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HEALTHCARE SMART E-NEWSLETTER



## PRESIDENT'S MESSAGE

### **Gearing up for the 88th Texas Legislative Session.**

#### **It started and TexHealth is Ready!**

Lt. Gov. Dan Patrick issued the following statement last week upon announcing his Texas Senate committee appointments for the 88th Legislative Session:

"As the Texas Senate begins its work this session, the committee assignments I made today will ensure we succeed in addressing the priorities of the people of Texas."



At TexHealth, we are pulling together our business experience, expertise and employee health data and getting ready for the Committee assignments at the Texas Legislature. Now that those are public, we will begin our campaign, **TexHealth as a Lifeline**, to go **statewide** and to **advocate for bold investments in three-share premium assistance programs as a solution to the uninsured rate in the state!**

**Our Strategy is Simple - Our Advocacy is Key!**

- **We expand** into the remaining major markets & metropolitan areas like Dallas and San Antonio and build relations with their commissioners courts to approve our operating in their counties.

- **We educate** the committee members in the legislature who have any impact on our statute so they realize we are in essence statewide already and an essential element to small business enterprises in Texas.
- **We advocate** for more funding to address the waiting list we will have built as a result of our expansion into those major markets and cities.

**Next steps...Educate, Educate, Educate!**

If our advocacy is effective, the legislators and their staff will have no problem knowing **who we are, the good we are doing** and **how we are overcoming** the one thing that outsiders can fault Texas for, namely **the highest rate of uninsured in the nation**.

**It's About Healthy & Thriving Small Business Enterprises!**

TexHealth Central Texas has undertaken multiple strategies to achieve various goals this year, but without this increased effort in advocacy and your partnership in our growth, these goals and our work to help support small business enterprises in Texas will not be possible. **We need to help small business employers invest in overall employee health** to continue the positive trend to get back to "normal" business.

**I look forward to incredible happenings for 2023** with TexHealth and the state's legislature - so continue to stay tuned!

**Stay safe and well!**

**James I. Rodriguez, FACHE  
President & CEO  
TexHealth Central Texas**



## WE NEED TO HELP SMALL BUSINESS EMPLOYERS INVEST IN OVERALL EMPLOYEE HEALTH!

IT'S ABOUT HEALTHY COMMUNITIES WHERE BUSINESS THRIVES

### ABOUT US

Our purpose is to support small businesses in their recruitment, retention and cost-reduction efforts by helping their employees pay for health insurance. From 2010 to 2013 **TexHealth** successfully operated a Health Plan and provided health benefits to over 1600 members. With the Affordable Care Act and the 10 Essential Benefits requirement, TexHealth discontinued the Health Plan and converted to the current model where lower wage employees of small business may receive **premium reimbursement** regardless of the insurer.



**121**  
SMALL BUSINESSES

Small businesses are the **economic engines** for our **Texas communities**. TexHealth provides them the ability to recruit and retain employees, improving productivity and workplace stability and strengthening competitive viability



**1,070**  
COVERED LIVES

Healthy employees **perform better on the job!** The TexHealth program is designed to support the working poor not qualified for Medicaid. These efforts reduces the high number of the Texas working uninsured and stimulates local economic prosperity.



**3-SHARE**  
HEALTH PLANS

**Three-Share Premium Assistance Programs** are the **solution to the uninsured problem in Texas!** TexHealth lessens taxpayer burden by reducing costs of uninsured on counties, hospital districts and other safety net hospitals and clinics.

TexHealth has **helped over 6,000 people** with only **2 FTE staff members** and a **referral relationship with over 26 independent insurance agents and brokers**. TexHealth also helps small businesses and individuals who do not have an agent, apply for and obtain commissionable group and individual insurance policies. TexHealth has also enjoyed support from companies such as Lilly, IBM and PhRMA.

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Insurance Advocacy



**Just because an Insurance Company says "No," it doesn't mean its final!**

**One of our client groups, has a harrowing tale about their experience with their insurance company. This story of insurance advocacy is worth knowing about:**

MHAIP recently had the pleasure of assisting a Texas family that was trying to obtain, Applied Behavior Analysis (ABA) therapy. Their seven year-old daughter, Dylan, had been diagnosed with autistic spectrum disorder, as well as intellectual giftedness, a concept known as twice exceptional. The family had changed insurance plans over the summer, where Dylan had been receiving approximately 12 hours a week of ABA therapy in a private school setting that had experience in working with those that are twice exceptional. She needed the treatment to help with behaviors related to autism which occurred in the classroom, and also for social facilitation with peers.

When they started with the new insurance carrier, the ABA provider was explicitly told that she could not deliver services in the school setting, and she was required to sign a written attestation to that effect. When we got involved, no denial letter had been issued for this part of the request. We had to submit an addendum to the service request, and formally request hours in the school setting. The insurance carrier alleged that Dylan did not need all the hours requested, but only denied the hours that were requested in the school setting. We mounted an appeal, describing that the provider had to sign the attestation, and that the Texas autism mandate required that autism services such as ABA therapy, prescribed by the primary care provider, be provided according to the treatment plan. Dylan's pediatrician provided a letter of support, as did other specialists involved in her care, emphasizing her need for services in the school setting. The plan continued to uphold their denial.

We took the case to the Texas Department of Insurance and asserted that Dylan's rights under the Federal parity act were being violated, as those with medical conditions are not barred from receiving treatment in a school setting, so long as it is medically necessary. **The state of Texas agreed with us, and not only overturned the case, but got the carrier to acknowledge that "any request for school-based services should be reviewed for medical necessity in totality and not to be excluded based on place-of-service.** The insurance company has re-educated its autism staff and medical directors and apologizes for any inconvenience it may have caused."

**Dylan's mother shares her experiences:**

*"I cannot express what a gift it was to our family to work with MHAIP and Karen Fessel. We knew that what our insurance company was doing was wrong and that our daughter would suffer for it, but we felt totally helpless to do anything about it. As parents of a special needs child, we are not strangers to this feeling, but we never let it stop us. We all fight for our kids. Before learning about MHAIP, we were not equipped for the fight with our insurance company, but then we met Karen! From our first conversation she restored our hope. Karen was extremely competent and attentive and we were encouraged that she was a part of our team in getting what our daughter was entitled to from our insurance company. Both ourselves and our ABA provider were impressed by how Karen knew the details of our experience so completely, it was as if she was living it with us. At one point in the process I tried to help by reaching out to local resources, only to find out that Karen had already been in contact with them! Fighting a huge player in an unfair system is incredibly daunting, but she is so good at it and it is extremely satisfying to experience a win for our daughter and hopefully a win that can create change for*



*others. I know I sound a bit hyperbolic, but MHAIP truly was nothing short of heroic in this fight for our daughter. We are deeply thankful."*



## WELLNESS CHECK-UP FOR THE SEASON



## Simple, Healthy New Year Goals

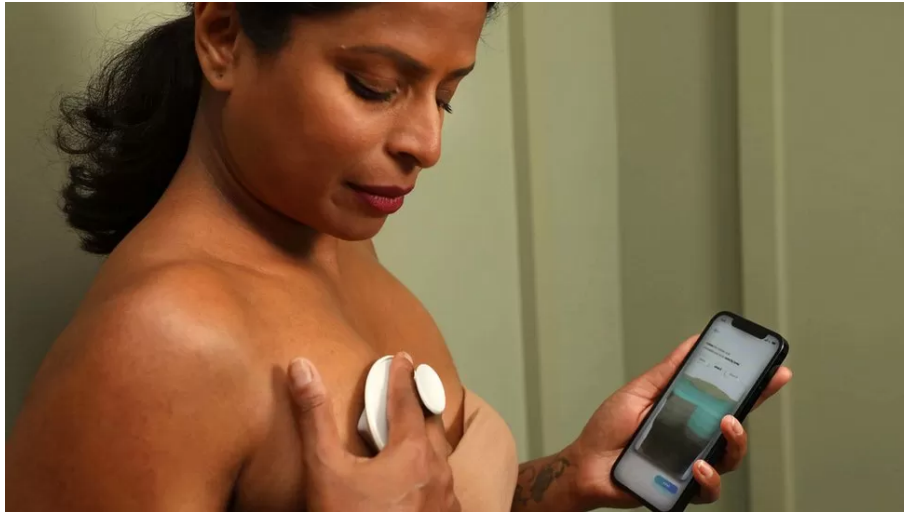
It's a new year, and many of us have set resolutions to take better care of our physical, mental, and emotional health. Contrary to popular belief, Resolutions don't have to be grand, or complicated to be meaningful; in fact, simple, clear goals, are more realistic to commit to. To help you get off to a great start in 2023, here are some simple yet effective wellness tips you can use to cultivate a healthier and happier life.

- **Prioritize Sleep:** Getting seven to eight hours of quality sleep each night is essential for our overall health and well-being. Make sure to establish a regular bedtime routine and stick to it as much as possible. The 30 minutes to an hour before bed, avoid screens, too many bright lights, and stimulating media. Your body loves routine, and the more consistent you are, the better you will feel. If you need help relaxing, try drinking a sleepy time tea with chamomile and valerian 30 minutes before bed.
- **Move Your Body:** Exercise has many physical and mental health benefits, so make it a priority this year. This can be daunting for many, so start small and work up. Find activities that you enjoy, whether it's running, strength training, biking, dancing, or yoga, and make a plan to fit them into your schedule. Starting with shorter distances and times, and using lighter weights or bodyweight to start with will help your body adjust easier, and reduce overwhelm to your mind and body. To help motivate you, try taking some cordyceps mushroom or beet powder before you plan to exercise to boost your stamina.
- **Eat Mindfully:** Healthy eating doesn't need to be exclusive or overwhelming. You can simply commit to some mindful eating habits that you can sustain throughout the year. Eat the rainbow, try to include more fruits, vegetables, lean proteins, and whole grains. Limit processed and packaged foods and cook your own food as much as possible. Be intentional when you're eating, avoid using phone or tv with your meal, and chew your food well. Drink nutrient dense herbal teas like nettles often will nourish your body with an array of vitamins and minerals.
- **Connect with Others:** Relationships are important for our mental health, so make it a point to stay connected with family and friends. Even if you can't be together in person, texting, calling or video chatting can help us find time to for each other. Write a letter every now and then, the effort and format is much more intimate and thoughtful than a text.
- **Take Time to Relax:** Make time to relax and de-stress each day. Whether it's reading a book, listening to music, or taking a bath, find activities that help you unwind and make sure that you're taking time to relax and recharge. Schedule it in your calendar as a reminder. A resolution to relax is especially useful for those workaholics who find it hard to turn off and run the risk of burn out. Fill that cup! Drinking a cup of relaxing tea like holy basil and chamomile can help you wind down and be open to taking time for yourself.

These are just a few simple wellness tips to help you start the New Year off right. If you stray from your goals or don't perfectly accomplish them, don't abandon hope. Just start again. It's not about being "good" or "bad", it's a practice of making choices to find balance and health and happiness for your body.

## INDUSTRY NEWS & HOT TOPICS

### What's Going On In Health Care?



## Tool to Spot Breast Cancer at Home Wins UK Dyson Award

A device called Dotplot that helps women self-check at home to detect breast cancer has won the prestigious UK James Dyson Award.

This handheld device lets users record tissue composition once a month with soundwaves - and if there are any suspicious changes or abnormalities, they are advised to see a healthcare professional.

[Read more at BBC.com](https://www.bbc.com/health/uk-dotplot-award)



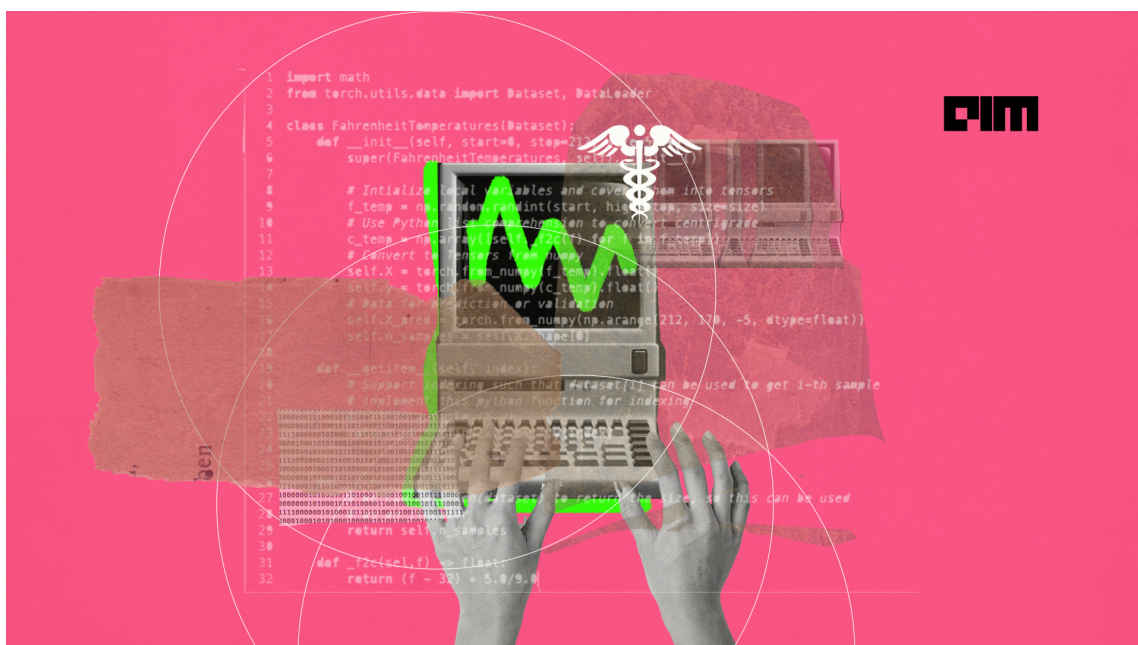


## Psychedelic Drugs May Launch a New Era in Psychiatric Treatment, Brain Scientists Say

One of the hottest tickets at this year's Society for Neuroscience meeting in San Diego was a session on psychedelic drugs. Scientists learn about how psychedelic drugs like psilocybin and MDMA can alter individual brain cells, can help rewire the brain, and may offer a new way to treat disorders ranging from depression to chronic pain.

The fact that psychedelics were featured at the world's largest meeting of brain scientists suggests the drugs are poised to enter the scientific mainstream.

[Read more at NPR.org](https://www.npr.org/2018/11/29/684844400/psychedelic-drugs-society-for-neuroscience)



# Google Introduces ChatGPT-like ChatBot for Healthcare

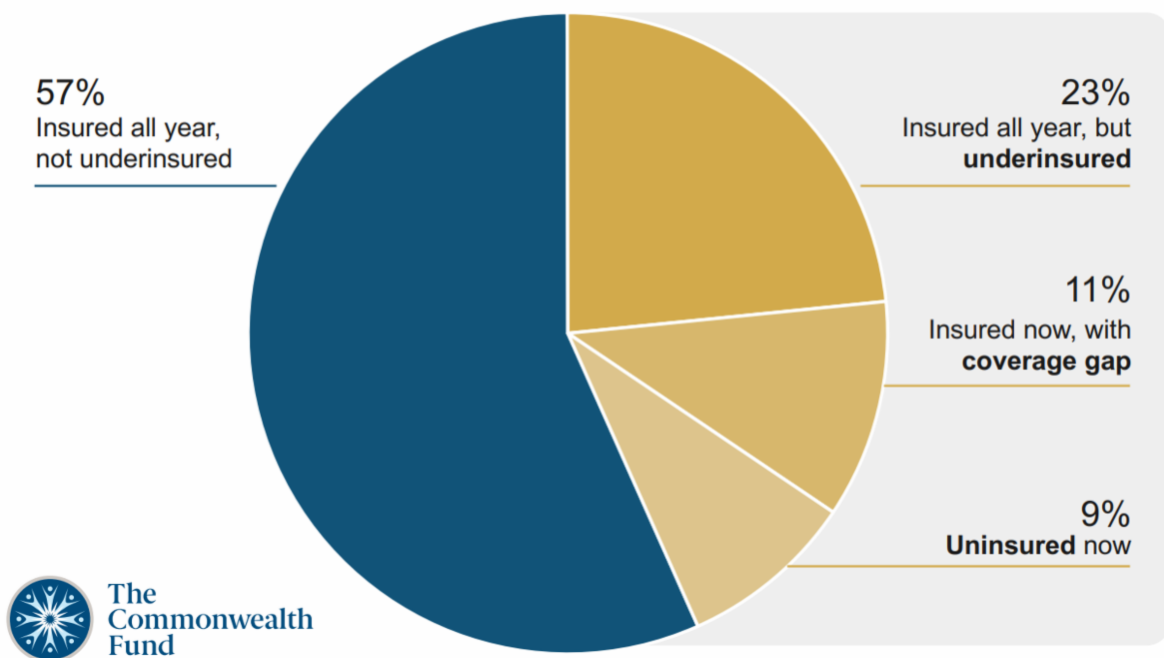
Google had to respond to Open AI's ChatGPT and its widespread success, so they launched MedPaLM.

"Google Research and DeepMind recently introduced MedPaLM, an open-sourced large language model specifically for medical purposes. It combines HealthSearchQA, a new free-response dataset of medical questions sought online, with six existing open-question answering datasets."

[Read more at The Medical Futurist](#)

## HEALTH INSURANCE DATA

*Percentage of adults ages 19–64, by insurance coverage status within the past 12 months*



## The State of U.S. Health Insurance in 2022

**More than two of five working-age adults are inadequately insured.**

While there has been a remarkable increase in the number of people who are now insured compared to say, 10 years ago or even three years ago, **there are still issues that need to be addressed!**

The Commonwealth Fund conducted a survey of over 8000 adults between 18 and 65. It found that **43% of working age adults were inadequately insured**. Of the 43% inadequately insured, 9% were uninsured, 11% had interrupted coverage and 23% were underinsured.

Underinsured means they had coverage but it still **didn't provide affordable access to healthcare.** [Access The Commonwealth Fund Survey Results](#)

## FILL YOUR BELLY, FEED YOUR SOUL



### **Vegan Shakshuka with Za'atar Spiced Chickpeas**

Did you make any New Year health resolutions? This vegan dish is a delicious way to get more veggies and fiber into your diet. A popular breakfast dish throughout the Middle East, shakshuka is traditionally made by poaching eggs in a spicy tomato sauce. Here, we've shaken things up by replacing the eggs with seasoned and seared tofu, and we've included an extra helping of protein by adding crispy spiced chickpeas to fuel you up for a busy day ahead.

#### **Ingredients**

- 12 oz block firm tofu
- 19 oz can chickpeas drained and rinsed
- 1 Tbsp lemon juice
- 2 Tbsp Dijon mustard



- 1/2 tsp smoked paprika
- 3 Tbsp grapeseed oil divided
- 2 Tbsp za'atar
- 1 tsp ground turmeric optional
- Pinch of freshly ground black pepper
- 1 medium yellow onion diced
- 3 garlic cloves peeled and minced
- 1 medium green bell pepper seeded and diced
- 1 tsp ground cumin
- 1/2 tsp ground coriander
- 1/2 tsp crushed red pepper flakes
- 28 oz can fire-roasted tomatoes
- 1/3 cup fresh cilantro leaves or parsley leaves chopped, plus extra for garnish
- 2 Tbsp Fresh dill chopped
- 1 avocado thinly sliced
- 1/4 cup fresh pomegranate seeds

## Directions

1. Preheat oven to 375 F. Place rimmed baking tray in oven to warm while it preheats.
2. Drain tofu, wrap in clean kitchen towel or paper towel, and set aside on plate with 8 to 9-inch cast iron pan set on top. Set tofu aside for 30 minutes to remove excess moisture.
3. While tofu sits, spread rinsed chickpeas onto clean dish towel and gently rub until well dried. Transfer chickpeas to bowl and toss with lemon juice, Dijon mustard, and paprika. Pour seasoned chickpeas onto hot baking tray in single layer. Roast for 10 minutes in preheated oven, give a toss, then roast again for another 10 minutes.
4. Meanwhile, in small bowl, stir together 1 Tbsp grapeseed oil and za'atar. Once chickpeas have roasted for a total of 20 minutes, drizzle with za'atar, toss to coat, and return to oven for an additional 10 minutes. Set aside to cool on baking tray while making shakshuka. Keep oven on.
5. Once tofu has been pressed, unwrap tofu and slice block in half widthwise to create 2 thinner rectangles. Slice each tofu rectangle in half, then slice each piece along the diagonal to create 8 triangles. Brush tofu pieces all over with 1 Tbsp grapeseed oil before sprinkling with turmeric (if using) and black pepper.
6. Preheat cast iron pan over medium heat before adding tofu pieces, in batches if necessary, to cook until lightly browned on each side, about 8 to 10 minutes total. Transfer tofu to plate and set aside. Keep cast iron pan on stove.
7. To warm cast iron pan, add remaining 1 Tbsp grapeseed oil and let warm for 30 seconds. Add onions and sauté, stirring occasionally, until softened, about 4 minutes. Add garlic and bell pepper and continue to cook, stirring occasionally, until softened and starting to brown, about 10 minutes. Stir in cumin, coriander, and red pepper flakes, and let cook for 1 minute before adding canned tomatoes along with their juices, cilantro, and dill. Stir sauce together well and let come to a simmer. At this point,

- if you prefer a smoother sauce, use an immersion blender to purée sauce a bit. Nestle tofu into sauce and transfer pan to oven for 10 minutes.
8. To serve, top warm shakshuka with some reserved cilantro, avocado slices, and pomegranate seeds. Sprinkle some za'atar-spiced chickpeas over shakshuka and serve the rest alongside for guests to help themselves. Serve while warm alongside some warm pita or toasted rustic bread, if desired.

[Read recipe at Delicious Living](#)

**MORE ABOUT TEXHEALTH CENTRAL TEXAS**

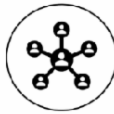


## GROW YOUR BOOK OF BUSINESS

USE US TO OPEN DOORS!

### ABOUT US

TexHealth is a community-based nonprofit organization located in Central Texas. Our purpose is to support small businesses in their recruitment, retention and cost-reduction efforts by helping their employees pay for health insurance. **We work almost exclusively through our agent partners!**



#### EMPLOYER - AGENT RELATIONS

We will enhance your employer - agent relationships. Our support of employee access to healthcare, solidifies and maximizes these connections.



#### SERVICE & ADVICE

We support a wide range of health insurance coverage from many group plan options and/or carrier that best fits your client's needs.



#### FUNDING SOURCES

Our funding comes from non-tax State revenues and uses no tax dollars to support agents, small businesses and employees.

### HOW IT WORKS!

TexHealth is able to provide premium assistance to employees earning 400% of Federal Poverty Level or less (\$58,320 Year). The **premium assistance** is equal to **one-third of the total premium up to \$110 per month**. (Any insurer!) As an agent, the **TexHealth subsidy** provided to client employees, **allows the business to pay the minimum of 50% of the premium and stabilizes your book of business!**

GET IN TOUCH: • 1-512 524 2618 • [jrodriguez@texhealthct.org](mailto:jrodriguez@texhealthct.org) • <https://texhealthct.org>

## Health, Business & Community

**TexHealth Central Texas** is a community-based nonprofit organization located in Austin, Texas. We have always been

## TexHealth Testimonials

***"Without TexHealth I wouldn't be able to have health insurance. With it, I'm able to keep me and my kids up to date on meds and well checks."***  
**-Employee**



dedicated to **making it possible for small businesses in central Texas to afford health benefits for their employees.**

While our mission serves small businesses and their employees, it has ultimately **helped with improved health outcomes for the employees**, which has been one of our ultimate goals.

To further help us accomplish our mission, **our affiliates are fully licensed to offer health insurance plans from the open market, as well as the Marketplace Exchange**, to Businesses, Individuals and their Families.

*“The service that TexHealth provides is vital to my small business. Not only did affordable health care allow my husband and I to realize our dreams of starting a family, but it helps my small business to thrive. I am able to offer benefits to my employees that they wouldn’t otherwise be able to afford and assists me in recruiting and maintaining amazing staff. It helps level the playing field for small business with big corporate businesses. Austin prides itself on supporting small business and I think TexHealth is the definition of small business support. I just really can’t say enough about what they mean to me and my family.” - Employer*



## ATTRACT & RETAIN SMALL BUSINESS EMPLOYEES

TAKE CARE OF YOUR EMPLOYEES & KEEP YOUR COST LOW!

### ABOUT US

TexHealth is a community-based nonprofit organization located in Central Texas. Our purpose is to support small businesses in their recruitment, retention and cost-reduction efforts by helping their employees pay for health insurance. **We can work with your agent or directly with you!**



#### NO COST TO YOU

We will help you navigate our Affordable Premium Program to offer an attractive employee benefit package at no cost to you!



#### SERVICE & ADVICE

We support a wide range of health insurance coverage from many group plan options and/or carrier that best fits your company's needs



#### MARKETING & RESEARCH

Our team will increase the probability that the decisions you make regarding your employee benefit package will help attain your small business objectives

### HOW IT WORKS!

TexHealth is able to provide premium assistance to employees earning 400% of Federal Poverty Level or less (\$58,320/Year). The **premium assistance** is equal to **one-third of the total premium up to \$110 per month**. (Any insurer!) As an employer, the **TexHealth subsidy** may provide your employees with a **66% savings** and you only pay the minimum of 50% of the premium!

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