



# Health Care Access: Protecting Latino Families' When the COVID-19 Emergency Ends

During the COVID-19 pandemic, millions of people have been continuously insured by Medicaid as a result of public health emergency rules in effect since early 2020. This policy likely to expire soon, and Medicaid will be allowed to terminate people's coverage. When this happens, [millions of Latinos will be at risk](#) of losing their health coverage, but we can take straightforward steps now to protect Latino families' health care.

## INTRODUCTION

While more than 17 million Latinos\* were covered by Medicaid prior to the pandemic, this number has increased greatly since then. In early 2020, Congress passed a law that offered states additional federal funding for their Medicaid programs during the pandemic. In exchange, states were prevented from disenrolling anyone from the program until the public health emergency (PHE) expired. Since then, Medicaid enrollment has grown by [nearly 30%](#), rising from 64 million people in February 2020 to 82 million people in June 2022.

When the PHE ends (or if Congress chooses to end the continuous coverage requirement earlier), states will resume normal eligibility redeterminations for everyone currently enrolled in the program, leaving often understaffed state and local Medicaid agencies with the largest backlog of Medicaid redeterminations in history.

### Key Terms

**Public Health Emergency (PHE):** The official declaration issued by the Secretary of Health and Human Services, recognizing that COVID-19 continues to present a threat to public health.

**Medicaid Unwinding:** The process by which Medicaid eligibility redeterminations will resume when the continuous coverage requirement put in place during the COVID-19 pandemic expires, currently expected to coincide with the end of the PHE.

\* The terms "Hispanic" and "Latino" are used interchangeably by the U.S. Census Bureau and throughout our materials 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. Our materials may also refer to this population as "Latinx" to represent the diversity of gender identities and expressions present in the community.

## CURRENT STATE

[Federal officials](#) and [independent researchers](#) report that, when the PHE ends, if Medicaid redeterminations resemble those before the pandemic, Hispanic communities will suffer extraordinary harm:

- 4.6 million Latinos will lose Medicaid (more than 7 times the largest previous one-year coverage loss).
- Two-thirds of Latino coverage losses will take health care away from people who remain eligible, but who will lose Medicaid because of red tape and paperwork requirements, compared to just 17% of non-Hispanic whites who will lose Medicaid.
- 12% of all Latino children will lose Medicaid, compared to just 6% of non-Hispanic white children.



## BEST PRACTICES/CASE STUDIES

As the PHE end date approaches, community-based organizations will be instrumental in ensuring that the Latino population does not lose their coverage.

Organizations such as Project Vida Health Center, an UnidosUS affiliate in El Paso, TX, are working diligently to prepare Latino consumers for the upcoming changes in redetermination.

**The key messages now are very simple. If someone in your family relies on Medicaid, protect your family's health care by doing three things:**

- Make sure Medicaid has your address and phone number, so they can reach you to see whether you are eligible;
- If you get a letter from Medicaid, open it right away; and
- If Medicaid asks you for information, provide it to them right away.

Due to COVID-19, much of Project Vida's outreach and education has become digital, allowing them to reach more individuals. Project Vida's Marketplace and Medicaid Awareness Campaign has reached more than 116,000 people via social media and radio communications. Community health workers at Project Vida distribute flyers and QR codes with key messages encouraging individuals to connect with their local navigators. Through webinars and Facebook live events, Project Vida has educated the community on coverage options, accessing care, public charge rules, and the importance of having coverage. Other effective strategies include deployment of a mobile unit to smaller communities and partnering with school social workers to enroll children. By meeting communities where they live and play, Project Vida is ensuring that the Latino community is prepared for the coming changes and working to reduce potential negative impacts.

Community-based organizations (CBOs) should also take two other steps. First, CBOs should identify local experts who can provide technical assistance when a family comes to the community organization seeking help because someone in their family just lost Medicaid.

Second, CBOs should consider joining broader coalitions that push their state to protect health care for eligible families. States should do all they can to reduce the need for families to fill out paperwork. They can do this by using available income information to see who remains eligible and continue their coverage automatically. Before the pandemic, 9 states, including Alabama and Idaho, did this for 75% or more of all Medicaid renewals.\* Now it's time for all states to raise their game and prevent eligible children and families from losing health care because of needless red tape and bureaucracy.

## CONCLUSION AND RECOMMENDATIONS

CBOs are strategically positioned to conduct on-the-ground outreach and educate consumers on the steps they will soon need to take. Many eligible Latinos may lose their coverage due to avoidable reasons, such as unclear notices or letters in a language they do not understand. Community organizations can help families protect themselves from Medicaid losses now, before the cuts come. Organizations should also identify expert local partners now to help them assist from consumers in the coming months when Medicaid terminations begin. Effective strategies to reach the Latino community include the utilization of community health workers, partnerships with local entities, virtual webinars, and deploying bilingual social media campaigns, among many others. By preparing consumers, community organizations can help ensure that eligible Latinos do not lose their coverage at the end of the PHE.

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\* <https://files.kff.org/attachment/Table-10-Medicaid-and-CHIP-Eligibility-as-of-Jan-2020.pdf>

If it is not done carefully, the Medicaid unwinding presents a serious threat to health care for millions of families in America. If redeterminations are conducted in the way they have been in years past, disaster will certainly strike. But if we all work together, we can make sure Medicaid works better, protecting health care for millions of eligible Latino families. Community advocates can help alleviate the burden on families by urging states to draw upon available data sources, whenever available, to renew coverage.

## KEY TAKEAWAY MESSAGES

### Three steps are essential for Latino community organizations to protect families from massive Medicaid losses:

1. Educate families about how to preserve their own Medicaid with the following key messages:
  - a. Contact Medicaid and make sure they have your current contact information (e.g., address, cell phone, and email address)
  - b. Watch your mail. If you get a letter from Medicaid, open it right away.
  - c. If Medicaid asks you to complete a form, fill it out and send it in right away.
  - d. Renewing your Medicaid won't hurt your family's ability to legalize or stay in the United States.
2. Connect to your state's leading Medicaid advocates to ensure you are prepared to answer families' questions when redeterminations resume and consider joining statewide efforts to improve state Medicaid policy to better protect Latino families.
3. Join to UnidosUS's monthly Affiliate virtual meetings on the Medicaid unwinding, which will begin in December. In those meetings, UnidosUS national staff will share news on the latest developments and Affiliates can discuss shared challenges and effective strategies. These meetings will give us a chance, as a national community, to identify emerging problems and develop strategies to shield families from harm.

## ABOUT THE AUTHORS

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UnidosUS, formerly the National Council of La Raza, is the largest Latino civil rights and advocacy organization in the United States.

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