

Latinos and **Health Care Reform** Pending Legislative Priorities

Achieving health care reform is imperative for most Americans and an urgent need for the Latino community. The current state of Hispanics' access to health care is grim, as they are the most uninsured community in the United States. For the nearly 15 million uninsured Latinos in this country, the high costs of health insurance and limited access to a public coverage programs have given them no choice but to go without appropriate care.

At the national level, Latinos continue to rank health care reform as a top priority. They are ready to stand behind a reform plan if it promises to bring real and meaningful change to their lives. Previously passed health care reform legislation took some significant steps forward, but solutions to critical issues of access and affordability are still pending. If the Senate legislation is used as a foundation for future discussions and negotiations on health care reform, as is anticipated, then the National Council of La Raza (NCLR) urges that several issues be addressed in any final bill. Congress should not only work diligently to pass reform but also ensure that it is done right for Latinos and all Americans.

Remove the five-year waiting period for legal immigrants. Health care reform legislation passed in both the House and the Senate failed to provide legal immigrants with the same access to health insurance as U.S. citizens, despite imposing requirements for legal immigrants to purchase insurance. Health care reform legislation should ensure equity by removing the remaining restrictions that bar legal immigrants from accessing Medicaid, Medicare, and the Children's Health Insurance Program (CHIP), including the five-year waiting period that prevents low- and moderate-income, lawfully present individuals from gaining access to affordable health coverage.

Allow all individuals to purchase coverage in the new health insurance Exchange. Senate legislation blocks access to a proposed health insurance Exchange. The proposed restriction to the Exchange for undocumented persons will, in reality, impose harsh verification measures on *every* person wishing to purchase insurance through the Exchange. It will directly disadvantage eligible U.S. citizens and legal immigrants living with someone without legal status. Ironically, this bar will also eliminate access to health care for undocumented immigrants willing to pay full price for insurance, forcing them to rely on other safety-net programs as a last resort. Final health care reform legislation must ensure that U.S. citizens and legal immigrants in mixed-status households will not face additional roadblocks to health care due to the amount of bureaucracy that is required to carve undocumented immigrants out of full-priced health coverage. It should also encourage participation and responsibility by all. Individuals who are willing to purchase health insurance in the Exchange on their own—without any taxpayer money—should be afforded the opportunity in final health care reform legislation. Maintaining this restriction in the Exchange is harmful to the basic ideals of reform, namely, to reduce uninsurance and streamline access to care.

Treat the residents of Puerto Rico equitably. The lack of accessible, quality health care has continuously plagued Puerto Rico's residents. Currently, there are insufficient funds in the Medicaid program and few other affordable insurance options for residents. Access to the

Exchange and bolstered funding for Medicaid could deeply improve the opportunities to access quality health insurance in Puerto Rico. NCLR recommends adoption of the House measures that permit eligible residents of Puerto Rico to participate in the Exchange, as well as improved funding for Medicaid.

NCLR has been encouraged by the historic progress that has been made on health care reform to date, but final legislation must reflect the full needs and concerns of Latinos. These priorities are vital fixes to reform legislation.