



The Texas Way: Honoring Our Veterans

The Texas Way is a uniquely Texan, private market-based health insurance coverage program that will improve the health of low-wage working Texans and strengthen the state's economy. As proposed, the Texas Way Program:

- Connects uninsured Texans with private market coverage choices;
- Requires personal responsibility;
- Promotes appropriate utilization of health care services; and
- Reduces inefficient health care spending.

Among the more than 1.1 million Texans eligible for coverage through the Texas Way are nearly 50,000 uninsured military veterans. Through the Texas Way, these veterans could access comprehensive, affordable private health insurance.

The VA Does Not Cover All Veterans

Not all military veterans qualify for free health care through the Department of Veterans Affairs. In fact, nationwide, only 8.9 million of the 22 million veterans are enrolled in VA health coverage.

The VA does not have the financial resources to provide medical benefits to all U.S. veterans. To qualify, veterans must at a minimum have fulfilled at least 24 months of active duty service and not have been dishonorably discharged. Once those minimum requirements are met, the VA follows an eight-category priority system to determine eligibility for coverage. Coverage is provided as resources allow.

The eight priority groups fall into two broad categories. The first is composed of veterans with service-connected disabilities or with incomes below an established means test. The VA regards these veterans as "high priority" veterans, and they are enrolled in priority groups 1-6 and include:

- veterans in need of care for a service-connected disability;
- veterans with a compensable service-connected condition;
- veterans whose discharge or release from active military, naval or air service was for a compensable disability that was incurred or aggravated in the line of duty;
- veterans who are former prisoners of war;
- veterans awarded the Purple Heart;

- veterans determined by the VA to be catastrophically disabled;
- veterans of World War I;
- veterans who were exposed to hazardous agents (such as Agent Orange in Vietnam) while on active duty; and
- veterans with an annual income and net worth below a VA-established means test threshold.

Texas leads the nation with more than 130,000 uninsured veterans. Nearly 50,000 of these uninsured veterans would qualify for coverage through the Texas Way.



The second group of veterans is composed of those who do not fall into one of the first six priority groups—primarily veterans with nonservice-connected medical conditions and with incomes and net worth above the VA-established means test threshold. These veterans are enrolled in Priority Groups 7 or 8.

All other veterans are ineligible for VA coverage.

In addition, because VA care is primarily available only through VA providers, location can be a barrier to care if no VA facility is convenient. These issues of geography can be a particular problem for veterans living in rural communities.