

The Meaning of Medicaid: An Updated 2010 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, the Affordable Care Act, 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 program expansion. Without adequate access to Medicaid, Hispanics’ uninsurance rate, already at approximately 31%, 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 (49.4%) of all Hispanics under age 18—representing more than 8.6 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 (65.8%) of Hispanics who were covered by these programs in 2009 were under the age of 18. Of the remainder, 29% were adults from ages 18 to 64, and 5.2% were seniors over the age of 65.
- That year, the vast majority (83.8%) 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 (61.1%) live below the poverty line. Of low-income covered children, more than one-quarter (27%) lived in deep poverty—in

* 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 National Council of La Raza (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, 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.

households with incomes below 50% of the FPL. Another two-fifths (39.1%) lived in households with incomes between 50% and 100% of the FPL.

- 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 (68.8%) 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	10.9%	24%	7.7%	6.3%
Non-Hispanic Black	27.6%	53.3%	17.5%	17.8%
American Indian/Alaska Native	24.6%	49.3%	16.2%	16.2%
Asian	13%	25.5%	7.6%	20.1%
Native Hawaiian/Pacific Islander	19.5%	39.9%	11.3%	14.9%
Hispanic	26.4%	49.4%	12.9%	22.8%

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

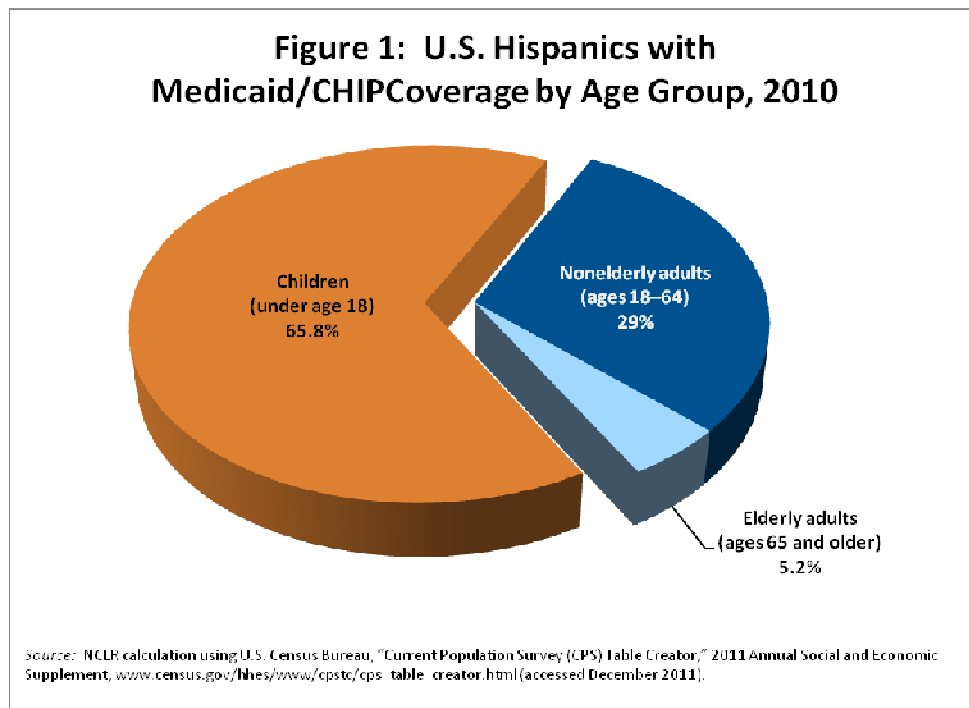
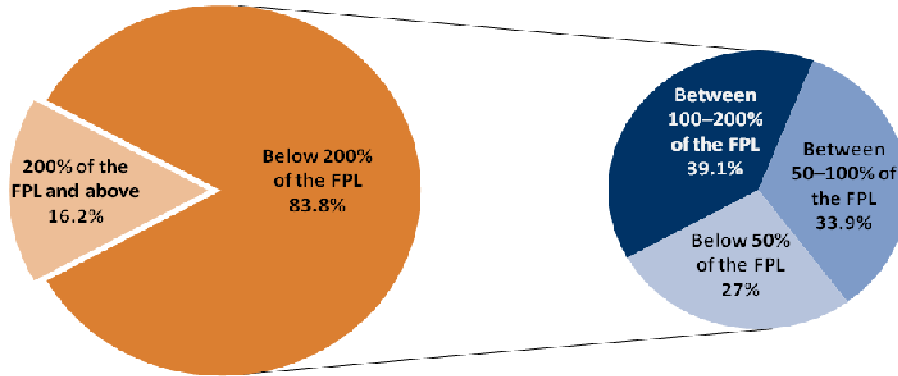
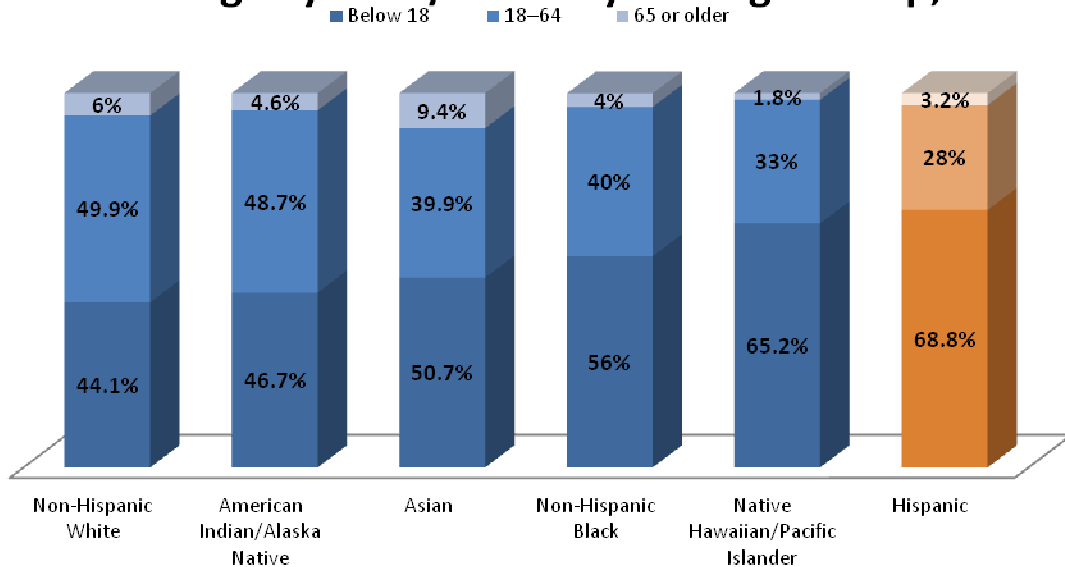


Figure 2: Hispanic Children with Medicaid/CHIP Coverage by Federal Poverty Level (FPL), 2010



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 September 2011).

Figure 3: People Living Below 100% of the Federal Poverty Level (FPL) with Medicaid/CHIP Coverage by Race/Ethnicity and Age Group, 2010



Source: NCLR calculation using U.S. Census Bureau, "Current Population Survey (CPS) Table Creator," 2011 Annual Social and Economic Supplement, www.census.gov/hhes/www/cpssc/cps-table-creator.html (accessed December 2011).

Table 2: Hispanic Medicaid/CHIP Coverage Estimates by State, 2008–2010

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	160,613	3.4%	55,087	3.7%	2,346	0.3%	38.8%	27%	36.7%	16.9%	42%	23.3%
Alaska	32,657	4.8%	11,871	6.4%	1,441	2.6%	22.5%	13.2%	11.8%	16.6%	32.1%	17.2%
Arizona	2,100,092	31.9%	798,383	45.8%	104,190	13.6%	31.5%	22.3%	9.2%	27.6%	45.4%	16.5%
Arkansas	144,731	5.1%	63,770	9%	1,196	0.3%	31.4%	14%	—	26.3%	54.0%	—
California	14,168,807	38.4%	4,893,931	51.6%	746,912	18%	29.5%	14%	8.1%	27.7%	50.4%	27.1%
Colorado	905,299	18.2%	334,301	27%	40,508	7.6%	29.2%	17.1%	5.3%	23%	40.9%	21.1%
Connecticut	382,010	11%	127,890	15.6%	17,096	3.7%	24.4%	9.9%	3.1%	31.6%	56%	17.1%
Delaware	61,107	7%	21,806	10.4%	1,363	1.1%	34.7%	19.1%	—	27.5%	48.4%	40%
District of Columbia	62,997	10.5%	15,303	13.6%	3,351	4.9%	30.4%	19.6%	10%	26.1%	48.5%	18.2%
Florida	3,785,866	20.7%	1,014,652	25.1%	438,260	14%	33.8%	23.2%	5.7%	16.9%	35.7%	26.3%
Georgia	825,193	8.5%	305,425	11.9%	19,381	2.2%	42.9%	22.6%	17.9%	18.4%	43%	14.5%
Hawaii	106,171	8.5%	45,113	15.3%	5,465	2.8%	7.8%	1.9%	1.8%	22.2%	38%	8.8%
Idaho	162,224	10.6%	64,957	15.5%	4,587	2.5%	37.3%	22.4%	5.6%	24.5%	48.5%	48.4%
Illinois	1,735,445	13.6%	655,560	20.6%	68,803	4.6%	26.7%	10.8%	10.2%	27.5%	53.9%	10.1%
Indiana	302,745	4.8%	116,956	7.2%	13,114	1.6%	28.4%	15.1%	—	23.8%	51%	—
Iowa	167,699	5.6%	69,748	9.8%	2,472	0.7%	27%	8.3%	37.4%	28.0%	53.6%	—
Kansas	239,142	8.7%	104,621	14.8%	6,975	2%	31.6%	16%	2.7%	23.8%	44.4%	14.8%
Kentucky	136,943	3.2%	45,601	4.5%	1,004	0.2%	49.9%	17.2%	—	25.3%	62.1%	—
Louisiana	146,589	3.3%	37,074	3.2%	11,554	2.1%	37.1%	25.6%	4.4%	13%	42.6%	—
Maine	16,264	1.2%	6,066	2.2%	906	0.4%	17.9%	4.9%	—	35.4%	58%	27.9%
Maryland	457,363	8.1%	141,570	10.5%	18,130	2.7%	38.1%	20.3%	18.8%	12.8%	32.6%	14%
Massachusetts	548,217	8.4%	207,247	14.3%	18,210	1.9%	8%	3.3%	12%	55.7%	70.8%	35.4%

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	Number	Percent	Number	Percent	Number	Percent						
Michigan	386,006	3.9%	150,863	4.9%	28,100	2.2%	17.7%	6.6%	1.5%	30%	52.7%	8.1%
Minnesota	210,471	4.1%	90,708	7.3%	3,857	0.6%	29%	17.2%	6.4%	24.8%	41.8%	—
Mississippi	70,642	2.4%	22,415	2.9%	1,819	0.5%	48.1%	34.9%	—	11.6%	28.6%	—
Missouri	180,022	3%	73,483	5.2%	5,849	0.7%	35.2%	13.7%	—	25.3%	50.3%	7.7%
Montana	28,283	2.9%	10,726	4.9%	2,191	1.5%	23.5%	10.9%	—	25.2%	44.6%	9.2%
Nebraska	172,207	9.7%	74,641	16.3%	5,040	2.3%	27%	16.8%	2.4%	24.3%	44.9%	10.6%
Nevada	621,270	23.7%	241,227	36%	22,970	7.7%	32%	23.4%	4.2%	14.7%	27.7%	10.3%
New Hampshire	28,078	2.2%	10,969	3.8%	1,340	0.8%	25.2%	15.8%	6.9%	21.7%	39.5%	15.8%
New Jersey	1,659,302	19.2%	509,819	24.8%	84,102	7.7%	31.4%	13.4%	10.5%	23.1%	48.9%	16.1%
New Mexico	849,237	42.7%	285,674	55.4%	74,888	28.5%	24.8%	15.7%	3.2%	26.7%	48.7%	15.6%
New York	3,273,986	17%	1,032,228	23.4%	264,531	10.5%	23.2%	10.2%	3.2%	36.9%	58.2%	28.9%
North Carolina	667,203	7.2%	255,908	11%	13,083	1.1%	45.9%	24.2%	16.2%	23.1%	50.4%	27.8%
North Dakota	9,290	1.5%	4,962	3.4%	—	—	15.6%	13.8%	—	49.2%	72.3%	13.9%
Ohio	303,087	2.7%	112,194	4.1%	15,680	1%	22.9%	8.4%	16.7%	28%	49.9%	32.6%
Oklahoma	288,729	8%	131,711	14.2%	10,599	2.1%	31.4%	13.2%	13%	29.1%	53.8%	6.5%
Oregon	347,302	9.1%	144,715	16.7%	9,609	1.8%	38.6%	18.1%	—	26.4%	53%	20.1%
Pennsylvania	684,130	5.5%	248,850	8.9%	27,408	1.4%	20.8%	12%	21%	32.7%	51.6%	36.2%
Rhode Island	122,964	11.8%	47,601	20.8%	4,271	3%	25.9%	12%	11.4%	40.9%	61.2%	6.9%
South Carolina	125,567	2.8%	38,220	3.5%	5,380	0.8%	52.6%	42.9%	—	9.4%	26%	20.9%
South Dakota	22,923	2.9%	9,556	4.8%	956	0.9%	31.8%	16.8%	—	23.9%	48.4%	37.2%
Tennessee	266,704	4.3%	108,352	7.3%	3,343	0.4%	38.2%	25.1%	8.8%	21.9%	41.7%	22.7%
Texas	9,971,992	40.4%	3,595,672	51.8%	613,216	24.6%	36.7%	21.5%	8.7%	23.4%	48.2%	12.1%
Utah	286,417	10.2%	111,651	12.8%	11,789	4.5%	34.9%	25.5%	1.5%	13.7%	27%	8.8%

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	Number	Percent	Number	Percent	Number	Percent						
Vermont	6,601	1.1%	2,154	1.7%	505	0.6%	11.6%	4.8%	—	20.6%	19.8%	10.4%
Virginia	532,754	6.9%	175,785	9.3%	15,132	1.7%	35.2%	20.6%	12.9%	11.3%	24.3%	18.6%
Washington	636,158	9.6%	235,919	15%	27,040	3.4%	30.2%	8.6%	15.8%	32%	66.4%	—
West Virginia	21,021	1.2%	8,115	2.1%	1,446	0.5%	24.2%	12.1%	25.6%	22.9%	53.7%	28.3%
Wisconsin	324,212	5.8%	130,188	10%	12,023	1.5%	22.8%	9.4%	6.0%	31.2%	51.7%	5.9%
Wyoming	41,372	7.7%	15,855	11.8%	2,938	4.5%	28.5%	18.7%	—	16.9%	36.9%	17.2%
United States	48,786,104	16.1%	17,017,094	22.7%	2,796,372	7.3%	31.2%	16.8%	7.3%	25.8%	48.5%	23.2%

Source: NCLR calculation using U.S. Census Bureau, “Current Population Survey (CPS) Table Creator,” 2008, 2009, and 2010 Annual Social and Economic Supplement, www.census.gov/hhes/www/cpstc/cps_table_creator.html (accessed July 2011). This table represents estimates only; use caution when interpreting small cell values.