

TEXAS Latino Children's Health Coverage Facts

State officials' decisions about coverage options, especially in times of crises, have a profound effect on children and can exacerbate pre-existing racial and ethnic disparities. In Texas, the uninsured rate for children overall is higher than the national average (11.1% vs. 5.2%). Additionally, Latino children are almost twice as likely to be uninsured than other children in the state (14.8% vs. 7.6%). Expanding Medicaid and removing barriers to Medicaid and CHIP enrollment would help reduce this disparity.

Latino Kids' Coverage



Texas is home to **572,000** uninsured Latino kids



The uninsured rate for Latino kids in Texas is **14.8%**



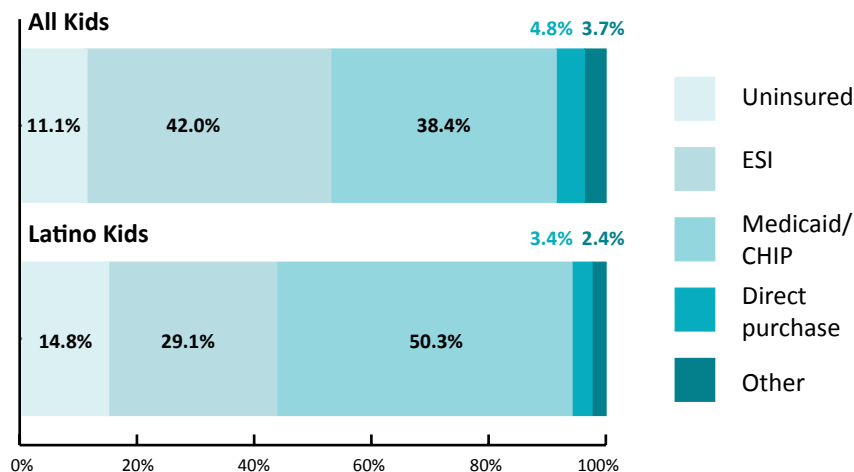
Latino kids are almost twice as likely to be uninsured compared to other kids

Medicaid and Latino Kids

Medicaid/CHIP is an important source of coverage for all children in Texas but is especially important for Latino children. Latino families have a higher labor force participation rate than others in the country, but are more likely to work in industries that do not offer employer-sponsored insurance (ESI). Medicaid/CHIP fills an important gap by providing affordable health coverage to these working families.

Medicaid/CHIP is the Largest Source of Coverage for Latino Kids

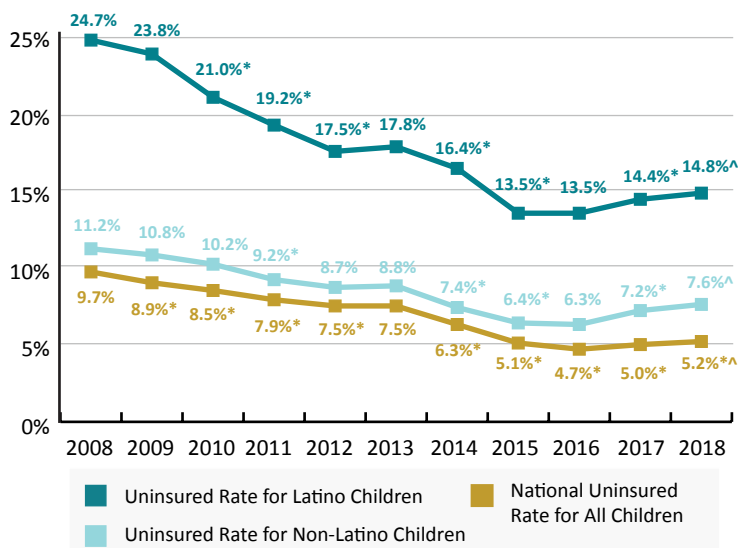
Coverage Sources for Kids in Texas, 2018



Covering Parents Helps Children

Children are about twice as likely to have coverage in states that expanded Medicaid to cover more parents compared to children in states like Texas that have not.

Latino Child Trends Over Time



Coverage Disparities Persist

Child Uninsured Rates, 2008-2018

All children in Texas are significantly more likely to be uninsured compared to the national average. Almost half (49.4%) of all children in Texas are Latino. Coverage disparities between Latino children and other children in Texas generally narrowed from 2008 to 2015. Between 2016 and 2018, the uninsured rate went in the wrong direction for all children in the state and coverage disparities persisted. From 2016 to 2018, the uninsured rate for Texas' Latino children increased significantly from 13.5% to 14.8%.

Note: * Change significant at the 90% confidence level and relative to prior year. ^ Change significant at the 90% confidence level (2016-2018).



0-5 years old

2016	2018
9.0%	9.9%

6-12 years old

2016	2018
12.0%	14.0%*

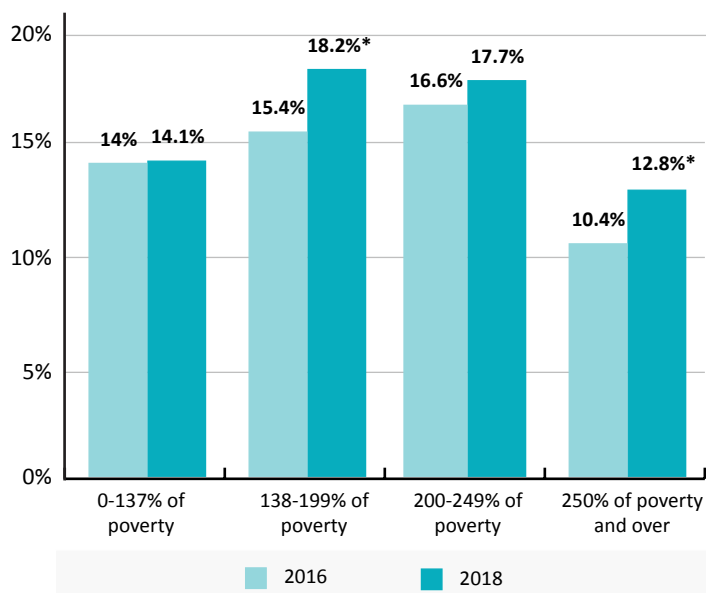
13-18 years old

2016	2018
20.0%	20.4%

Older Children are More Likely to be Uninsured

Latino Child Uninsured Rates in Texas by Age, 2016 and 2018

The uninsured rate for Latino children in Texas increased across all age groups between 2016 and 2018, with the sharpest increase for school-aged children 6 to 12 years old. Latino teens have high uninsured rates; 1 in 5 Latino teens in Texas is uninsured. Although over 95% of Texas's Latino children are U.S. citizens, increased anti-immigrant rhetoric over the past few years may lead parents to not enroll or renew their children's coverage out of fear.



Families in All Income Groups Struggle to Access Coverage

Latino Child Uninsured Rates in Texas by Census Poverty Threshold, 2016 and 2018

The uninsured rate for Latino children in Texas increased across all income groups studied between 2016 and 2018. The disproportionate job losses among Latinos during the COVID-19 pandemic could result in even more coverage losses. Children in families with incomes between 138 and 199% of the poverty thresholds (about \$27,900-40,500 for a family of three) have the highest uninsured rate at 18.2%. Children in this income range are likely eligible for CHIP, but policies that require a gap in children's coverage (like Texas's waiting period) may make it harder to enroll.

Top 10 Texas Counties and Congressional Districts with the Most Uninsured Latino Children, 2018

Counties and Congressional districts with large Latino child populations are more likely to have large numbers of uninsured Latino children, but state and local policies have an impact on the coverage rates.

Number & Rate of Uninsured Latino Children by County in Texas

County	Number of Uninsured Latino Kids	Latino Kids Uninsured Rate
Harris County	112,489	16.4%
Dallas County	69,078	18.0%
Hidalgo County	42,704	15.0%
Tarrant County	33,448	15.5%
Bexar County	32,569	9.1%
El Paso County	21,881	10.3%
Cameron County	20,711	15.8%
Travis County	17,889	13.5%
Webb County	12,950	13.9%
Collin County	8,298	16.0%

Number & Rate of Uninsured Latino Children by Congressional District in Texas

Congressional District (Geographic reference point)	Number of Uninsured Latino Kids	Latino Kids Uninsured Rate
District 33 (Central Dallas/Fort Worth)	43,740	23.0%
District 29 (Houston)	38,826	18.6%
District 15 (Central Rio Grande Valley)	34,754	15.4%
District 34 (Rio Grande Valley/South Gulf Coast)	31,395	15.1%
District 28 (Laredo/Rio Grande Valley/South Texas)	31,380	14.8%
District 18 (Houston)	22,988	19.1%
District 30 (South Dallas)	21,905	17.4%
District 23 (West Texas/Borderlands)	21,267	12.4%
District 16 (El Paso)	20,124	11.4%
District 20 (San Antonio)	17,558	9.3%

Policy Recommendations

Health coverage is more important than ever. Any prior gains must be preserved especially as the economy falters. Some states have laid the groundwork to protect children by enacting policies to cover as many children as possible with more straightforward enrollment and renewal processes. Policymakers in Texas can join these leaders and ensure that more children, including Latinos, receive health coverage by:



Expanding Medicaid



Adopting 12 months continuous coverage in Medicaid



Covering children in CHIP up to 250% of federal poverty line



Ending CHIP waiting periods



Covering all children regardless of citizenship status



Adopting Medicaid for lawfully present pregnant women



UnidosUS, formerly the National Council of La Raza (NCLR), is the nation's largest Latino civil rights and advocacy organization. Through our unique combination of research, advocacy, programs, and a national network of nearly 300 community-based Affiliate organizations across the country, we simultaneously challenge the social, economic, and political barriers that affect Latinos in the United States.

The Georgetown University Center for Children and Families (CCF) is an independent, nonpartisan policy and research center. As part of the McCourt School of Public Policy, CCF provides research, develops strategies, and offers solutions to improve the health of America's children and families, particularly those with low and moderate incomes.

Most uninsured children are eligible but not enrolled in Medicaid/CHIP. **To find out if your child is eligible for free or low-cost health coverage, go to www.insurekidsnow.gov.**

For more information about the methodology and sources, visit: <https://ccf.georgetown.edu/2020/06/29/fact-sheets-latino-childrens-health-coverage/>