



## Featured Link — Texas Health Pool

Written On February 17, 2010 By [Bob Kraft](#)

The [Texas Health Pool](#) is a health insurance resource of last resort for people who can't find coverage anywhere else. Many questions about this pool are answered on the site's [FAQ page](#). Here is the Pool's self-description:

The Texas Health Insurance Pool was created by the Texas Legislature to provide health insurance to eligible Texas residents who, due to medical conditions, are unable to obtain coverage from individual commercial insurers. The Pool also serves as the Texas alternative mechanism for individual health insurance coverage, guaranteeing portability of coverage to qualified individuals who lose coverage under an employer group plan, church plan or state plan, as mandated by the federal Health Insurance Portability and Accountability Act of 1996 (HIPAA).

The Program continues to serve the State of Texas as an important "safety net" for individuals who have been denied health insurance coverage because of pre-existing conditions, can afford the Pool's premiums, and do not have other coverage options. The Texas Health Insurance Pool was created by the Texas Legislature to provide health insurance to eligible Texas residents who, due to medical conditions, are unable to obtain coverage from individual commercial insurers. The Pool also serves as the Texas alternative mechanism for individual health insurance coverage, guaranteeing portability of coverage to qualified individuals who lose coverage under an employer group plan, church plan or state plan, as mandated by the federal Health Insurance.

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