- Must offer coverage for dependents of employees
- Must pay at least 50 percent of employee premium costs

## What Are the Benefits?

All Healthy Texas plans cover inpatient and outpatient hospital services, physician services, and prescription drugs and have standard copayment amounts for physician office visits and certain other services. Employers will be able to choose from plans with different plan deductible requirements. Healthy Texas plans do not cover services received outside of the network of providers, with the exception of out-of-network emergency services.

Healthy Texas plans include all benefit requirements that are a part of federal health reform.