

## TEXAS

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December 15, 2013

Chairman Darrel Issa  
House Committee on Oversight and Government Reform  
2157 Rayburn House Office Building  
Washington, DC 20515

Dear Honorable Chairman Issa,

I am writing to the House Oversight and Government Reform Committee today to provide an official statement on behalf of my organization, MHP, Inc., for the December 16, 2013 hearing in Richardson, Texas.

MHP is a national nonprofit organization that is trained, certified, and funded to provide Navigator services in Texas's Rio Grande Valley, which encompasses Cameron, Hidalgo, Starr, and Willacy Counties. There is a critical need for new health insurance options, as well as assistance with securing these options, in our region.

MHP estimates that there were 353,671 eligible uninsured<sup>1</sup> persons in the Rio Grande Valley in 2011 (most recent data available). Combined, the Valley's eligible uninsured population comprises 7.23 percent of that of Texas. The Valley's share of eligible uninsured Texans is disproportionately high, given that in 2007-2011, the total population of the region represented only 5% of the statewide population.

As a Navigator organization, we are working closely with a range of outreach and enrollment partners to help as many people as possible get covered during the current open enrollment period. We have faced challenges, from the massive coverage gap left by Texas's decision not to expand Medicaid to the intense scrutiny of Texas Navigators in general as a result of a few Navigators' inappropriate actions. However, we have also experienced numerous success stories. For example:

*Diane (name changed to protect consumer's identity), a 58-year-old widow, came to the McAllen Public Library on a Saturday morning in November to meet with an MHP Navigator. Diane had always had health insurance through her jobs – until three months prior, when she'd lost her job and the insurance that came with it. Ever since, she had been applying for one job after another, but as she put it, "It's hard to get a job when you're 58 and competing with a bunch of 22-year-olds."*

<sup>1</sup> Population data for the total number of non-elderly uninsured legal residents is based on tabulations that are adjusted to exclude estimated undocumented persons.

*Diane knew that she needed to get health insurance in 2014 or pay a fee, but she'd been reluctant to explore HealthCare.Gov because of all the negative press surrounding the website. In fact, she'd come to the library for assistance because she was concerned that HealthCare.Gov would cause her computer to crash if she accessed it from home.*

*With the assistance of a Navigator, Diane completed her online application. She received her eligibility determination within minutes. Diane was delighted to learn that she was eligible for a tax credit worth \$354 per month to help make health insurance more affordable. She then used the comparison tool to learn more about plans available to her in the Health Insurance Marketplace. She knew that she wanted a Silver plan with a relatively low deductible; she was also looking for a plan with minimal co-pays for prescription drugs.*

*Within an hour of starting her application, Diane identified and enrolled in a plan that met these criteria. The monthly premium was \$376, but after choosing to apply the tax credit to her premium, Diane discovered that the premium would cost her just \$22 per month.*

*"I waited to apply due to the bad press," Diane said, "but I have found HealthCare.Gov simple and easy to use. I am signed up, and I am thrilled. This is the best news I've had in years."*

Ultimately, I wish to convey that as Navigators, we have the privilege, responsibility, and challenge of helping as many people as possible in our region get covered in a very tight window of time, and we respectfully request that efforts to ensure oversight of Navigators be grounded in recognition of the importance and urgency of our efforts.

Sincerely,

A handwritten signature in cursive script, appearing to read "Rachel Udow". The signature is fluid and extends across the width of the page.

Rachel Udow  
Grant Writer (former Interim Program Director)

CC: Ranking Member Elijah E. Cummings, House Committee on Oversight and Government Reform