



**Submitted Testimony to the Senate Committee on Health and Human Services
Michelle Castillo, Deputy Director, Children's Defense Fund-Texas
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Chair Kolkhorst and esteemed Members of the Senate Committee on Health and Human Services,

My name is Michelle Castillo, Deputy Director for the Children's Defense Fund-Texas. We stand firm in our belief that every child deserves the chance to be healthy—a vision that's been at the core of our work for over two decades.

In a state where over half of our children rely on Medicaid for healthcare, it's imperative that we strive for a system that makes accessing Medicaid as simple as possible for eligible children. However, our current system falls short, burdening families with unnecessary complexities and errors.

Picture this scenario: a parent, with three children on Medicaid, receives conflicting letters—one stating their Medicaid has been renewed, the other denied. Hours spent on hold with the Texas benefits line end in frustration. Despite submitting required paperwork, one of their children's Medicaid applications is overlooked, leaving the family to foot unexpected medical bills.

This is just one of thousands of real life examples of the everyday realities faced by Texas families that CDF-Texas's outreach teams in East Texas and the Rio Grande Valley have experienced. Our community health outreach teams remain the cornerstone of our health advocacy work precisely because they assist families navigating Medicaid and the Children's Health Insurance Program (CHIP) due to these barriers and errors in accessing critical health coverage.

For these reasons, we urge the committee's consideration of several critical tools to enhance healthcare access for Texans:

1. **Medicaid Expansion:** Texas leads the nation in uninsured individuals, a significant portion being families without access to employer-based coverage. Medicaid expansion presents the most cost-effective solution to increase coverage eligibility for about 16% of Texas' uninsured population, or 800,000 Texans, working in essential industries like childcare, construction, and hospitality. By tapping into

federal funding, Medicaid expansion could alleviate this burden and foster a healthier workforce.

2. **Simplifying Medicaid for Eligible Kids:** Streamlining Medicaid processes is imperative. Eligible children shouldn't face bureaucratic hurdles that jeopardize their access to care. The effort to use already-verified family income information from other state programs like SNAP to create an "express lane" for Medicaid or CHIP enrollment for children that fell short last session should be top priority in the 89th Legislative session. Investing in technology and administrative reforms can make Medicaid enrollment and renewal more efficient, ensuring eligible children receive timely care without unnecessary interruptions.
3. **Investing in HHSC to Address Backlogs:** The Texas Health and Human Services Commission (HHSC) grapples with backlogs, delaying preventive care for eligible children. Adequate funding for HHSC is essential not just for administrative efficiency but to guarantee timely access to crucial healthcare services for our most vulnerable population—our children. Investing in HHSC's infrastructure and staffing can alleviate these backlogs, ensuring eligible children receive the care they need when they need it.
4. **Supporting Community Education and Outreach:** Many uninsured families are unaware of their eligibility for federal subsidies through the Affordable Care Act (ACA). Greater investment in community education, outreach, and enrollment efforts can bridge this gap, connecting eligible but unenrolled children with vital coverage options like Medicaid or CHIP. By empowering communities with knowledge and resources, we can ensure more Texans access the healthcare they deserve.

Additionally, I implore the committee to reject the consideration of "junk insurance" options. These plans, not bound by the ACA regulations, pose significant risks to consumers, offering cheaper prices at the expense of essential consumer protections. Given Texas' staggering uninsured rate, it's crucial that we prioritize comprehensive coverage options like Medicaid expansion over inadequate alternatives.

In conclusion, I urge the committee to prioritize these measures to enhance healthcare access for all Texans. By expanding Medicaid, simplifying enrollment processes, investing in HHSC, and supporting community outreach efforts like those of our CDF-Texas outreach and enrollment teams, we can take significant strides towards a healthier, more equitable future for our state.

Thank you for your time and thoughtful consideration.