



The Senate of The State of Texas

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December 13, 2013

Senator Royce West

District 23

President Pro Tempore
2006

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Ranking Member Elijah E. Cummings
House Committee on Oversight and Government Reform
2471 Rayburn House Office Building
Washington, DC 20515

Dear Representative Cummings:

Welcome to Texas. It is appropriate that your committee hold this hearing here, as perhaps no state stands to benefit more from the Affordable Care Act (ACA) than Texas. Regrettably, here in the Lone Star State in 2012 we again had the dubious distinction of having the highest rate of people without health insurance, at 24.6 percent, or more than 6 million residents, according to the Current Population Survey estimates released by the U.S. Census Bureau this past September. Dallas County, where my state senate district is located, ranked **ninth in the nation** with 26.7 percent of its residents lacking health insurance. During the last regular session of the Texas Legislature, the Texas Health and Human Services Commission estimated that under the ACA the uninsured population in Texas would be **reduced to 16 percent, meaning almost 2 million Texans who lacked health insurance will be insured.** This will have a variety of benefits for Texas. Because people without insurance still receive care - often at emergency rooms where it is most expensive - covering the uninsured should reduce the pressure on local property taxes that currently fund public hospitals. Also, because people who are insured are better able to access primary care on a regular basis, the development over time of expensive chronic conditions like diabetes can be prevented, thus producing overall savings in state and federal health care expenditures. In addition to the generally beneficial impacts of the ACA, individual lives will be improved by aspects of the law like the prohibitions against denying coverage based on pre-existing conditions and lifetime caps on coverage. Small businesses will benefit by receiving tax credits to make employee coverage more affordable. Employees with insurance will be healthier, meaning fewer sick days and increased productivity.

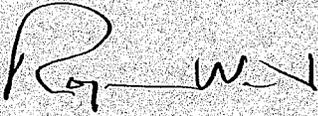
Finally, as this hearing is specifically focused on the role of navigators in the ACA, I hope that the committee will consider the good and largely selfless work being done by navigators all over the country at this time. Health insurance was complicated before passage and implementation of the ACA, and it remains so. Despite the ill-informed advice apparently offered by a few individuals training to be navigators in Dallas, navigators are civic-minded people attempting to assist their fellow citizens in negotiating the changing health care landscape. I trust that the committee's inquiry will focus on how to allow this work to continue, while ensuring that appropriate training



and consumer protections are in place.

Thank you for your interest in this important issue and for your service to our country.

Sincerely,

A handwritten signature in black ink, appearing to read "Royce West". The signature is stylized with a large, looped "R" and a long horizontal line extending to the right.

Royce West
State Senator
District 23