

Answers to the research questions that people are asking about Latinos' health and interactions with the health care system

QUESTION 8: What are the financial barriers to health care—and the implications—for Latinos?

ANSWER: Hispanics¹ widely report that out-of-pocket health care costs are unaffordable, even when they have health insurance. These high costs threaten not only the economic security of Latino households but also health outcomes as Latinos must ration or even skip their needed health care.

UNAFFORDABLE CARE

Uninsured and insured Hispanics alike report having difficulty paying for health care.

- In a national survey, about two-thirds (66%) of Hispanic adults report that they find it “difficult” or “very difficult” to pay for health care services.² Narrowing the focus to uninsured Hispanics, nearly nine in ten (88%) report similar experiences in paying for care.³
- Even among the insured, Hispanics are more likely to worry about affording health care than non-Hispanics. In another national survey, about one-third (33%) of insured Hispanics report that they were either “very” or “fairly” worried about paying for out-of-pocket health care expenses, compared to 24% of insured Blacks and 19% of insured Whites⁴ (see Figure 1).

HOUSEHOLD FINANCIAL INSECURITY

When health care costs become unaffordable, Hispanics face increased financial stress and debt.

- Hispanics (25%) are more likely than Whites (17%) and Blacks (19%) to report having withdrawn money from their personal or retirement savings accounts to pay for health care costs⁵ (see Figure 2).
- According to a recent study, medically indebted Hispanics—those who have had a major medical expense in the last three years and used a credit card to pay for at least part of the cost—have credit card debt that is 64% (\$9,200) higher than the debt of Hispanics without medical expenses (\$5,620).⁶
- Moreover, although researchers found that credit card debt is slightly higher among medically indebted Whites (\$11,971),⁷ Hispanics generally have fewer resources to pay the amounts owed. The median household income for Hispanics (\$38,679) is about 70% of the median household income for Whites (\$54,920).⁸

DOING WITHOUT NEEDED HEALTH CARE

Hispanics who are unable to pay for medical expenses are likely to skip or ration their health care.

- A national survey found that about one in four Latinos (26%) report skipping a doctor’s visit in the past year due to cost, compared to 20% of Blacks and 17% of Whites.⁹ Latinos (13%) were also more likely than Blacks (8%) and Whites (8%) to report that they were unable to take their child to the doctor for financial reasons¹⁰ (see Figure 3).
- Health insurance often plays a role in the affordability of health care, consequently impacting health-seeking behavior. About two-thirds of Hispanics (69.7%) and Blacks (64.9%) report postponing or forgoing medical care altogether due to cost or insurance reasons, compared to about half (52.4%) of Whites.¹¹
- A national survey by *Consumer Reports* found that nearly three in ten (29%) Hispanic adults report not filling a prescription because it was unaffordable.¹² Cost issues may also lead Hispanics to take dangerous actions in order to afford their prescription medicines; of those taking prescribed drugs, 19% report having skipped or taken smaller doses of medication and 6% report having shared a prescription with someone who takes the same medication.¹³

Figure 1:

Percentage of Insured People Who Report Being “Very” or “Fairly” Worried About Paying for Out-of-Pocket Health Care Costs, by Race/Ethnicity, 2007

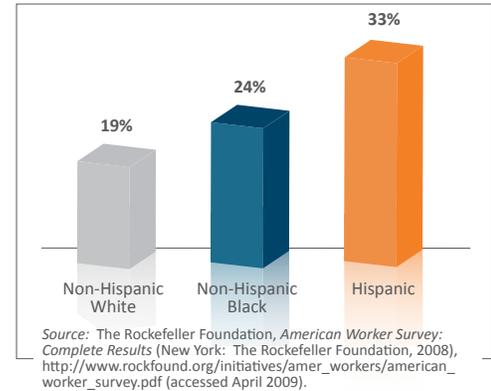


Figure 2:

Percentage of People Who Report Withdrawing Money from Personal or Retirement Savings Accounts to Pay for Health Care Costs by Race/Ethnicity, 2007

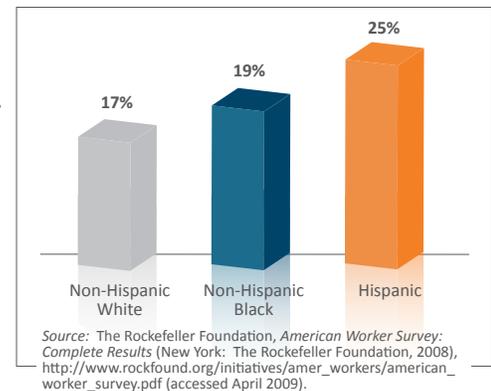
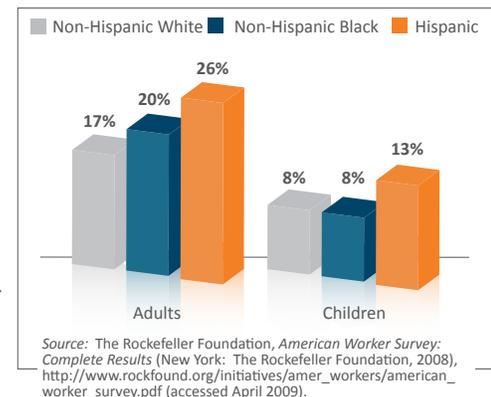


Figure 3:

Percentage of People Who Report Having Skipped Doctor Visits for Themselves or Their Children Due to Cost in the Past Year by Race/Ethnicity, 2007



Endnotes

¹ The terms "Hispanic" and "Latino" are used interchangeably by the U.S. Census Bureau and throughout this document to refer to persons of Mexican, Puerto Rican, Cuban, Central and South American, Dominican, Spanish, and other Hispanic descent; they may be of any race. Further, unless otherwise noted, estimates in this document do not include the 3.9 million residents of Puerto Rico.

² Consumers Union, "Poll: Nearly 3 In 10 Hispanics Opted Not To Fill M.D. Script for Cost Reasons," news release, March 26, 2009, <http://pressroom.consumerreports.org/pressroom/2009/03/consumer-reports-poll-nearly-3-in-10-hispanics-opted-not-to-fill-md-script-for-cost-reasons.html> (accessed April 2009).

³ Ibid.

⁴ The Rockefeller Foundation, *American Worker Survey: Complete Results* (New York: The Rockefeller Foundation, 2008), http://www.rockfound.org/initiatives/amer_workers/american_worker_survey.pdf (accessed March 2009).

⁵ Ibid.

⁶ Cindy Zeldin and Mark Rukavina, *Borrowing to Stay Healthy: How Credit Card Debt Is Related to Medical Expenses* (New York: Demos, 2007), <http://www.aecf.org/upload/publicationfiles/fes3622h1313.pdf> (accessed March 2009).

⁷ Ibid.

⁸ Carmen DeNavas-Walt, Bernadette D. Proctor, and Jessica C. Smith, *Income, Poverty, and Health Insurance Coverage in the United States: 2007*. Government Printing Office. Washington, DC, 2008, <http://www.census.gov/prod/2008pubs/p60-235.pdf> (accessed April 2009).

⁹ The Rockefeller Foundation, *American Worker Survey*.

¹⁰ Ibid.

¹¹ Agency for Healthcare Research and Quality, *2007 National Health Disparities Report* (Rockville, MD: U.S. Department of Health and Human Services, 2008), Table 222B_b, http://www.ahrq.gov/qual/nhdr07/access/barriers/T222B_b.htm (accessed April 2009).

¹² Consumers Union, "Nearly 3 In 10 Hispanics Opted Not to Fill M.D. Script."

¹³ Ibid.