

QUESTION 3: In what ways do Latinos access health insurance?

ANSWER:

Latinos¹ have a high rate of uninsurance because many cannot access traditional health coverage systems. However, public coverage systems remain an important source of coverage for eligible individuals.

UNINSURANCE

Hispanics are more likely to be uninsured than any other racial or ethnic group.

- Hispanics make up one in seven (15.4%) Americans but nearly one in three (32.3%) of the country's uninsured Americans.²
- In 2007, Hispanics were two times more likely (32.1%) to be uninsured than non-Hispanic Whites (10.4%)³ (see Figure 1).
- According to the National Center for Health Statistics, uninsurance among Hispanics varies substantially by subpopulation. In 2006, Mexicans were most likely to be uninsured (38.6%), followed by Cubans (22.8%) and Puerto Ricans (16.8%).⁴ The remaining subgroups combined had an uninsurance rate of 33.2%.⁵
- Across all racial and ethnic groups, noncitizens are more likely to be uninsured than their U.S. citizen counterparts. However, not only are Hispanic noncitizens more likely to be uninsured (57.6%) than Hispanics who are U.S.-born (21.2%) or naturalized (27.1%), they are also more likely than noncitizens of any other racial or ethnic background to be uninsured.⁶

PRIVATE HEALTH INSURANCE

Access to private health insurance is lower for Latinos.

- In 2007, fewer than half (43.9%) of all Hispanics had private health insurance coverage, compared to about three-quarters (75.8%) of non-Hispanic Whites⁷ (see Table 1).
- Although most Americans obtain health insurance through their jobs, Latinos are the least likely to have employer-sponsored insurance (ESI), despite having a higher presence in the workforce than any other racial or ethnic group. In 2007, about two in five (40.3%) Hispanics were covered by ESI (including workers and their dependents). In comparison, nearly two-thirds of Whites (65.6%) and half of Blacks (49.5%) had employer-based coverage.⁸
- Latinos are also less likely to have direct-purchase health insurance in the nongroup market. In 2007, among people under age 65, Hispanics were half as likely (3.9%) to have this type of coverage as non-Hispanic Whites (8.2%).⁹

PUBLIC HEALTH INSURANCE

Public health coverage—particularly Medicaid and the Children's Health Insurance Program (CHIP)—keeps millions of Latinos insured.

- In 2007, more than one-quarter (28.3%) of all Hispanics had public health coverage, a rate similar to that of non-Hispanic Whites (26.7%). However, the White population, which is older on average, is more likely to be covered by Medicare, while the substantially younger Latino population is more likely to be enrolled in Medicaid or CHIP¹⁰ (see Figure 2).
- More than one in five (22.5%) Latinos had coverage through Medicaid or CHIP in 2007, compared to about one in ten (9%) non-Hispanic Whites.¹¹ U.S.-born Hispanic citizens are more likely (28.8%) to have this coverage than Hispanics who are naturalized or noncitizens (12.6% for each).¹² This disparity, which is either not present or less pronounced in other groups, is likely due to the formal and informal barriers to safety-net programs that immigrants continue to face.¹³
- With a median age of 27, Latinos are less likely than other racial or ethnic groups to be covered by Medicare, a program that serves elderly adults. In 2007, 6.3% of all Hispanics were covered by Medicare.¹⁴

Figure 1:

Uninsured Individuals by Race/Ethnicity, 2007

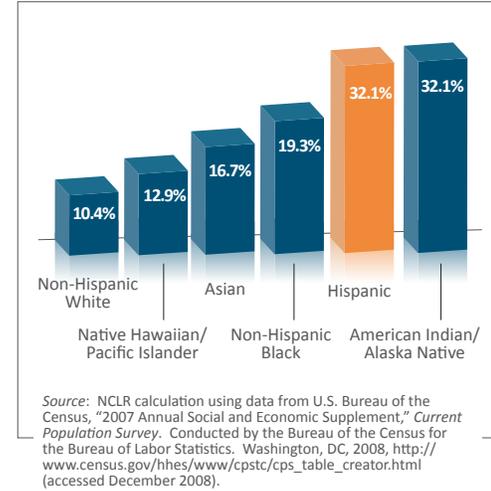


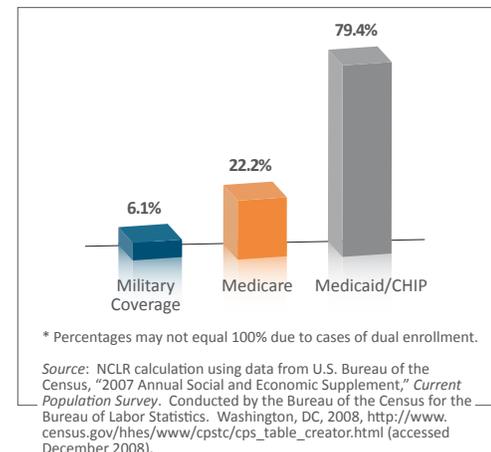
Table 1:

Individuals with Private Insurance by Race/Ethnicity, 2007	
Asian	68.5%
American Indian/Alaska Native	44.7%
Hispanic	43.9%
Native Hawaiian/Other Pacific Islander	68.8%
Non-Hispanic Black	53.9%
Non-Hispanic White	75.8%

Source: NCLR calculation using data from U.S. Bureau of the Census, "2007 Annual Social and Economic Supplement," *Current Population Survey*. Conducted by the Bureau of the Census for the Bureau of Labor Statistics. Washington, DC, 2008, http://www.census.gov/hhes/www/cpstc/cps_table_creator.html (accessed December 2008).

Figure 2:

Distribution of Hispanics with Public Health Insurance Coverage by Program, 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. Furthermore, unless otherwise noted, estimates in this document do not include the 3.9 million residents of Puerto Rico.

² NCLR calculation using data from U.S. Bureau of the Census, "2007 Annual Social and Economic Supplement," *Current Population Survey*. Conducted by the Bureau of the Census for the Bureau of Labor Statistics. Washington, DC, 2008, http://www.census.gov/hhes/www/cpstc/cps_table_creator.html (accessed February 2008).

³ Ibid.

⁴ National Center for Health Statistics, *Health, United States, 2007* (Hyattsville, MD: National Center for Health Statistics, 2007), Table 139. Note that health insurance estimates by the National Center for Health Statistics will differ slightly from estimates calculated by the U.S. Bureau of the Census.

⁵ Ibid.

⁶ NCLR calculation using U.S. Bureau of the Census, "2007 Annual Social and Economic Supplement."

⁷ Ibid.

⁸ Ibid.

⁹ Ibid.

¹⁰ In 2007, the median age for Hispanics was 27.6 years, compared to 36.6 years for the total population and 40.8 years for non-Hispanic Whites. U.S. Bureau of the Census, "Hispanic Heritage Month 2008: Sept. 15 – Oct. 15," news release, September 8, 2008, <http://www.census.gov/Press-Release/www/releases/archives/cb08ff-15.pdf> (accessed February 2008).

¹¹ U.S. Bureau of the Census, "2007 Annual Social and Economic Supplement."

¹² Ibid.

¹³ Although access to Medicaid and CHIP was recently restored to certain legal immigrants, additional barriers including but not limited to eligibility standards continue to prevent uninsured Latinos from accessing these programs.

¹⁴ U.S. Bureau of the Census, "2007 Annual Social and Economic Supplement."