

THE ROLE OF MEDICARE IN HISPANICS' HEALTH COVERAGE

BY KARA D. RYAN

INTRODUCTION

As a complement of the Social Security program, Medicare has long been a critical point of health care access for Americans.* The public program provides health insurance for millions of our nation's most vulnerable, including seniors as well as children and working-age adults who experience disabilities or serious illness.†

Latinos,‡ the largest and fastest-growing racial/ethnic group in the U.S., face numerous barriers to obtaining health insurance and health care. Medicare plays an important role, improving access to medical services to an estimated 3.5 million Hispanics, a small but significant share of the community.¹ This brief provides a closer look at the ways in which Medicare serves the Latino population at both the national and state levels.

THE HISPANIC MEDICARE POPULATION

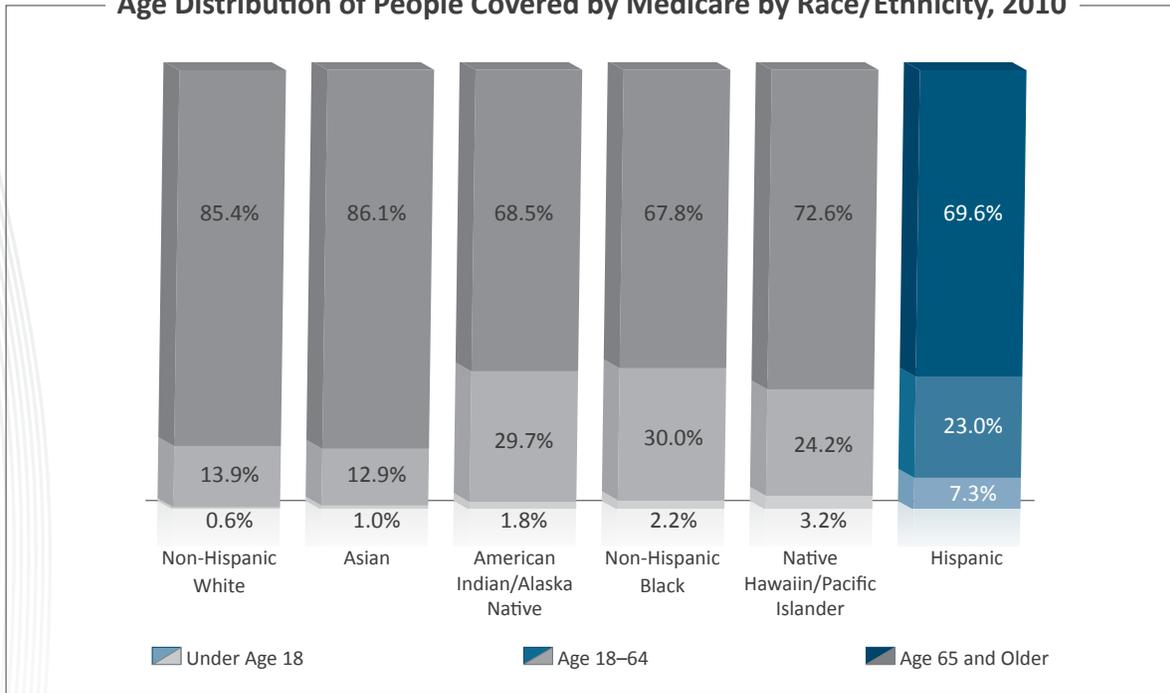
- **Medicare serves Latinos of diverse ages.** For Latinos, as for many communities of color, Medicare is an important source of coverage for the nonelderly as well as the aged (see Figure 1). Of all Hispanics with Medicare in 2010, more than two-thirds (69.6%) were seniors ages 65 and older. However, the remaining 30.4% of Hispanics with Medicare were composed of more than 250,000 Latino children and about 800,000 Latino nonelderly adults.²
- **Hispanic adults are a small share of Medicare enrollees.** Latinos represented about one in 15 (6.7%) seniors in Medicare, a share that is proportionate to the Latino share of the elderly population. Latinos were about one in nine (11.1%) disabled nonelderly adults with Medicare coverage, which is similar to the share of Hispanic Americans ages 18 to 64 with a disability (9.5%).³
- **Latinos make up the largest share of children covered by Medicare.** Hispanics made up a disproportionately large share of the estimated 600,000 U.S. children under age 18 with Medicare coverage. Latinos represented more than two-fifths (42.6%) of all children in the Medicare program in 2010, the largest share of any racial or ethnic group.⁴ Hispanic children were three times more likely (1.5%) than non-Hispanic White children (0.5%) to be covered by the program (see Table 1).

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† Although the majority of Medicare enrollees are people age 65 and older, children and nonelderly adults also qualify for Medicare coverage if they meet specific disability standards or have permanent kidney failure.

‡ 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.

Figure 1:
Age Distribution of People Covered by Medicare by Race/Ethnicity, 2010



Source: NCLR calculation using U.S. Census Bureau, “Current Population Survey (CPS) Table Creator,” 2011 Annual Social and Economic Supplement, http://www.census.gov/hhes/www/cpssc/cps_table_creator.html (accessed November 2011). Estimates for children, Native Indian/Alaska Native, Asian, and Native Hawaiian/Pacific Islander groups should be interpreted with caution due to their small size.

Table 1: Estimated U.S. Medicare Coverage Rates by Race/Ethnicity and Age Group, 2010

Race/Ethnicity	Children under Age 18	Adults between Ages 18 and 64	Adults Age 65 and Older	All Age Groups
Non-Hispanic White	0.5%	3.8%	94.5%	17.4%
Non-Hispanic Black	0.9%	5.7%	90.5%	11.9%
American Indian/Alaska Native	0.9%	5.7%	96.4%	11.9%
Asian	0.4%	1.9%	82.4%	9.9%
Native Hawaiian/Pacific Islander	1.1%	3%	75.1%	7.8%
Hispanic	1.5%	2.7%	85.4%	7%

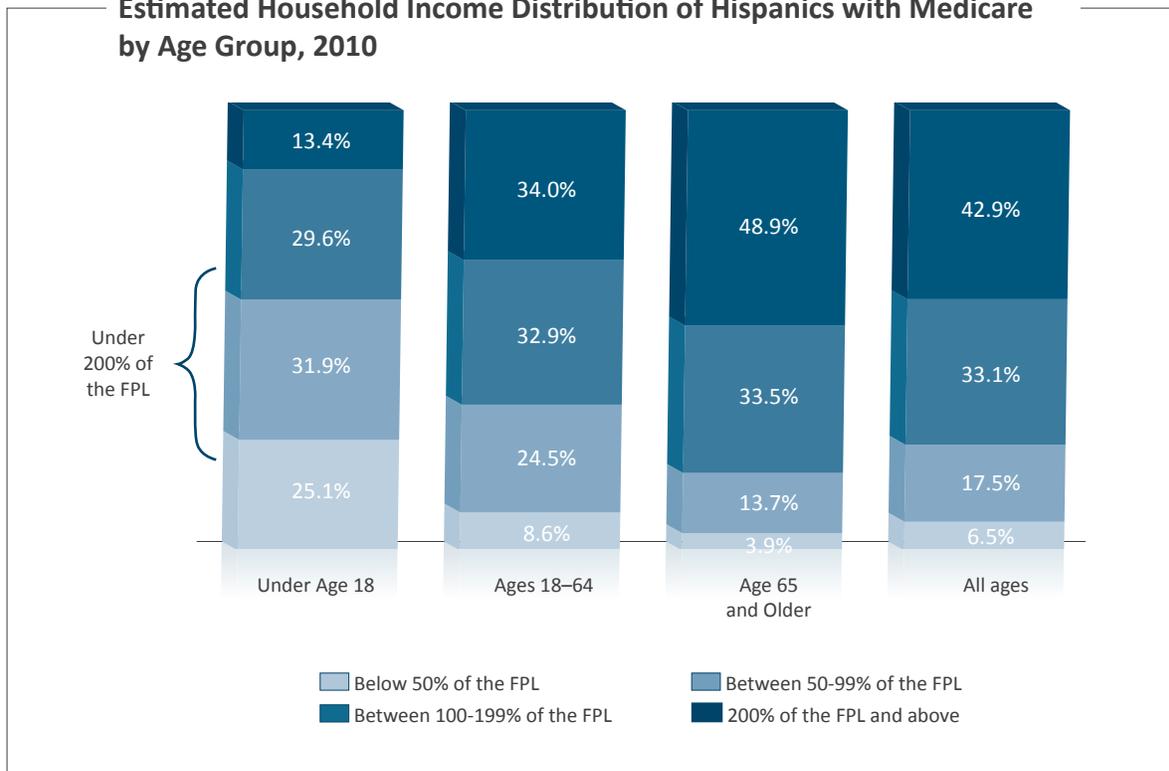
Source: NCLR calculation using U.S. Census Bureau, “Current Population Survey (CPS) Table Creator,” 2011 Annual Social and Economic Supplement, http://www.census.gov/hhes/www/cpssc/cps_table_creator.html (accessed November 2011). Estimates for children, Native Indian/Alaska Native, Asian, and Native Hawaiian/Pacific Islander groups should be interpreted with caution due to their small size.

MEDICARE COVERAGE AMONG VULNERABLE LATINOS

- **The majority of Hispanics with Medicare hail from low-income households.** Nearly one-quarter (24.1%) of Hispanics covered by Medicare in 2010 lived below the federal poverty level (FPL), and almost three-fifths (57.1%) lived in low-income households, where household income is below 200% of the FPL (see Figure 2). This proportion is even higher among children; 86.6% of Latino children with Medicare coverage lived in low-income families, and one in four lived in households in deep poverty, or below 50% of the FPL.⁵
- **Nearly half of all Hispanics with disabilities have health insurance through Medicare.** Only 5.1% of all Latinos lived with a disability; however, nearly half (45.8%) of disabled Hispanics were covered by Medicare.⁶

Figure 2:

Estimated Household Income Distribution of Hispanics with Medicare by Age Group, 2010

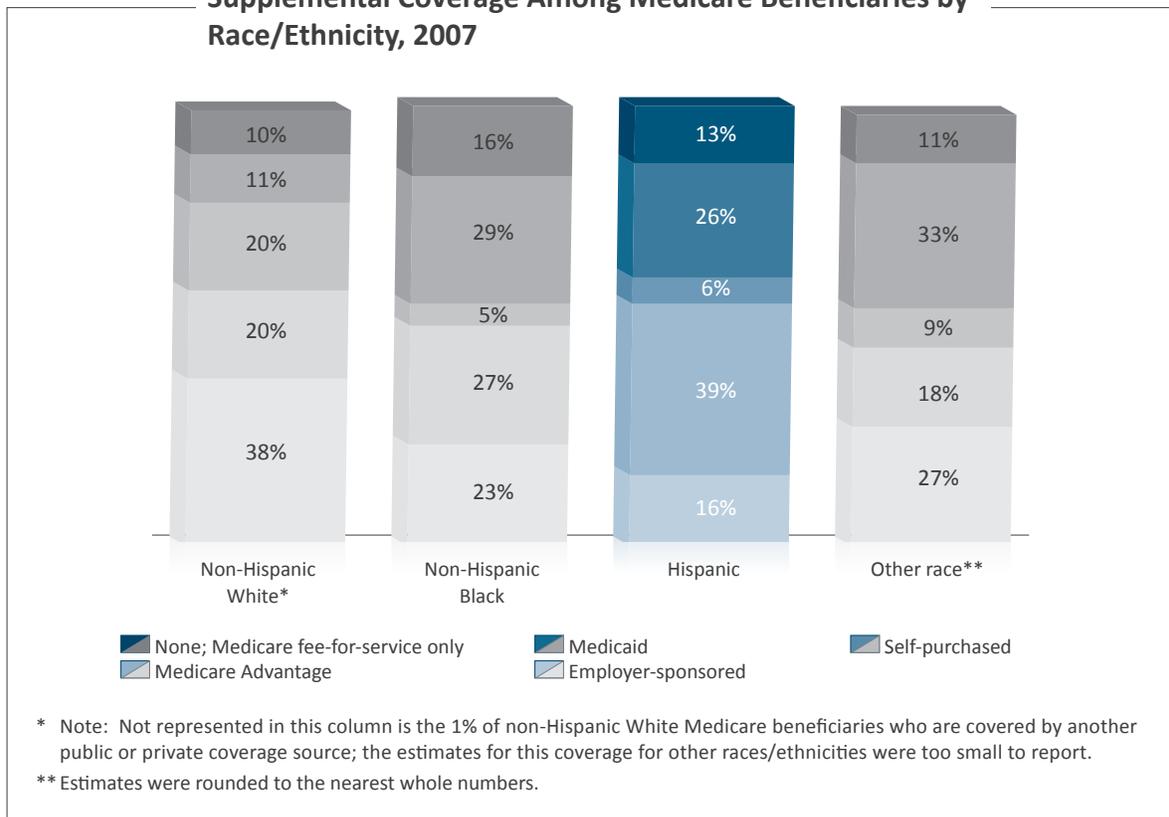


Source: NCLR calculation using U.S. Census Bureau, "Current Population Survey (CPS) Table Creator," 2011 Annual Social and Economic Supplement, http://www.census.gov/hhes/www/cpstc/cps_table_creator.html (accessed November 2011).

TYPES OF MEDICARE PLANS

- Most Hispanics with Medicare have some form of supplemental coverage.** In 2007, Latinos were slightly more likely (13%) than non-Hispanic Whites (10%) to have only Medicare fee-for-service health plans (see Figure 3).⁷ Although Latinos were about as likely as Whites to have some form of a supplemental plan, they were much less likely to have that coverage through an employer (16%) or direct-purchase (6%) plan, the means through which the majority of Whites hold supplemental coverage.⁸
- Most of Hispanics with Medicare are enrolled in Medicare Advantage plans.** Hispanics and Blacks are more likely than Whites to be enrolled in supplemental coverage that is a Medicare Advantage plan. The Kaiser Family Foundation estimates that nearly two-fifths (39%) of Hispanic beneficiaries had coverage through a Medicare Advantage plan in 2007, compared to 27% of Blacks and 20% of Whites.⁹ In an earlier study, the foundation determined that in 2006, Hispanics made up about 14% of Medicare Advantage plan participants, but only about 6% of traditional Medicare fee-for-service enrollees.¹⁰
- Hispanics are also overrepresented in the “dual-eligible” Medicare population.** Latinos enrolled in Medicare are disproportionately likely to qualify for the Medicaid program due to low income and limited asset levels (known as “dual eligibility”). The Kaiser Family Foundation calculates that in 2006, Hispanics made up about 17% of all dual-eligible Medicare enrollees and only 5% of the non-dual-eligible Medicare population.¹¹ More than one-quarter (26%) of all Latinos with Medicare in 2007 were also covered by Medicaid.¹²

Figure 3:
Supplemental Coverage Among Medicare Beneficiaries by Race/Ethnicity, 2007



Source: Juliette Cubanski, et al., *Examining Sources of Supplemental Insurance and Prescription Drug Coverage Among Medicare Beneficiaries: Findings from the Medicare Current Beneficiary Survey, 2007* (Washington, DC: Kaiser Family Foundation, 2009), <http://www.kff.org/medicare/upload/7801-02.pdf> (accessed November 2011).

LATINOS AND MEDICARE COVERAGE BY STATE

For more detailed information about Latino population sizes, uninsurance rates, and Medicare coverage rates by state, please see Table 2, "Hispanic Medicare Coverage Estimates by State, 2008–2010."

CONCLUSION

Medicare plays an important role in the Hispanic community's access to health insurance, particularly the most vulnerable Latino seniors, children, and persons with disabilities. Hispanics with Medicare are likely to hail from low-income families and have dual eligibility for both Medicare and Medicaid coverage. The vast majority of Latinos with Medicare have some type of supplemental coverage, which is likely to be a Medicare Advantage plan. For Hispanics, Medicare coverage is crucial not only for the elderly, but also for children and working-age adults who are struggling with a serious disability or other qualifying health conditions.

Table 2: Hispanic Medicare Coverage Estimates by State, 2008–2010

State	State Population						Latino Uninsurance			Medicare 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	160,613	3.4%	55,087	3.7%	2,346	0.3%	38.8%	27%	36.7%	1.4%	—	41.4%
Alaska	32,657	4.8%	11,871	6.4%	1,441	2.6%	22.5%	13.2%	11.8%	6.4%	3.9%	60.1%
Arizona	2,100,092	31.9%	798,383	45.8%	104,190	13.6%	31.5%	22.3%	9.2%	6.2%	0.8%	86.2%
Arkansas	144,731	5.1%	63,770	9%	1,196	0.3%	31.4%	14%	—	2.3%	—	100%
California	14,168,807	38.4%	4,893,931	51.6%	746,912	18%	29.5%	14%	8.1%	6%	1%	84.2%
Colorado	905,299	18.2%	334,301	27%	40,508	7.6%	29.2%	17.1%	5.3%	5.4%	0.6%	87.2%
Connecticut	382,010	11%	127,890	15.6%	17,096	3.7%	24.4%	9.9%	3.1%	8.4%	2.5%	89.7%
Delaware	61,107	7%	21,806	10.4%	1,363	1.1%	34.7%	19.1%	—	3.4%	1.2%	100%
District of Columbia	62,997	10.5%	15,303	13.6%	3,351	4.9%	30.4%	19.6%	10%	6.6%	3.1%	82.6%
Florida	3,785,866	20.7%	1,014,652	25.1%	438,260	14%	33.8%	23.2%	5.7%	12.8%	1.1%	89.9%
Georgia	825,193	8.5%	305,425	11.9%	19,381	2.2%	42.9%	22.6%	17.9%	2.5%	1.6%	68.8%
Hawaii	106,171	8.5%	45,113	15.3%	5,465	2.8%	7.8%	1.9%	1.8%	8.3%	5.7%	89%
Idaho	162,224	10.6%	64,957	15.5%	4,587	2.5%	37.3%	22.4%	5.6%	3.9%	1.1%	91.6%
Illinois	1,735,445	13.6%	655,560	20.6%	68,803	4.6%	26.7%	10.8%	10.2%	5.4%	1.9%	84.8%

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	Number	Percent	Number	Percent	Number	Percent						
	Number	Percent	Number	Percent	Number	Percent	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
Indiana	302,745	4.8%	116,956	7.2%	13,114	1.6%	28.4%	15.1%	—	5.2%	2.3%	83.7%
Iowa	167,699	5.6%	69,748	9.8%	2,472	0.7%	27%	8.3%	37.4%	3.5%	2.9%	62.6%
Kansas	239,142	8.7%	104,621	14.8%	6,975	2%	31.6%	16%	2.7%	4.5%	2.7%	84.1%
Kentucky	136,943	3.2%	45,601	4.5%	1,004	0.2%	49.9%	17.2%	—	1.3%	1.1%	39%
Louisiana	146,589	3.3%	37,074	3.2%	11,554	2.1%	37.1%	25.6%	4.4%	9.2%	—	77%
Maine	16,264	1.2%	6,066	2.2%	906	0.4%	17.9%	4.9%	—	8.6%	4%	92.4%
Maryland	457,363	8.1%	141,570	10.5%	18,130	2.7%	38.1%	20.3%	18.8%	4.3%	1.3%	75.1%
Massachusetts	548,217	8.4%	207,247	14.3%	18,210	1.9%	8%	3.3%	12%	6.6%	0.8%	74.4%
Michigan	386,006	3.9%	150,863	4.9%	28,100	2.2%	17.7%	6.6%	1.5%	8.8%	0.2%	94.2%
Minnesota	210,471	4.1%	90,708	7.3%	3,857	0.6%	29%	17.2%	6.4%	2.3%	0.3%	88.2%
Mississippi	70,642	2.4%	22,415	2.9%	1,819	0.5%	48.1%	34.9%	—	1.8%	—	70%
Missouri	180,022	3%	73,483	5.2%	5,849	0.7%	35.2%	13.7%	—	5.2%	1.5%	100%
Montana	28,283	2.9%	10,726	4.9%	2,191	1.5%	23.5%	10.9%	—	9%	5.9%	83.2%
Nebraska	172,207	9.7%	74,641	16.3%	5,040	2.3%	27%	16.8%	2.4%	4.3%	1.5%	84.6%

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	Number	Percent	Number	Percent	Number	Percent						
Nevada	621,270	23.7%	241,227	36%	22,970	7.7%	32%	23.4%	4.2%	5%	1.5%	86.9%
New Hampshire	28,078	2.2%	10,969	3.8%	1,340	0.8%	25.2%	15.8%	6.9%	6.3%	—	93.1%
New Jersey	1,659,302	19.2%	509,819	24.8%	84,102	7.7%	31.4%	13.4%	10.5%	5.8%	1.7%	77.4%
New Mexico	849,237	42.7%	285,674	55.4%	74,888	28.5%	24.8%	15.7%	3.2%	11.4%	1.5%	91.7%
New York	3,273,986	17%	1,032,228	23.4%	264,531	10.5%	23.2%	10.2%	3.2%	9.5%	1.6%	89.9%
North Carolina	667,203	7.2%	255,908	11%	13,083	1.1%	45.9%	24.2%	16.2%	2.7%	1.3%	79.9%
North Dakota	9,290	1.5%	4,962	3.4%	—	—	15.6%	13.8%	—	5.3%	4.2%	94.6%
Ohio	303,087	2.7%	112,194	4.1%	15,680	1%	22.9%	8.4%	16.7%	7.8%	1.2%	79.8%
Oklahoma	288,729	8%	131,711	14.2%	10,599	2.1%	31.4%	13.2%	13%	3.9%	0.2%	74.4%
Oregon	347,302	9.1%	144,715	16.7%	9,609	1.8%	38.6%	18.1%	—	2.5%	0.3%	86.4%
Pennsylvania	684,130	5.5%	248,850	8.9%	27,408	1.4%	20.8%	12%	21%	5.9%	0.1%	67.1%
Rhode Island	122,964	11.8%	47,601	20.8%	4,271	3%	25.9%	12%	11.4%	5.4%	1.4%	88.6%
South Carolina	125,567	2.8%	38,220	3.5%	5,380	0.8%	52.6%	42.9%	—	4.5%	—	100%
South Dakota	22,923	2.9%	9,556	4.8%	956	0.9%	31.8%	16.8%	—	7.6%	6%	100%

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	Number	Percent	Number	Percent	Number	Percent						
Tennessee	266,704	4.3%	108,352	7.3%	3,343	0.4%	38.2%	25.1%	8.8%	2%	2.7%	87.1%
Texas	9,971,992	40.4%	3,595,672	51.8%	613,216	24.6%	36.7%	21.5%	8.7%	1%	7.3%	87.3%
Utah	286,417	10.2%	111,651	12.8%	11,789	4.5%	34.9%	25.5%	1.5%	2.1%	5.6%	100%
Vermont	6,601	1.1%	2,154	1.7%	505	0.6%	11.6%	4.8%	—	—	8.3%	79.7%
Virginia	532,754	6.9%	175,785	9.3%	15,132	1.7%	35.2%	20.6%	12.9%	1.7%	3.3%	78.8%
Washington	636,158	9.6%	235,919	15%	27,040	3.4%	30.2%	8.6%	15.8%	0.8%	4.6%	74.4%
West Virginia	21,021	1.2%	8,115	2.1%	1,446	0.5%	24.2%	12.1%	25.6%	—	5.1%	85.4%
Wisconsin	324,212	5.8%	130,188	10%	12,023	1.5%	22.8%	9.4%	6.0%	2.7%	5.3%	95.8%
Wyoming	41,372	7.7%	15,855	11.8%	2,938	4.5%	28.5%	18.7%	—	0.5%	8.4%	83.7%
United States	48,786,104	16.1%	17,017,094	22.7%	2,796,372	7.3%	31.2%	16.8%	7.3%	1.2%	6.8%	86.3%

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/cps/cps_table_creator.html (accessed November 2011). This table represents estimates only; use caution when interpreting small cell sizes.

ENDNOTES

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- ¹ NCLR calculation using 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 November 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.
- ² Ibid.
- ³ Ibid.
- ⁴ Ibid.
- ⁵ Ibid.
- ⁶ Ibid.
- ⁷ Juliette Cubanski et al., *Examining Sources of Supplemental Insurance and Prescription Drug Coverage Among Medicare Beneficiaries: Findings from the Medicare Current Beneficiary Survey, 2007* (Washington, DC: Kaiser Family Foundation, 2009), <http://www.kff.org/medicare/upload/7801-02.pdf> (accessed November 2011).
- ⁸ Ibid.
- ⁹ Ibid.
- ¹⁰ Juliette Cubanski et al., *Examining Sources of Coverage Among Medicare Beneficiaries: Supplemental Insurance, Medicare Advantage, and Prescription Drug Coverage: Findings from the Medicare Current Beneficiary Survey, 2006* (Washington, DC: Kaiser Family Foundation, 2008).
- ¹¹ Gretchen Jacobson et al., *The Role of Medicare for the People Dually Eligible for Medicare and Medicaid* (Washington, DC: Kaiser Family Foundation, 2011), <http://www.kff.org/medicare/upload/8138.pdf> (accessed November 2011).
- ¹² Juliette Cubanski et al., *Examining Sources of Supplemental Insurance*.

