

Where We Stand: Hispanic Health Coverage at the National Level

Latinos are more likely to be uninsured than any racial or ethnic group in the United States. Although Hispanics' uninsurance rates showed signs of decreasing in recent years, the latest estimates suggest that the economic recession hit the community hard. In 2009, more than one million additional Latinos lost access to health coverage. With health insurance unaffordable or inaccessible for many families, Hispanics' uninsurance rate rose again to 32.4%. The good news is that public health insurance programs appear to have kept millions of Latinos, particularly children, from joining the ranks of the uninsured. In addition, these figures show that Latinos stand to gain a great deal from recently enacted health care reform legislation—the Patient Protection and Affordable Care Act (P.L. 111-148)—that will provide new pathways to affordable health insurance.

In 2009, the major trends in Hispanics' access to health insurance include the following:

- Between 2008 and 2009, an additional 1.2 million Latinos became uninsured, an 8.7% increase. About one-third (32.4%) of all Hispanics had no health insurance in 2009, representing nearly 16 million people.
- Uninsurance among Latinos varied by citizenship and nativity (see Table 1). The largest increases in uninsurance between 2008 and 2009 occurred within the U.S.-born citizen population, particularly among working-age adults. While uninsurance increased among noncitizen Latinos overall, noncitizen children experienced a drop in uninsurance rates.
- Although the uninsurance rate dropped for Latino children by about one-half of a percentage point between 2008 and 2009, there was actually an increase in the *number* of Latino children without health insurance. In 2009, an additional 28,000 Latino children became uninsured, a 1% increase from 2008.
- When workers lose access to job-based insurance, there is often a ripple effect as dependents covered by family plans also become uninsured. While Latinos generally have inadequate access to employer-sponsored insurance, this access slipped further during the nationwide recession. In 2009, an additional 1.2 million Latinos lost employer-based coverage, including more than 400,000 children.
- Few Americans currently have direct-purchase coverage in the individual market, which is often unaffordable for most families; health care reforms targeting this market are designed to make this coverage more accessible. About 1.6 million Latinos had health insurance through the individual market in 2009, a decrease of about 200,000 from 2008.
- With private coverage less accessible, public health insurance programs such as Medicaid and the Children's Health Insurance Program (CHIP) have served as a buffer to

uninsurance (see Table 2). In 2009, an additional 1.4 million Latinos—nearly 13 million in all—were covered by Medicaid or CHIP, an increase of 12.1% from 2008. About one-half (49.8%) of all Latino children had Medicaid or CHIP coverage.

- Recent expansions of Medicaid and CHIP, which allow states to cover more low-income legal immigrant children, may have enabled more low-income noncitizen children to gain access to coverage. In 2009, an additional 81,000 Hispanic noncitizen children had coverage through Medicaid or CHIP, a 21.3% increase from 2008.

Table 1: U.S. Hispanic Uninsurance Rates by Nativity and Age, 2008–2009		
	2008	2009
U.S.-Born Citizens	19.8%	21.8%
Children (under 18)	14.4%	14.9%
Nonelderly Adults (18 to 64)	27.7%	31.7%
Elderly Adults (over 65)	2.6%	2.4%
Naturalized Citizens	27.0%	29.1%
Children (under 18)	23.6%	18.1%
Nonelderly Adults (18 to 64)	32.1%	34.6%
Elderly Adults (over 65)	4.5%	4.6%
Noncitizens	57.9%	59.3%
Children (under 18)	51.5%	42.3%
Nonelderly Adults (18 to 64)	60.3%	62.9%
Elderly Adults (over 65)	19.8%	23.5%
All Nativities	30.7%	32.4%
Children (under 18)	17.2%	16.8%
Nonelderly Adults (18 to 64)	40.8%	43.9%
Elderly Adults (over 65)	6.4%	7.2%

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 September 2010). The CPS data estimate the number of people who were uninsured for the full year and may differ slightly from the Census Bureau’s 2009 American Community Survey data, which measure uninsurance at a point in time.

Table 2: U.S. Hispanics Covered by Medicaid/CHIP by Nativity and Age, 2008–2009		
	2008	2009
U.S.-Born Citizens	30.9%	33.0%
Children (under 18)	47.5%	50.7%
Nonelderly Adults (18 to 64)	13.4%	14.2%
Elderly Adults (over 65)	17.8%	18.4%
Naturalized Citizens	13.4%	14.9%
Children (under 18)	28.0%	36.9%
Nonelderly Adults (18 to 64)	10.4%	11.8%
Elderly Adults (over 65)	25.1%	26.4%
Noncitizens	13.3%	15.5%
Children (under 18)	30.7%	39.5%
Nonelderly Adults (18 to 64)	10.4%	12.4%
Elderly Adults (over 65)	32.7%	27.6%
All Nativities	24.3%	26.5%
Children (under 18)	46.1%	49.8%
Nonelderly Adults (18 to 64)	11.8%	13.2%
Elderly Adults (over 65)	22.8%	22.9%
<p><i>Source:</i> 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 September 2010). The CPS data estimate the number of people who were uninsured for the full year and may differ slightly from the Census Bureau’s 2009 American Community Survey data, which measure uninsurance at a point in time.</p>		