RAISE TEXAS

Consumer Protections

Benefits Cliffs, Medical Debt, Charity Care

Benefits Cliffs

A benefits cliff occurs when a small increase in earnings causes a loss of public benefits that exceeds the additional income, leaving a household financially worse off.

When a Raise Leaves a Family Worse Off



Benefits Cliffs Weaken our Workforce

Texas invests in career pathways, workforce readiness, and training programs to strengthen our workforce.

Benefits cliffs can undermine those investments when workers lose more in benefits than they gain from a raise, promotion, or additional hours.

2027 Legislative Opportunities

Child Care

Medicaid Buy-In for Children (MBIC)

Incorporate CLIFF Tool into TWC workforce services

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Medical Debt & Charity Care

Burden of Medical Costs in Texas

- **More than half** of Texans delay or skip care due to costs.
- **Nearly one-third** of Texas adults have unpaid medical bills.

Source: Texas 2036

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Helping Texans Navigate Medical Bills



Start here before you pay

1. Review the Bill

- Ask for an itemized bill
- Compare it to your insurer's Explanation of Benefits (EOB)
- Look for:
  - Charges for services you didn't receive
  - Duplicate charges
  - Insurance payment errors
- Don't pay until errors are corrected and the bill matches your EOB.

2. Ask About Financial Help

- Ask about:

Still Owe Money? Be Careful How You Pay It.

Medical credit cards are credit, not payment plans.
Avoid high-cost ways to pay medical bills, such as credit cards, medical credit cards, payday loans, and auto title loans. These options can increase costs and make it harder to

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From Consumer Education to Policy Change

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Shift the Burden from the Patient to the Healthcare System

- Require at least 60 days' notice before a medical bill is sent to collections.
- Require providers to automatically send itemized bills to patients
- Address the harms of medical credit cards
- Make charity care easier to access

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