

Texas Coverage Gap Project

Fact sheet: The Texas coverage gap

One-page summary as of 2026-10-24. Sources follow on the next page.

605,000

Texas adults in the coverage gap, about half of the U.S. total¹

16.7%

Texans uninsured in 2024, the highest rate of any state (U.S.: 8.2%)²

\$22,025

Expansion income limit for one person in 2026 (138% of poverty)³

90%

Federal share of costs for expansion adults (vs. 58.54% federal for most Texas Medicaid)⁴

What the evidence shows

- Lower mortality among low-income adults in strong studies; some studies found no detectable effect.^{5,6,7}
- About 30% less depression and near-elimination of catastrophic medical bills (randomized study).⁸
- Less medical debt in collections.^{9,10}
- No significant drop in employment.^{11,12}

Costs and tradeoffs

- Total medical spending and ER use go up, not down.^{13,14}
- Federal law now attaches work requirements (from 2027), six-month renewals, and limits on hospital-financing tools.^{15,16,17}
- Texas cost estimates are outdated; there is no current official estimate.^{18,19}

West Texas

About one in five residents under 65 is uninsured. 25 of 71 counties have no listed hospital, and 69 have a primary-care shortage designation.^{20,21,22}

Texas Coverage Gap Project, an independent project: <https://texascoveragegap.org>

Sources for this page

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