

Where We Stand: The State of Hispanic Health Coverage

For many years, Latinos have been the most uninsured racial or ethnic community in the nation. Although Latino uninsurance rates recently appeared to be decreasing, new estimates show that the economic downturn has taken a toll on all Americans, and more Latinos have joined the ranks of the uninsured. Therefore, the recent enactment of health care reform legislation—the Patient Protection and Affordable Care Act (P.L. 111-148)—holds promise for uninsured Latinos. As health care reform is implemented, many of them may find new pathways to coverage.

To understand the potential gains to be realized for the Hispanic community, the National Council of La Raza (NCLR) examined the most recent national and state uninsurance data to provide state-by-state snapshots of Latinos' access to coverage. Together, these estimates provide a set of benchmarks that must be met in order to eliminate Hispanic uninsurance in the United States. Estimates for all 50 states, the District of Columbia, and Puerto Rico are presented in the table below. Additionally, several themes emerge from the data:

- Nationally, nearly one in three Latinos (31%) are uninsured. Hispanics make up about one-third (32.4%) of all uninsured Americans.
- States with the highest Latino uninsurance rates are generally not those with large and established Latino populations; rather, they are predominantly states in the southeastern region of the country that are experiencing new and rapid Latino growth. Georgia, South Carolina, North Carolina, Mississippi, Tennessee, Oklahoma, Alabama, Idaho, Arkansas, and Texas make up the top ten states with the highest rates of Latino uninsurance.
- Most—but not all—of the states with the highest overall uninsurance rates for Latinos are also among the states with the highest rates of uninsurance among Latino children: Mississippi, Georgia, Nevada, Utah, South Carolina, Oklahoma, Texas, Idaho, Florida, and Minnesota.
- States with long-standing Latino populations do have the highest *number* of uninsured Latinos. More than half of all uninsured Latinos—8.6 million—live in three states (California, Texas, and Florida).
- With the exceptions of Maine and Puerto Rico, Latinos are overrepresented in the uninsured populations of every state and Washington, DC.
- States offering public health insurance programs with fewer eligibility restrictions have the lowest shares of uninsured Latino children. Among the ten states with the lowest uninsurance rates among Hispanic children, seven—Hawaii, Maine, Massachusetts, New York, Connecticut, Illinois, and Washington, DC—covered certain lawfully residing immigrant children during the federal five-year waiting period for Medicaid and the Children's Health Insurance Program (CHIP).

- In Illinois, a state with a large and established Latino population, a relatively high share of the Latino population (27%) is uninsured, but the share of uninsured Latino children is low (7%). Through its All Kids program, this state uses a mix of federal and state funds to cover all Illinois children who need health coverage.
- In Massachusetts, which enacted statewide health care reform legislation in 2006, Latinos' uninsurance rates are relatively low, but Hispanics still make up about one-fifth (20.5%) of the state's remaining uninsured population.

Hispanic Health Coverage by State, 2009						
	Percent Hispanic of State Population	Uninsured Hispanics		Uninsured Hispanic Children		Percent Hispanic of State Uninsured Population
		Number	Percent	Number	Percent	
Alabama	3.1%	57,275	39.4%	8,862	14.3%	9.0%
Alaska	6.2%	11,023	26.1%	2,449	15.8%	7.7%
Arizona	30.8%	558,417	27.9%	117,783	15.6%	49.6%
Arkansas	6.0%	63,935	37.5%	12,424	17.2%	13.2%
California	37.0%	3,911,292	28.9%	617,788	13.1%	59.6%
Colorado	20.3%	319,893	32.1%	69,062	18.9%	41.1%
Connecticut	12.3%	90,657	21.3%	9,693	6.7%	29.7%
Delaware	7.2%	17,886	28.2%	3,343	13.4%	20.1%
District of Columbia	8.8%	7,693	14.6%	1,005	7.2%	18.6%
Florida	21.5%	1,347,338	34.2%	219,375	20.5%	35.5%
Georgia	8.3%	393,331	49.1%	89,385	27.8%	21.4%
Hawaii	9.0%	8,206	7.5%	918	2.1%	9.6%
Idaho	10.7%	61,299	37.7%	14,716	21.3%	23.2%
Illinois	15.3%	526,972	27.0%	49,395	7.0%	31.1%
Indiana	5.4%	104,164	30.2%	21,760	16.1%	11.6%
Iowa	4.3%	34,704	26.8%	6,056	11.5%	13.6%
Kansas	9.3%	84,325	32.7%	18,411	18.1%	23.3%
Kentucky	2.6%	40,642	37.1%	6,674	14.3%	6.6%
Louisiana	3.6%	50,804	32.4%	5,741	11.7%	6.7%
Maine	1.3%	1,777	10.4%	135	2.2%	1.3%
Maryland	7.2%	136,839	33.6%	16,285	11.6%	22.0%
Massachusetts	8.8%	55,566	9.7%	5,594	2.9%	20.5%
Michigan	4.2%	100,434	24.1%	13,473	8.7%	8.3%
Minnesota	4.3%	70,548	31.8%	18,398	20.2%	14.9%
Mississippi	2.3%	28,029	43.0%	6,719	28.8%	5.5%
Missouri	3.4%	57,823	29.2%	11,600	14.8%	7.5%
Montana	2.9%	6,588	24.4%	1,162	11.5%	3.8%
Nebraska	8.3%	45,450	30.8%	7,935	12.9%	21.6%
Nevada	26.5%	258,298	37.2%	69,602	26.4%	45.2%
New Hampshire	2.8%	6,715	18.5%	778	5.9%	5.0%
New Jersey	16.7%	418,095	29.1%	54,511	12.3%	38.6%
New Mexico	45.6%	209,871	23.3%	32,698	11.6%	53.8%
New York	16.8%	707,712	21.9%	59,333	6.2%	32.2%
North Carolina	7.6%	312,516	44.6%	58,636	20.1%	21.2%
North Dakota	2.0%	2,294	18.7%	249	7.3%	3.8%
Ohio	2.8%	77,477	24.4%	12,649	10.3%	5.6%
Oklahoma	8.2%	118,060	40.3%	27,832	22.9%	17.6%
Oregon	11.2%	142,307	33.6%	27,777	16.1%	22.1%
Pennsylvania	5.1%	128,608	20.4%	19,708	8.2%	10.5%
Puerto Rico	98.7%	323,992	8.3%	43,109	4.5%	98.1%
Rhode Island	11.9%	35,575	28.6%	4,627	10.4%	30.5%
South Carolina	4.5%	90,718	45.8%	18,523	23.6%	12.1%
South Dakota	2.5%	6,423	32.8%	1,238	16.6%	6.2%
Tennessee	4.1%	105,540	41.6%	18,806	17.8%	11.9%
Texas	36.9%	3,362,421	37.3%	738,923	22.8%	58.1%
Utah	12.3%	125,120	36.8%	36,614	25.8%	31.2%
Vermont	1.5%	1,222	13.6%	192	6.1%	2.3%
Virginia	7.2%	177,270	32.3%	35,628	18.3%	19.5%
Washington	10.3%	195,695	28.9%	32,306	11.7%	22.3%
West Virginia	1.2%	3,856	18.5%	572	7.3%	1.5%
Wisconsin	5.3%	83,329	28.4%	15,831	13.7%	16.0%
Wyoming	8.1%	13,818	31.8%	2,932	19.3%	17.1%
United States	15.8%	14,775,850	31.0%	2,626,106	15.7%	32.4%

Source: NCLR calculation using U.S. Census Bureau, "American FactFinder," 2009 American Community Survey, http://factfinder.census.gov/home/saff/main.html?_lang=en (accessed September 2010).