



# The Affordable Care Act Helps Millions of Latinos Lead Healthier, More Financially Secure Lives\*

Thanks to the Affordable Care Act (ACA), more than 9 million Latinos have health insurance.

Thanks to the ACA, more Latinos have health insurance today than at any other time in American history. **In 2010**, when the ACA became law, **33% of Latinos<sup>†</sup> under the age of 65 were uninsured**. But with the ACA's extension of Medicaid to previously ineligible low-income adults, and financial assistance for people buying their own insurance, the proportion of **Latinos without health insurance fell to 18% by 2023**. As a result, **9 million Latinos, including 1.3 million children** who would otherwise have remained uninsured, **now have health insurance**. A higher percentage of Latinos have health insurance than at any previous point in American history. This insurance lets Latinos obtain necessary health care while covering medical bills that could otherwise impose large financial burdens on struggling families.

More than 45 million Latino adults with preexisting conditions are protected against insurance company discrimination.

## They include:

- **11 million** Latinos with high blood pressure
- **10.7 million** Latinos with high cholesterol
- **6.1 million** Latinos who were diagnosed with depression
- **5.5 million** Latinos with asthma
- **5.5 million** Latinos with arthritis
- **4.7 million** Latinos with diabetes
- **1.6 million** Latinos diagnosed with cancer, including those whose disease is in remission

Thanks to the ACA, insurance companies can neither deny these Latinos health insurance nor charge them more because of their current or past health problems.

\* By Rocio Perez, Health Policy Analyst, and Stan Dorn, Director, Health Policy Project, UnidosUS.

† 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.



## 20 million Latinas are protected from insurance company discrimination based on gender.

[Before the ACA](#), insurance companies often practiced gender discrimination, charging women more than men for identical insurance products. Frequently, they would refuse to sell individual insurance that covered medical care related to pregnancy. Because of changes made by the ACA, **20 million Latinas ages 18-64 are now guaranteed the right to buy health insurance** on terms equal to men, without higher costs or gender-related limits on covered services. This equality in health care testifies to the respect and value the ACA places on the health and well-being of Latinas and other women in America.

## 53 million Latinos are guaranteed free preventive care without co-payments or deductibles.

The ACA guarantees free preventive care for everyone who has insurance. This legal safeguard limits health costs and guarantees access to cancer screens, children's check-ups, contraception and other **essential preventive care for 53 million Latinos** who get their insurance from employers, Medicare, Medicaid or the ACA Marketplace.

## 2 million young Latino adults are covered through their parents' health plans.

The ACA guarantees young adults the right to enroll in their parents' private health insurance until age 26. **Two million young Latino adults ages 18-25** are using this ACA pathway to **obtain health insurance** that provides affordable access to health care and coverage of medical bills, including for unexpected medical emergencies.

## Conclusion

**For millions of Americans, including millions of Latinos, the ACA is making a difference every day by helping them obtain affordable health care for a better quality of life.**

## Appendix 1: State numbers

The following table shows the number of Latinos who benefit from these ACA protections in the 20 states with the most Hispanic residents.

**Table 1. Latinos helped by the ACA in the 20 states with the most Latino residents**

State	Latinos who are insured because of the ACA	Latinos with preexisting conditions whom the ACA protects from insurance company discrimination					Latina adults under age 65 whom the ACA protects from gender-based discrimination	Insured Latinos guaranteed zero-cost preventive care	Young Latino adults covered through their parents' private plans
		High blood pressure	Arthritis	Depression	Diabetes	Asthma			
Arizona	246,000	767,000	313,000	253,000	307,000	137,000	718,000	1,836,000	91,000
California	2,823,000	5,034,000	2,026,000	1,811,000	1,664,000	872,000	4,898,000	13,285,000	626,000
Colorado	201,000	371,000	171,000	171,000	120,000	86,000	403,000	1,057,000	53,000
Connecticut	53,000	197,000	99,000	87,000	78,000	58,000	211,000	555,000	30,000
Florida	1,117,000	1,442,000	912,000	781,000	512,000	446,000	1,961,000	4,153,000	226,000
Georgia	214,000	322,000	119,000	118,000	130,000	57,000	362,000	747,000	34,000
Illinois	309,000	768,000	249,000	229,000	301,000	94,000	729,000	1,932,000	113,000
Maryland	87,000	191,000	79,000	56,000	63,000	31,000	228,000	848,000	27,000
Massachusetts	45,000	305,000	136,000	136,000	112,000	77,000	296,000	550,000	30,000
Michigan	66,000	140,000	64,000	74,000	58,000	40,000	180,000	504,000	24,000
Nevada	146,000	259,000	137,000	80,000	84,000	49,000	294,000	790,000	36,000
New Jersey	235,000	692,000	294,000	202,000	183,000	127,000	646,000	1,622,000	65,000
New Mexico	119,000	367,000	194,000	156,000	100,000	72,000	308,000	865,000	32,000
New York	475,000	1,386,000	578,000	556,000	430,000	329,000	1,213,000	720,000	76,000
North Carolina	188,000	323,000	111,000	100,000	134,000	34,000	360,000	3,284,000	48,000
Oregon	127,000	162,000	73,000	84,000	61,000	42,000	187,000	517,000	19,000
Pennsylvania	96,000	393,000	159,000	152,000	97,000	110,000	338,000	944,000	33,000
Texas	1,227,000	3,755,000	1,558,000	1,448,000	1,617,000	581,000	3,666,000	7,973,000	378,000
Virginia	120,000	328,000	108,000	93,000	77,000	47,000	294,000	671,000	32,000
Washington	147,000	305,000	130,000	148,000	91,000	70,000	329,000	885,000	36,000

Sources: UnidosUS analysis of American Community Survey data for 2023; National Health Interview Survey data for 2022; Florida Department of Health data for 2021; and Centers for Disease Control and Prevention data for 2021 and 2022. Note: Estimates are rounded to the nearest 1,000. 2022 data was used for all chronic disease indicators except for hypertension, for which 2021 indicators were used. Unlike for our national estimates, we could not estimate the number of individuals, within each state, who have multiple chronic conditions. Insured Latinos guaranteed zero-cost preventive care, as shown in this table, either have Medicaid, Medicare, or employer-based insurance. Young Latino adults covered through their parents' private plans are aged 19 through 25, inclusive. See Methodology, below, for additional details.

## Appendix 2: Methodology

To estimate the impact of the ACA on total health coverage among Latinos, both nationally and in each state, we used American Community Survey (ACS) data to compare the percentage of uninsured Latinos under age 65 in 2010, when the ACA passed, to the percentage in 2023. We then calculated the number of Latinos who would have been uninsured in 2023 if the same uninsured rate from 2010 had remained in effect. We accessed these data through IPUMS, University of Minnesota, [www.ipums.org](http://www.ipums.org) (IPUMS).

To estimate the number of Latino adults with preexisting conditions nationally, we used National Health Interview Survey (NHIS) data for 2023 to find the number of such adults who had any of the following chronic diseases: high blood pressure, depression, arthritis, asthma or diabetes. That number is less than the combined total for people with each individual chronic condition because many people have multiple chronic conditions. We accessed NHIS data through IPUMS.

Due to small sample sizes and other limitations, we could not use NHIS data for state-level estimates. Accordingly, we calculated the number of Latino adults in each state who had specified conditions based on estimates from the Centers for Disease Control and Prevention ([CDC](https://www.cdc.gov)) of the percentage of Latino adults in each state who had specific chronic conditions. For almost all states, we used CDC data for 2022 except for hypertension, for which we used 2021 CDC data, as 2022 data were not available. For Florida, for which we could not find a CDC hypertension estimate, we used 2021 hypertension data from the [Florida Department of Health](https://www.floridahealth.gov).

We estimated the number of Latinas aged 18-64, both nationally and in each state, based on ACS data for 2023, accessed through IPUMS.

To determine the number of Latinos who are guaranteed preventive care without cost-sharing, we used ACS data for 2023 to determine the number of Latinos, nationally and by state, who had either Medicaid, Medicare or employer-sponsored insurance. We accessed these data through IPUMS. We added to that national total the number of Latinos with Marketplace coverage, as estimated by the [National Center for Health Statistics](https://www.hhs.gov/nchs), based on NHIS data for 2023. The state estimates are limited to Latinos with Medicaid, Medicare or employer-sponsored insurance, since ACS data for marketplace coverage does not yet appear reliable, based on differences from administrative data.

To determine the number of Latino adults aged 18 through 25 who are insured through their parents' private plans, we analyzed ACS data for 2023, accessed through IPUMS.

### About UnidosUS

UnidosUS is a nonprofit, nonpartisan organization that serves as the nation's largest Hispanic civil rights and advocacy organization. Since 1968, we have challenged the social, economic and political barriers that affect Latinos through our unique combination of expert research, advocacy, programs and an Affiliate Network of more than 300 community-based organizations across the United States and Puerto Rico. We believe in an America where economic, political, and social progress is a reality for all Latinos, and we collaborate across communities to achieve it.

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