



United States Congress

Joint Economic Committee

EST. 1946

Republicans

Representative David Schweikert, *Chairman*



Texas

Medicare Affordability Update



February 2026 | Released February 27, 2026

\$956.3M

Excess Part B premiums
3rd in the U.S.

\$831.6M

Total burden on individuals
3rd in the U.S.

\$388.3M

Excess TM premiums
3rd in the U.S.

\$47.3M

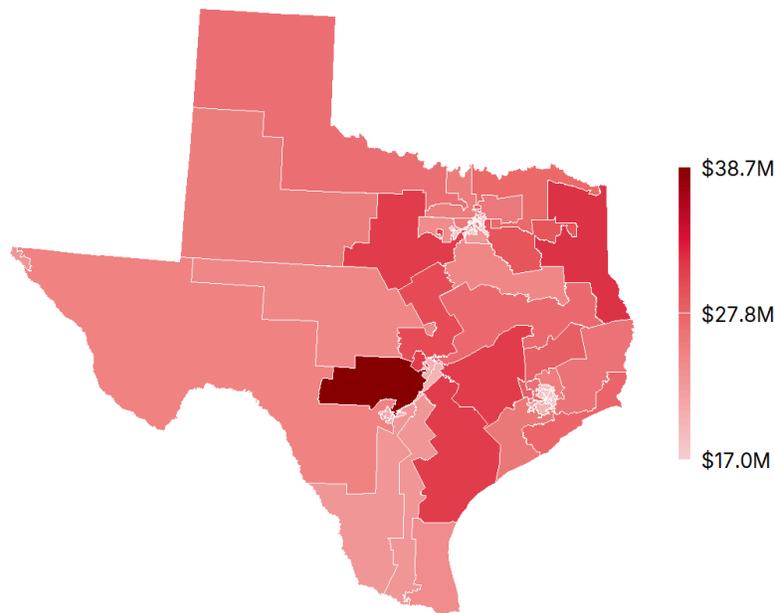
State fiscal burden
4th in the U.S.

\$77.5M

Federal fiscal burden
4th in the U.S.

\$124.7M

Total public sector fiscal burden
4th in the U.S.



About this data update

This monthly update reports the Joint Economic Committee's latest estimates of excess Part B premiums attributable to Medicare Advantage (MA) overpayments for **Texas** and its congressional districts.

By law, Medicare Part B premiums are set to finance 25 percent of projected Part B spending, with some paying additional premiums based on income. This financing design means that 25 percent of any increase in Part B spending is automatically passed through to enrollees as higher Part B premiums. These premiums apply equally to beneficiaries regardless of whether they enroll in Traditional Medicare or MA. Because payments to MA plans are

financed through Part B, it costs more to cover enrollees in MA than to cover those in Traditional Medicare, which increases total Part B spending and mechanically raises Part B premiums for beneficiaries nationwide, including in Traditional Medicare.

While the premium increase applies uniformly, the resulting dollar burden varies across states, congressional districts, and individuals based on beneficiary income (income-related premiums, or IRMAA), the share of beneficiaries with publicly subsidized premiums, and local Medicare enrollment levels.

The Joint Economic Committee's forthcoming issue brief documents this mechanism in detail and estimates that MA overpayments increased Part B premiums by over \$13 billion nationally in 2025. This data update quantifies that burden for seniors in **Texas** both for individuals through greater Social Security deductions and for the public collectively through higher state Medicaid expenditures, which are financed by state tax revenues.

Distribution of the excess Part B premium burden as of November 2025

This section decomposes the total excess Part B premium amount as of November 2025 into mutually exclusive components based on who ultimately bears its burden. We begin with the gross excess premium increase, before offsets and irrespective of who pays. We then separate the premium liability borne directly by beneficiaries from premiums financed through Medicaid and other public subsidy mechanisms.

\$956,318,860

Excess Part B premiums in Texas

Gross premium increase, before offsets, irrespective of who pays

\$831,581,940

Total burden on individuals

Premium increases faced by beneficiaries, typically deducted from Social Security checks

\$124,736,920

Total public sector fiscal burden

Premiums financed through Medicaid and other public subsidy mechanisms, creating fiscal pressure on state and federal budgets

\$47,276,775

State fiscal burden

\$77,460,145

Federal fiscal burden

Consequences of Medicare Advantage overpayments for Traditional Medicare beneficiaries

The effect of Medicare Advantage (MA) overpayments on Part B premiums is uniform whether a beneficiary enrolls in Traditional Medicare or MA. However, MA overpayments help finance more generous MA benefits that are not available in Traditional Medicare. This includes Part B premium "givebacks," under which an MA plan pays some or all of the Part B premium on behalf of its enrollees.

As a result, redistribution flows from Traditional Medicare to MA. In **Texas**, there are 6.8 Traditional Medicare beneficiaries bearing this higher premium burden for every 10 MA beneficiaries who ultimately receive greater benefits. This means that 0.7 Traditional Medicare beneficiaries pay \$145 in excess for each MA beneficiary in **Texas**.

\$388,260,470

Excess TM premiums

Excess Part B premiums faced by Traditional Medicare enrollees despite not receiving Medicare Advantage benefits

\$145

Amount paid in excess by TM beneficiaries for every MA beneficiary

Excess Part B premiums faced by Traditional Medicare enrollees for each MA beneficiary

6.8

Number of TM beneficiaries for every 10 MA beneficiaries

Distribution across congressional districts in Texas

Medicare enrollment, Medicare Advantage penetration, and income distributions vary across states and congressional districts, leading to substantial variation in the excess Part B premium burden.

Summary of methodology

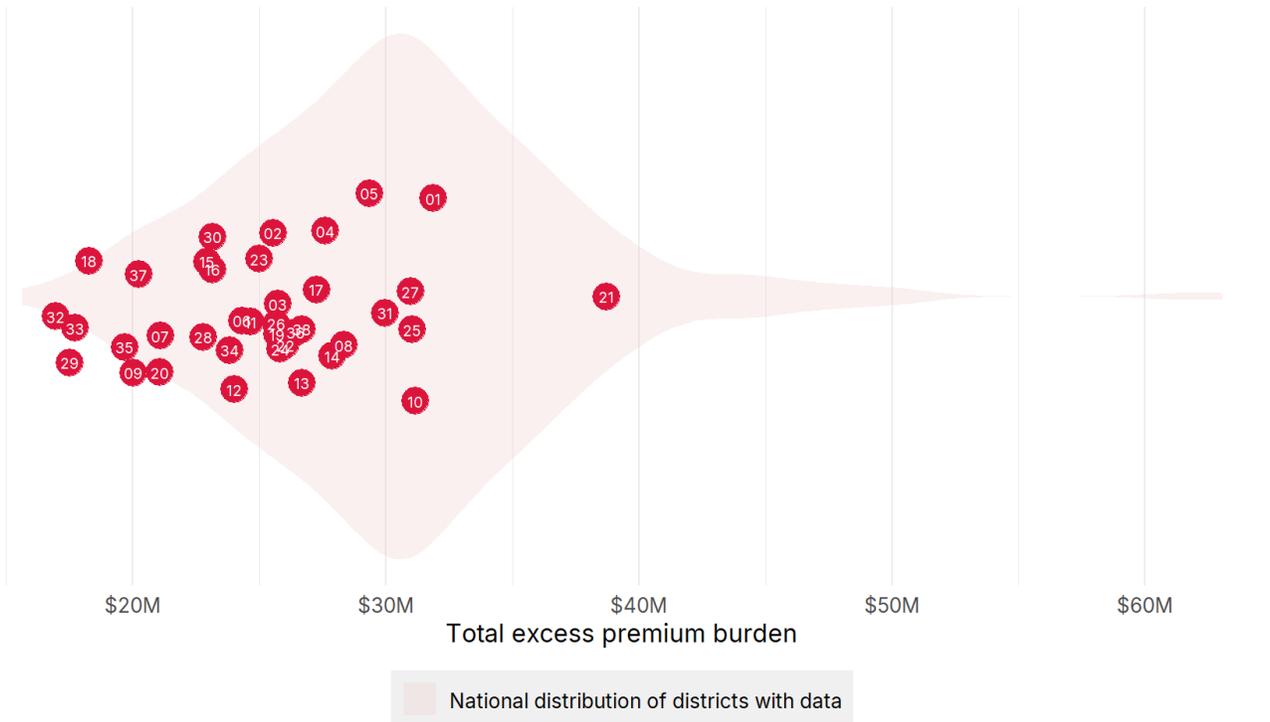
To quantify the excess premium burden borne by constituents in each congressional district, we crosswalk local enrollment patterns from monthly CMS enrollment files at the county level to congressional districts using Census population weights. Our results reflect **gross premium liability**; for some MA enrollees, the net out-of-pocket effect may be lower when Part B premiums are fully or partially covered by the plan as a supplemental benefit.

In 2022, the U.S. Census Bureau adopted Connecticut's nine new planning regions, which replaced its eight counties. As a result, the JEC was unable to include Connecticut in the district-level analysis. Therefore, the total number of districts included is **431**, including DC's at-large district and excluding Connecticut's five districts.

Full methodology, assumptions, and national estimates are provided in the forthcoming JEC issue brief.

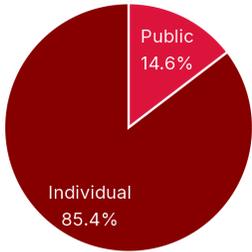
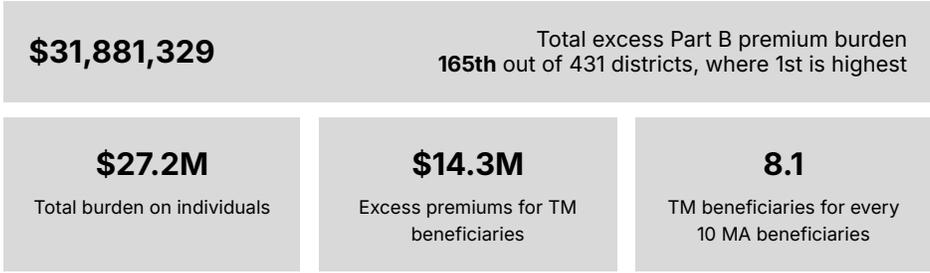
Total Excess Premium Burden in Texas

As of November 2025



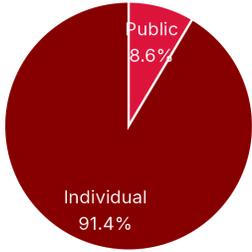
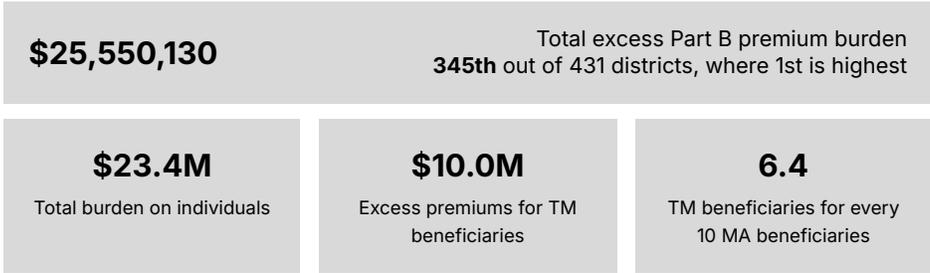
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Rep. Nathaniel Moran (R)



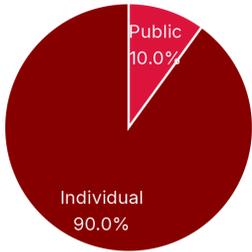
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Rep. Dan Crenshaw (R)



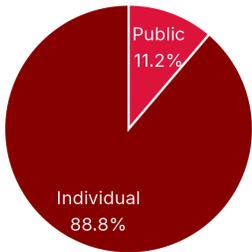
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Rep. Keith Self (R)



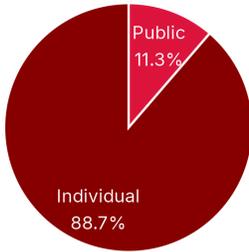
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Rep. Pat Fallon (R)



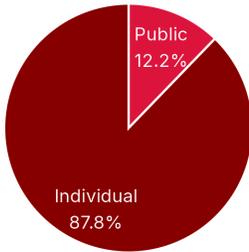
Congressional District 5

Rep. Lance Gooden (R)



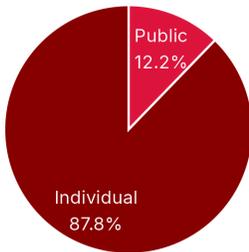
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Rep. Jake Ellzey (R)



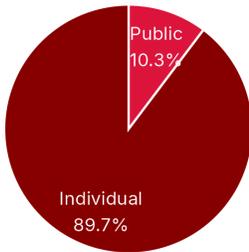
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Rep. Lizzie Fletcher (D)



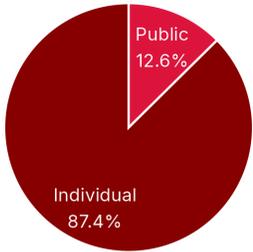
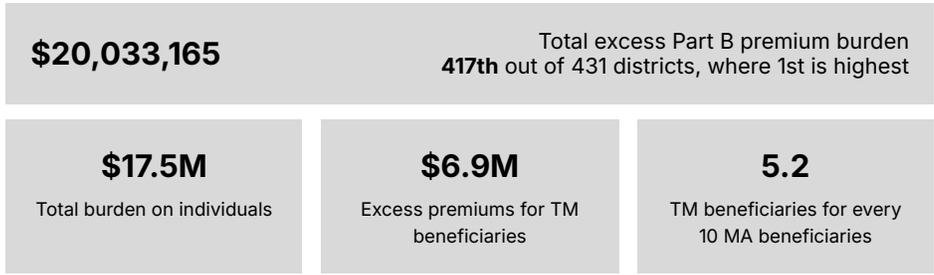
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Rep. Morgan Luttrell (R)



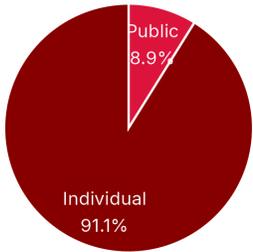
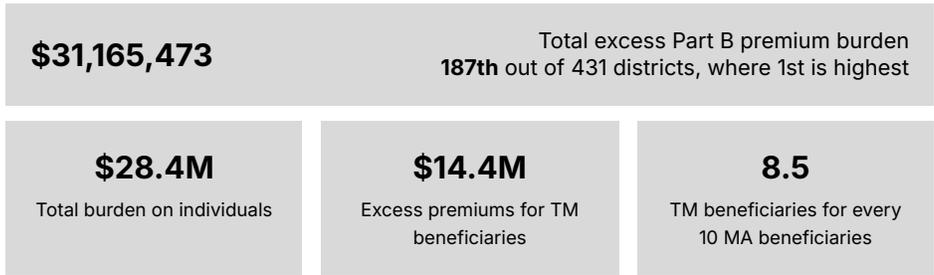
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Rep. Al Green (D)



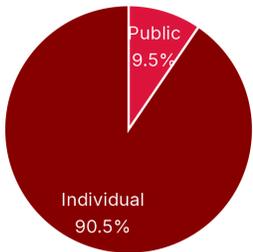
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Rep. Michael T. McCaul (R)



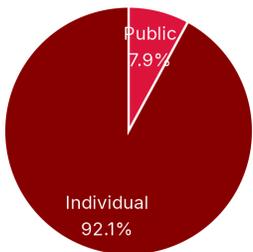
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Rep. August Pfluger (R)



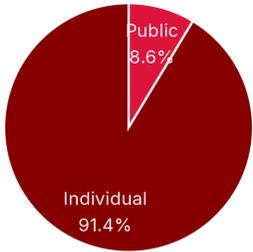
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Rep. Craig A. Goldman (R)



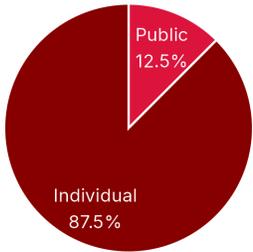
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Rep. Ronny Jackson (R)



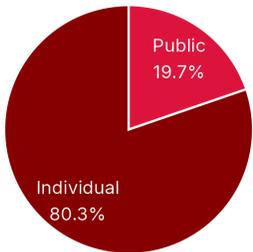
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Rep. Randy K. Weber Sr. (R)



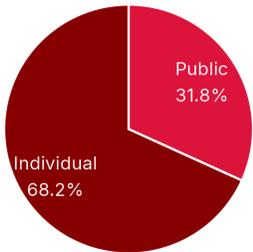
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Rep. Monica De La Cruz (R)



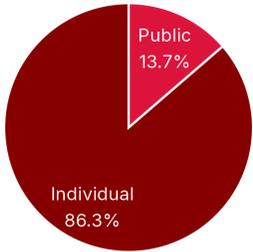
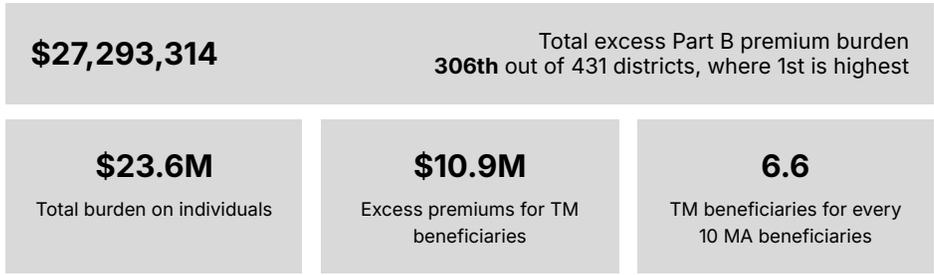
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Rep. Veronica Escobar (D)



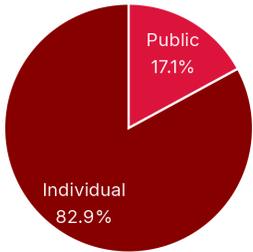
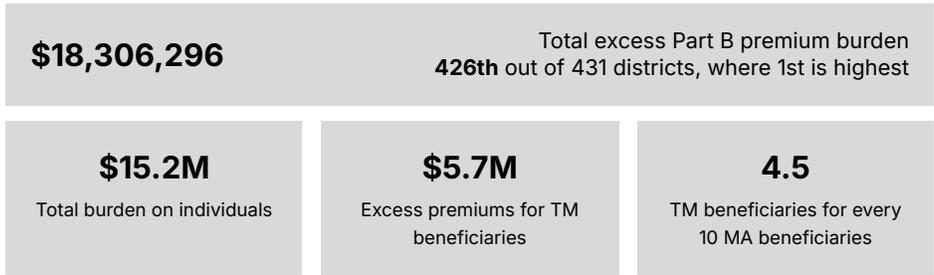
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Rep. Pete Sessions (R)



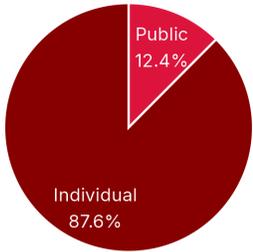
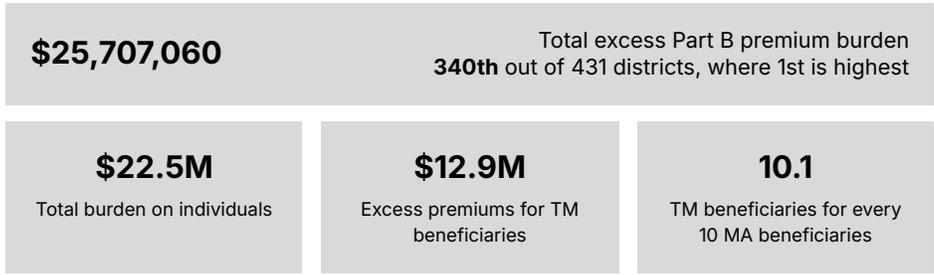
Congressional District 18

Vacant (V)



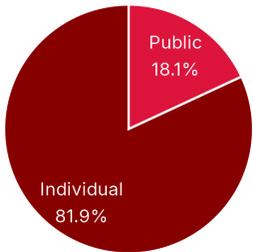
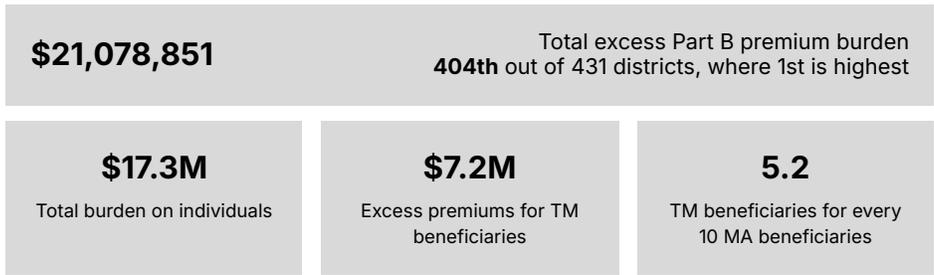
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Rep. Jodey C. Arrington (R)



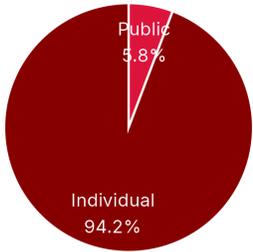
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Rep. Joaquin Castro (D)



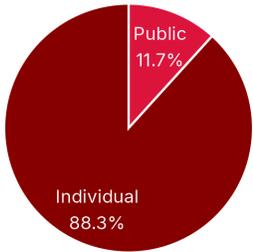
Congressional District 21

Rep. Chip Roy (R)



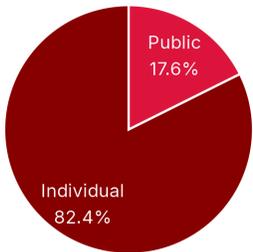
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Rep. Troy E. Nehls (R)



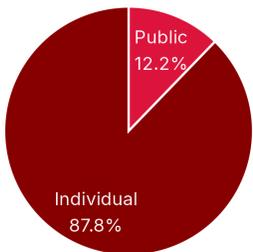
Congressional District 23

Rep. Tony Gonzales (R)



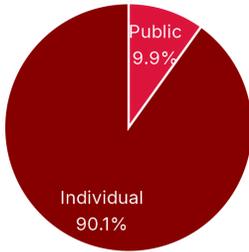
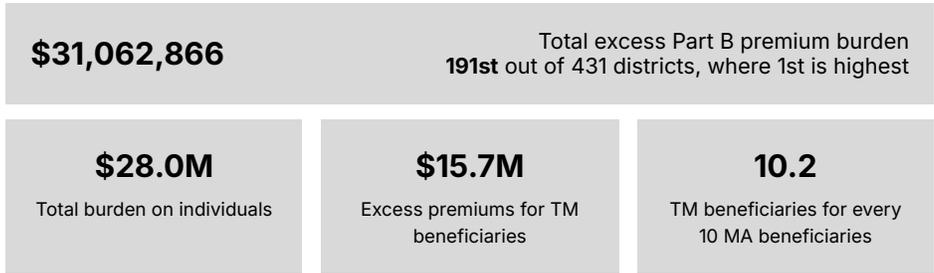
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Rep. Beth Van Duyne (R)



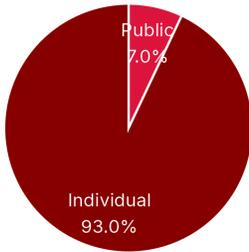
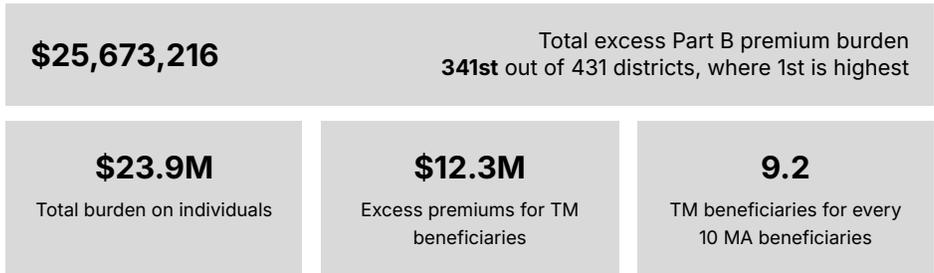
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Rep. Roger Williams (R)



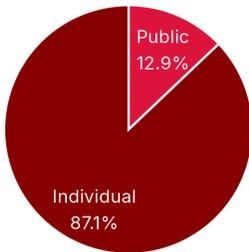
Congressional District 26

Rep. Brandon Gill (R)



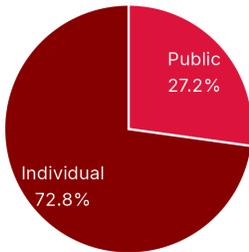
Congressional District 27

Rep. Michael Cloud (R)



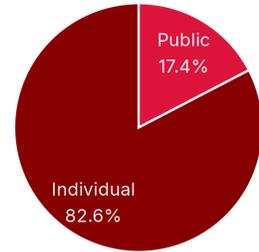
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Rep. Henry Cuellar (D)



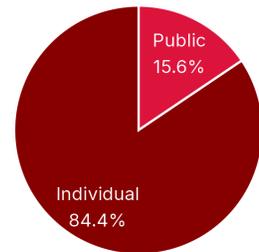
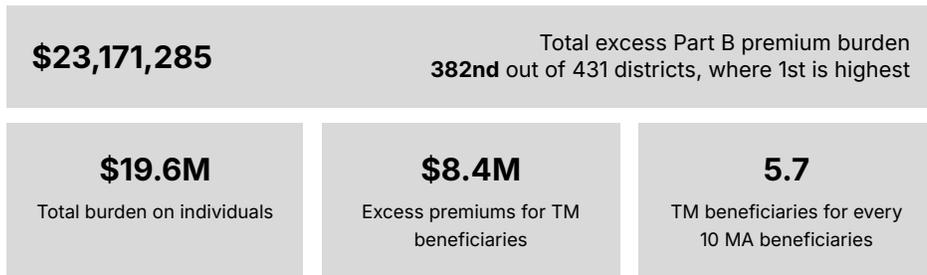
Congressional District 29

Rep. Sylvia R. Garcia (D)



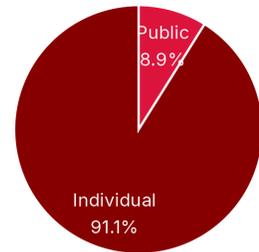
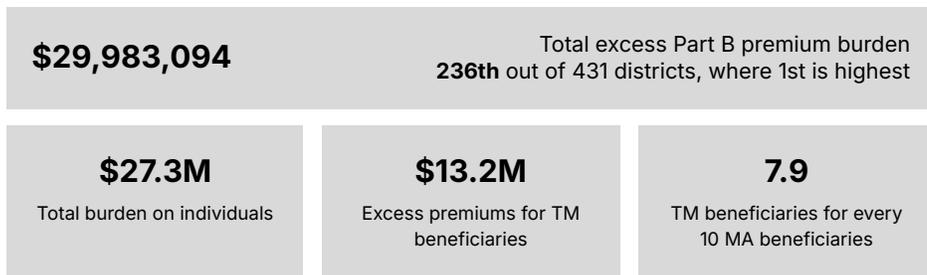
Congressional District 30

Rep. Jasmine Crockett (D)



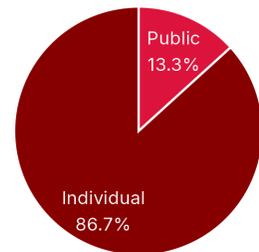
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Rep. John R. Carter (R)



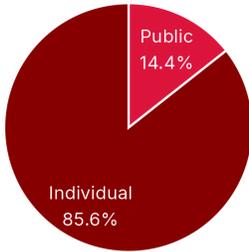
Congressional District 32

Rep. Julie Johnson (D)



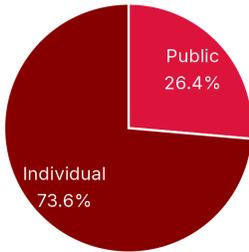
Congressional District 33

Rep. Marc A. Veasey (D)



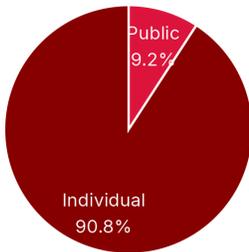
Congressional District 34

Rep. Vicente Gonzalez (D)



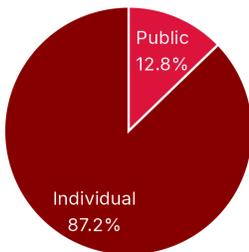
Congressional District 35

Rep. Greg Casar (D)



Congressional District 36

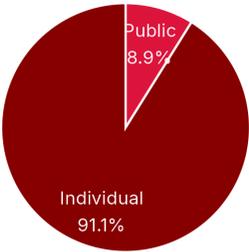
Rep. Brian Babin (R)



Congressional District 37

Rep. Lloyd Doggett (D)

\$20,250,454		Total excess Part B premium burden 415th out of 431 districts, where 1st is highest
\$18.4M Total burden on individuals	\$8.9M Excess premiums for TM beneficiaries	7.8 TM beneficiaries for every 10 MA beneficiaries



Congressional District 38

Rep. Wesley Hunt (R)

\$26,697,488		Total excess Part B premium burden 320th out of 431 districts, where 1st is highest
\$22.7M Total burden on individuals	\$8.2M Excess premiums for TM beneficiaries	4.5 TM beneficiaries for every 10 MA beneficiaries

