

The Meaning of Medicaid: A State-by-State Breakdown

Medicaid and its sister program, the Children’s Health Insurance Program (CHIP), buffer millions of Latinos* and other vulnerable Americans from uninsurance. Private health coverage, obtained through the workplace or purchased directly from an insurance company, is often unattainable for millions of low-income working Latino families—a problem that has only deepened with the economic recession. Medicaid provides essential coverage to vulnerable populations who might otherwise go uninsured and have difficulty accessing affordable health care. A recent study confirms that Medicaid enrollees were more likely than low-income uninsured individuals to access health care (including preventive and primary care), incur less medical debt, and report better physical and mental health.†

The Medicaid program was also a key component of the recent health care reform law, expected to generate new coverage access channels for nearly 16 million Americans. Latinos, who often fall at the lower end of the income spectrum, are likely to be major beneficiaries of this new program expansion. Without adequate access to Medicaid, Hispanics’ uninsurance rate, already at approximately 32%, would climb even higher.‡ Medicaid and CHIP covered more than one in four Latinos (27%) in 2009, providing a critical source of health insurance for millions. The program is also at the crux of Latino children’s access to health care; nearly half (49.8%) of all Hispanics under age 18—representing 8.5 million children—were covered by either Medicaid or CHIP (see Table 1).

- Children make up the highest share of Latinos covered by Medicaid and CHIP (see Figure 1). About two-thirds (65.6%) of Hispanics who were covered by these programs in 2009 were under the age of 18. Of the remainder, 29.5% were adults from ages 18 to 64, and 4.5% were seniors over the age of 65.
- That year, the vast majority (82.9%) of Latino children covered by Medicaid and CHIP lived in low-income households with earnings below 200% of the federal poverty level (FPL) (see Figure 2). Most of these children (58.5%) live below the poverty line: One-quarter (25.2%) lived in deep poverty—in households with incomes below 50% of the FPL. Another one-third (33.3%) lived in households with incomes between 50% and 100% of the FPL.

* 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 3.7 million residents of Puerto Rico.

† Amy Finkelstein, et al., *The Oregon Health Insurance Experiment: Evidence from the First Year* (Cambridge, MA: National Bureau of Economic Research, 2011).

‡ The data on Latino coverage rates presented in this fact sheet are based on NCLR calculations using the following source: U.S. Census Bureau, “Current Population Survey (CPS) Table Creator,” 2008, 2009, and 2010 Annual Social and Economic Supplements, http://www.census.gov/hhes/www/cpstc/cps_table_creator.html (accessed July 2011). National-level estimates are for 2009, the latest year available for health insurance estimates. State-level calculations use pooled data and represent the average estimate for years 2007, 2008, and 2009.

- Medicaid is crucial to people living in poverty for whom private health insurance is out of reach—particularly families with children. Of people living in households with incomes below 100% of the FPL and with Medicaid or CHIP coverage, children make up more than 40% of those covered in every racial or ethnic group and the highest proportion (69.4%) of covered Latinos (see Figure 3).

With numerous proposals currently on the table to modify or cut Medicaid, it’s important to understand the possible extent to which the Latino community would be negatively affected if these policies were enacted. Table 2 presents state-by-state estimates for current Hispanic uninsurance rates and Medicaid coverage rates, including specific data on Latino children and seniors.

Table 1: U.S. Medicaid/CHIP Coverage Rates by Race/Ethnicity and Age, 2009				
Demographic category	All age groups	Children under age 18	Adults between ages 18–64	Adults age 65 and older
Non-Hispanic White	10.7%	23.0%	7.6%	6.7%
Non-Hispanic Black	26.7%	50.2%	17.2%	17.5%
American Indian/Alaska Native	28.9%	49.5%	19.9%	28.2%
Asian	13.9%	23.4%	9.1%	23.6%
Native Hawaiian/Pacific Islander	20.2%	48.1%	11.7%	3.3%
Hispanic	26.5%	49.8%	13.2%	22.8%

Source: NCLR calculation using U.S. Census Bureau, “Current Population Survey (CPS) Table Creator,” 2010 Annual Social and Economic Supplement, http://www.census.gov/hhes/www/cpstc/cps_table_creator.html (accessed July 2011).

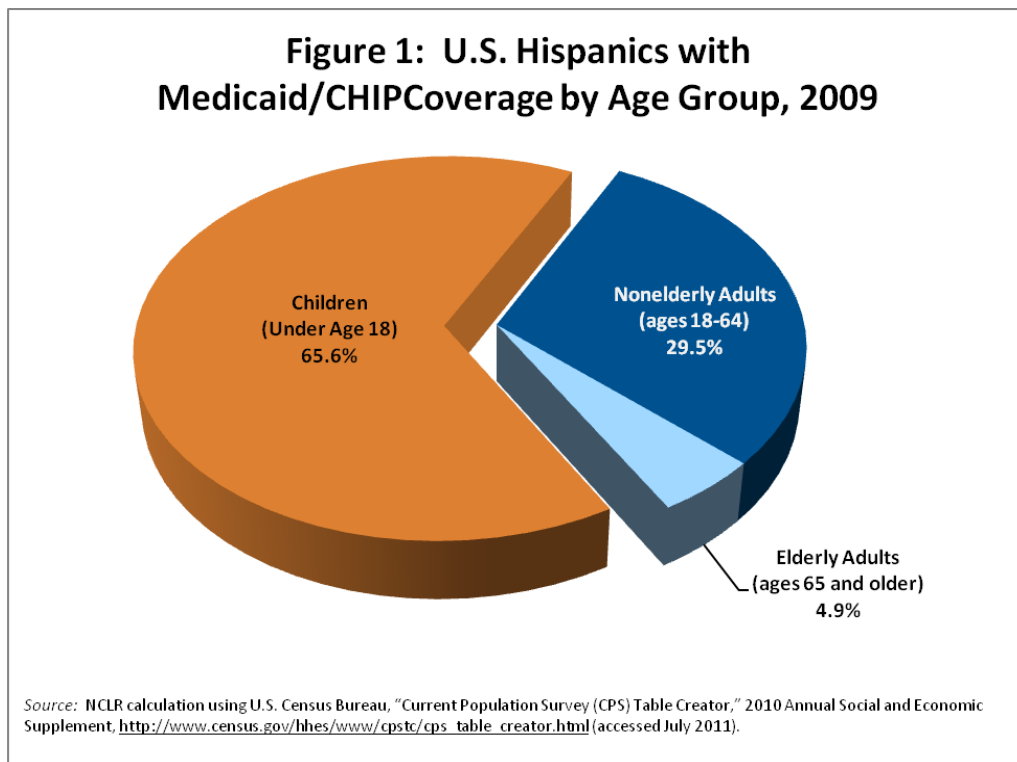
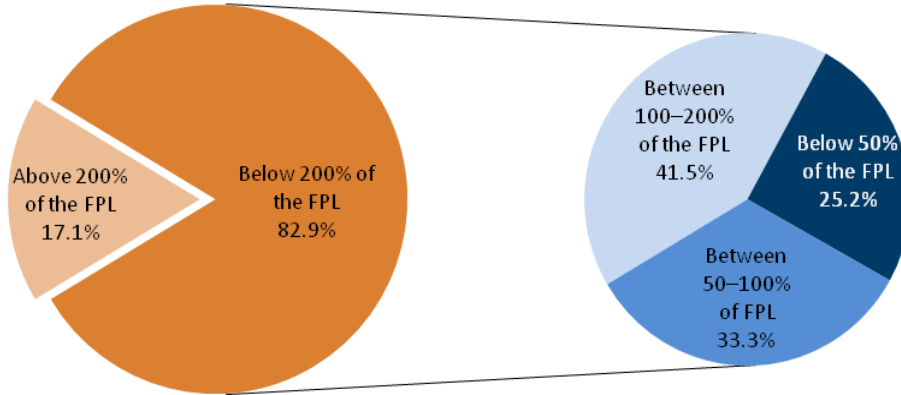
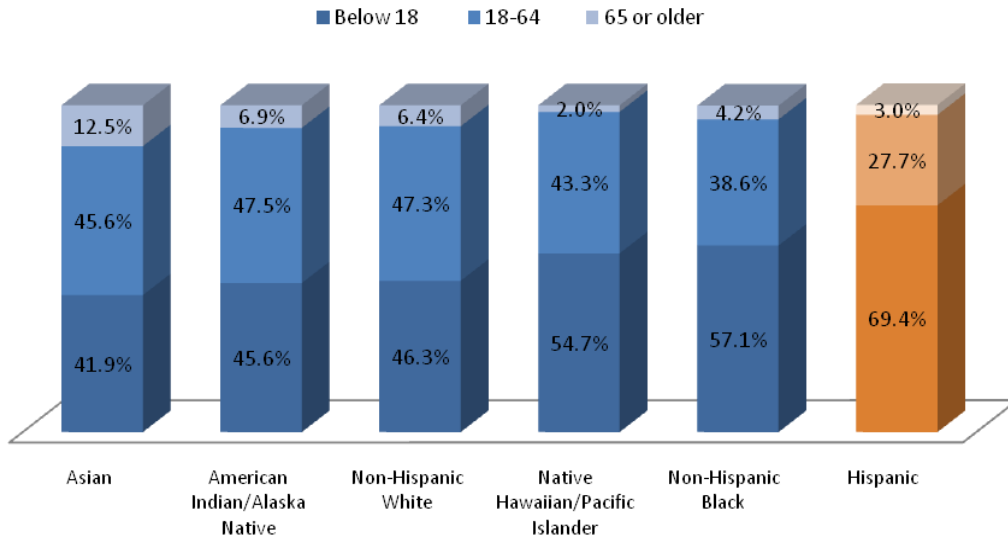


Figure 2: Hispanic Children with by Medicaid/CHIP Coverage by Federal Poverty Level (FPL), 2009



Source: NCLR calculation using U.S. Census Bureau, "Current Population Survey (CPS) Table Creator," 2010 Annual Social and Economic Supplement, http://www.census.gov/hhes/www/cpstc/cps_table_creator.html (accessed July 2011).

Figure 3: People Living Below 100% of the Federal Poverty Level with Medicaid/CHIP Coverage by Race/Ethnicity and Age Group, 2009



Source: NCLR calculation using U.S. Census Bureau, "Current Population Survey (CPS) Table Creator," 2010 Annual Social and Economic Supplement, http://www.census.gov/hhes/www/cpstc/cps_table_creator.html (accessed July 2011).

Table 2: Hispanic Medicaid/CHIP Coverage Estimates by State, 2007–2009

State	State Population						Latino Uninsurance			Medicaid/CHIP Coverage		
	Hispanics in all age groups		Hispanics under age 18		Hispanics age 65 and older		Hispanics in all age groups	Hispanics under age 18	Hispanics age 65 and older	Hispanics in all age groups	Hispanics under age 18	Hispanics age 65 and older
	Number	Percent	Number	Percent	Number	Percent						
Alabama	147,991	3.2%	41,126	3.7%	2,348	0.4%	37.7%	26.4%	36.7%	18.6%	51.1%	23.3%
Alaska	29,501	4.3%	11,004	6%	1,319	2.5%	19.3%	7.9%	4.2%	16.6%	29.5%	18.5%
Arizona	2,023,887	31.3%	742,880	43.3%	96,984	13.1%	31.6%	21.2%	8.5%	27.6%	47.7%	13.5%
Arkansas	140,323	5%	57,774	8.1%	583	0.2%	37.8%	17.6%	—	23.7%	50.6%	—
California	13,878,777	37.9%	4,799,917	50.8%	741,415	18.4%	29.3%	14.2%	7.5%	26.7%	48.7%	26.6%
Colorado	910,051	18.5%	323,350	26.5%	44,461	8.8%	32.5%	21.2%	7.9%	20.7%	37.2%	23.8%
Connecticut	385,564	11.1%	129,864	15.9%	16,447	3.6%	24.4%	10.2%	1.1%	32.5%	56.9%	13.6%
Delaware	57,856	6.7%	20,513	9.8%	1,604	1.3%	36.6%	22%	3.2%	24.7%	46.1%	42.4%
District of Columbia	59,899	10.2%	15,011	13.4%	2,588	4%	30.9%	19.7%	7.1%	24.8%	46.2%	12.4%
Florida	3,761,114	20.7%	1,018,881	25.1%	412,100	13.5%	34%	25.3%	6.8%	14.4%	30.6%	22.9%
Georgia	788,415	8.2%	287,992	11.3%	18,528	2.1%	45.6%	25.6%	15.3%	17.6%	41.7%	17.9%
Hawaii	92,422	7.3%	37,849	13%	5,009	2.6%	9.1%	4.3%	2%	19.4%	33.5%	15.4%
Idaho	148,856	9.8%	59,914	14.3%	4,181	2.2%	33.7%	21.9%	6.1%	23%	44.2%	31.8%
Illinois	1,721,868	13.5%	646,052	20.2%	58,104	4.1%	25.9%	10.7%	6.8%	23.8%	47.5%	12.7%
Indiana	311,062	4.9%	133,492	8.3%	11,179	1.4%	25.8%	12.1%	7.9%	25.7%	53%	—
Iowa	161,947	5.4%	68,291	9.6%	1,097	0.3%	26.5%	10.2%	66.7%	27.4%	50.7%	—
Kansas	228,682	8.4%	95,715	13.5%	7,546	2.3%	33.4%	17.9%	—	23.3%	45.7%	13.9%
Kentucky	115,820	2.7%	41,214	4%	582	0.1%	46.3%	16.5%	—	28%	65.5%	—
Louisiana	132,449	3.1%	31,807	2.8%	9,808	1.8%	39.2%	28.8%	—	9.8%	37.6%	—
Maine	17,000	1.3%	6,574	2.4%	872	0.4%	16.6%	4.5%	—	30.9%	50%	19.7%
Maryland	431,584	7.7%	126,851	9.3%	16,629	2.6%	42.7%	24.5%	16.3%	10.6%	27.5%	11.4%

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	Number	Percent	Number	Percent	Number	Percent						
Massachusetts	499,548	7.7%	188,557	13%	12,342	1.4%	8.5%	4.1%	—	53.8%	71.5%	31.7%
Michigan	352,589	3.6%	131,201	5.5%	27,339	2.1%	20.3%	10.2%	1.4%	25.4%	47.5%	6.8%
Minnesota	207,332	4%	92,037	7.4%	2,972	0.5%	28.8%	16.6%	—	21.9%	37.4%	—
Mississippi	76,927	2.7%	24,382	3.1%	2,031	0.6%	44.9%	38.2%	—	12.4%	33.2%	—
Missouri	179,032	3%	73,665	5.2%	7,918	1%	31.2%	13.5%	—	25.2%	51.4%	5.7%
Montana	25,328	2.6%	10,434	4.8%	1,734	1.3%	23.8%	19.7%	—	22.1%	37.8%	11.6%
Nebraska	148,192	8.4%	66,341	14.6%	4,743	2.2%	28.2%	19.1%	—	24%	42.8%	5.9%
Nevada	603,564	23.3%	228,567	34.2%	22,681	7.5%	31.8%	23.2%	5%	13.4%	25.9%	7%
New Hampshire	29,816	2.3%	10,966	3.7%	1,299	0.8%	29.7%	14.1%	7.1%	20%	38.2%	16.3%
New Jersey	1,550,419	18.1%	461,053	22.3%	81,353	7.5%	32.8%	16.5%	6.9%	20.8%	43.4%	17.3%
New Mexico	826,065	42%	262,886	51.8%	77,565	31.4%	25.6%	17%	2.7%	23.6%	46.2%	15.7%
New York	3,233,927	16.8%	1,004,247	22.7%	249,939	9.9%	23.4%	10.6%	3.8%	37.4%	59.7%	31.2%
North Carolina	629,737	6.8%	231,192	10.1%	8,519	0.7%	49.5%	29.2%	32.6%	19.9%	45.5%	6.4%
North Dakota	8,896	1.4%	4,475	3.1%	232	0.3%	19.4%	16.1%	44.2%	43%	66.1%	—
Ohio	295,902	2.6%	119,059	4.3%	12,197	0.8%	28.1%	19.3%	—	25.6%	42%	8.6%
Oklahoma	278,544	7.8%	116,314	12.7%	13,645	2.8%	32.2%	13.1%	19.6%	26.1%	51.3%	32.5%
Oregon	382,878	10.1%	153,543	17.7%	9,639	1.9%	41.4%	18.2%	16.9%	26.1%	55.4%	12.9%
Pennsylvania	634,184	5.2%	240,632	8.6%	25,554	1.4%	19.2%	10%	—	34.3%	53.1%	19.2%
Rhode Island	118,798	11.4%	47,410	20.3%	3,989	2.9%	24.7%	14.8%	15.9%	40.4%	58.5%	30.6%
South Carolina	116,740	2.6%	29,688	2.7%	8,355	1.3%	48%	29.7%	15.4%	12.4%	31.9%	20.7%
South Dakota	19,850	2.5%	7,663	3.8%	962	0.9%	31.9%	18%	—	19.5%	38.7%	20.8%
Tennessee	262,922	4.2%	98,065	6.6%	4,184	0.5%	40%	25%	10.4%	19.6%	41.4%	29.7%
Texas	9,674,342	40%	3,490,119	51.1%	600,563	24.4%	37.7%	24.3%	8.9%	22.1%	44.8%	21.4%

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	Number	Percent	Number	Percent	Number	Percent						
Utah	306,007	11.2%	122,314	14.2%	10,341	4.4%	32.1%	21.1%	12.2%	13.6%	26.5%	12.9%
Vermont	7,514	1.2%	2,955	2.3%	476	0.6%	14.7%	13.4%	—	18%	16.5%	—
Virginia	488,071	6.3%	149,794	8%	12,984	1.4%	37.8%	18.4%	3%	10.3%	26.7%	13.1%
Washington	574,196	8.7%	194,923	12.5%	23,583	3.2%	32.1%	11.6%	13.7%	27.5%	57%	27.1%
West Virginia	20,079	1.1%	7,029	1.8%	2,175	0.8%	27.6%	17.9%	24.4%	15.8%	41%	—
Wisconsin	334,325	6%	137,405	10.4%	10,066	1.4%	23%	10.8%	—	31.5%	50.8%	40.4%
Wyoming	40,213	7.6%	15,028	11.4%	2,771	4.2%	24.9%	14.9%	—	15.4%	34%	6.8%
United States	47,471,005	15.7%	16,418,012	22%	2,695,533	7.1%	31.7%	18%	7.3%	24.5%	46.2%	22.5%

Source: NCLR calculation using U.S. Census Bureau, “Current Population Survey (CPS) Table Creator,” 2008, 2009, and 2010 Annual Social and Economic Supplement, http://www.census.gov/hhes/www/cpstc/cps_table_creator.html (accessed July 2011).