

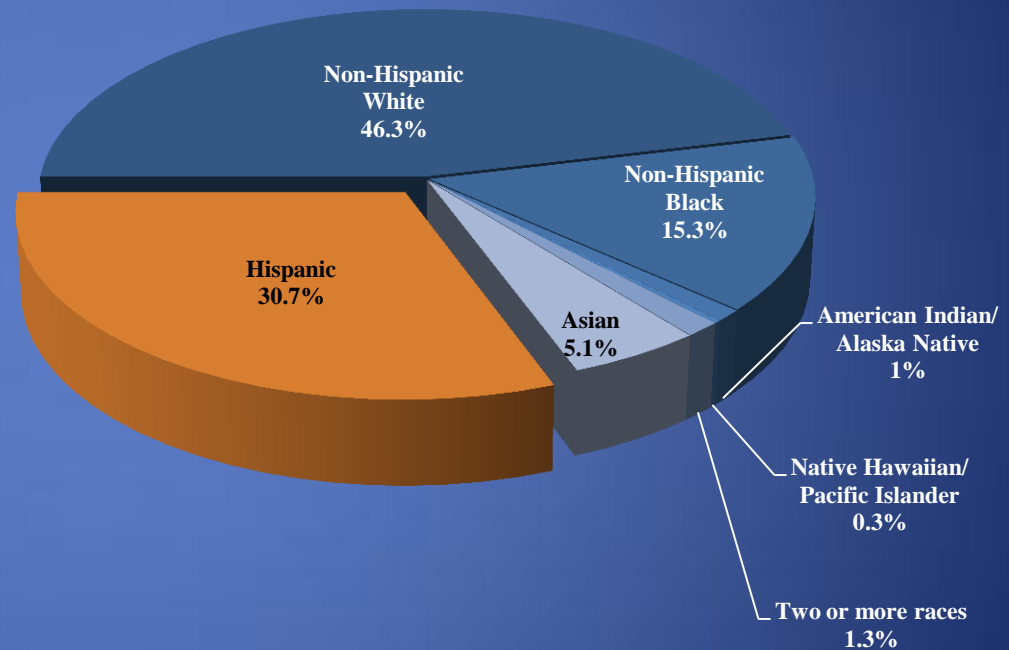


# Fast Facts: Latinos and Health Care

*Facts and figures about the Hispanic community's  
access to the health care system*

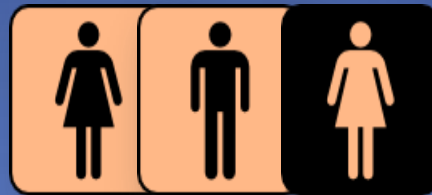
Nearly one in three (30.7%) people uninsured in the U.S. is Hispanic.

## U.S. Uninsured Population by Race/Ethnicity, 2010

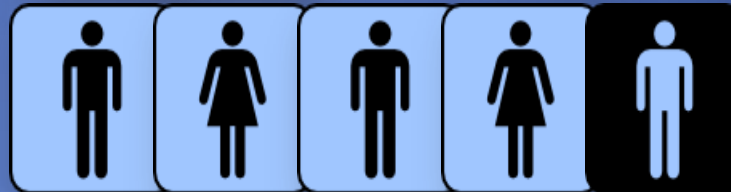


Source: NCLR calculation using U.S. Census Bureau, "Current Population Survey (CPS) Table Creator," 2011 Annual Social and Economic Supplement, [http://www.census.gov/hhes/www/cpstc/cps\\_table\\_creator.html](http://www.census.gov/hhes/www/cpstc/cps_table_creator.html) (accessed December 2011).

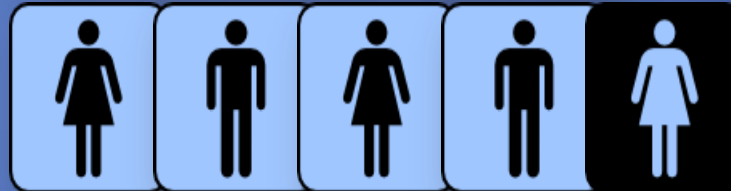
## People without Health Coverage by Race/Ethnicity, 2010



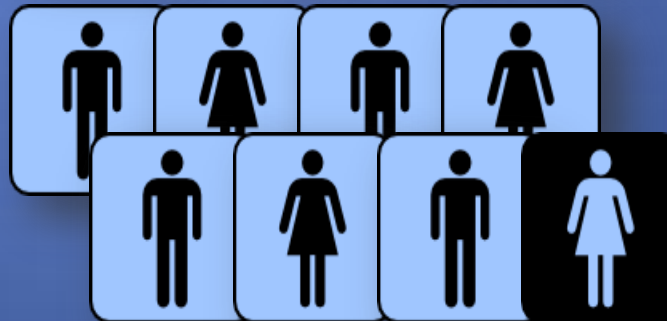
One in three  
Hispanics (30.7%)



One in five  
Non-Hispanic  
Blacks (20.5%)



Nearly  
one in five  
Asians  
(18.1%)



One in eight  
Non-Hispanic  
Whites (12%)

Hispanics are **nearly three times more likely** than Whites to be uninsured.

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](http://www.census.gov/hhes/www/cpstc/cps_table_creator.html) (accessed December 2011).

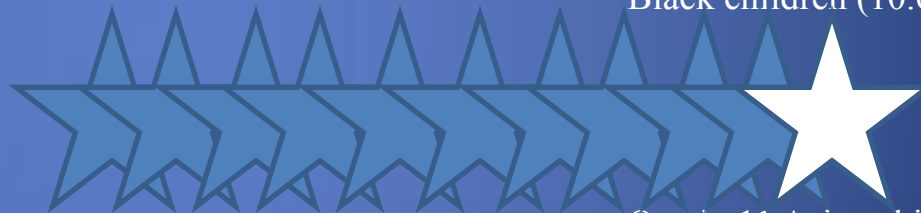
## Children Under Age 18 without Health Coverage by Race/Ethnicity, 2010



One in six Hispanic children (16.3%)



One in ten non-Hispanic Black children (10.6%)



One in 11 Asian children (8.9%)



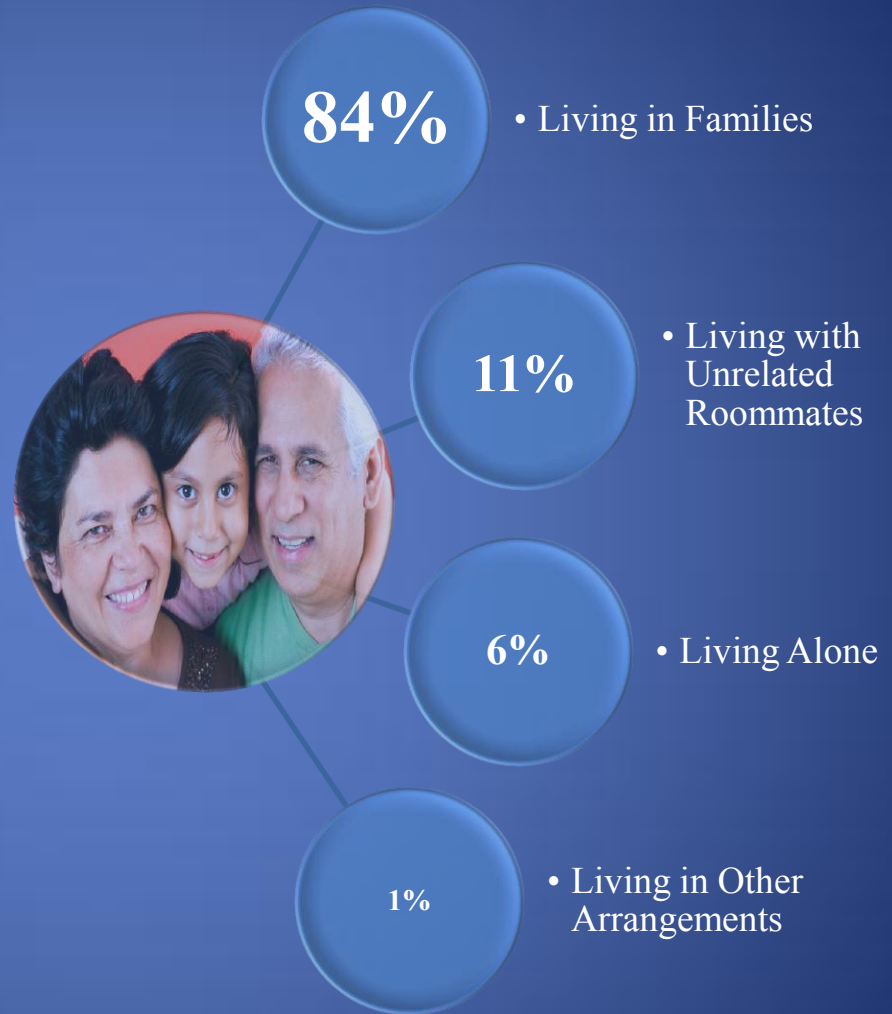
One in 13 non-Hispanic White children (6.9%)

Uninsurance is generally lower among children than adults, but Latino children are still **more than two times more likely** than White children to be uninsured.

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](http://www.census.gov/hhes/www/cpstc/cps_table_creator.html) (accessed December 2011).

## Uninsured Latinos by Family Type, 2010

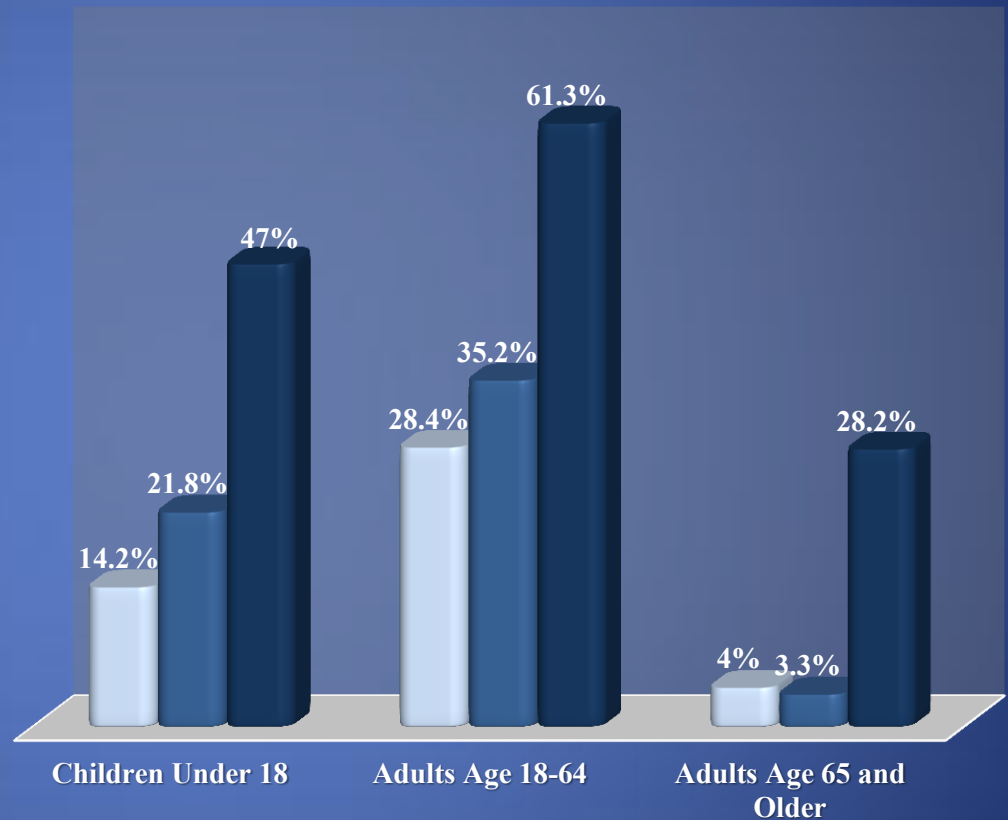
The vast majority (84%) of uninsured Latinos **live in families**, a rate higher than their uninsured White peers (69%).



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](http://www.census.gov/hhes/www/cpstc/cps_table_creator.html) (accessed December 2011).

## Hispanic Uninsurance Rates by Citizenship and Age Group, 2010

■ U.S.-born citizens   ■ Naturalized citizens   ■ Noncitizens

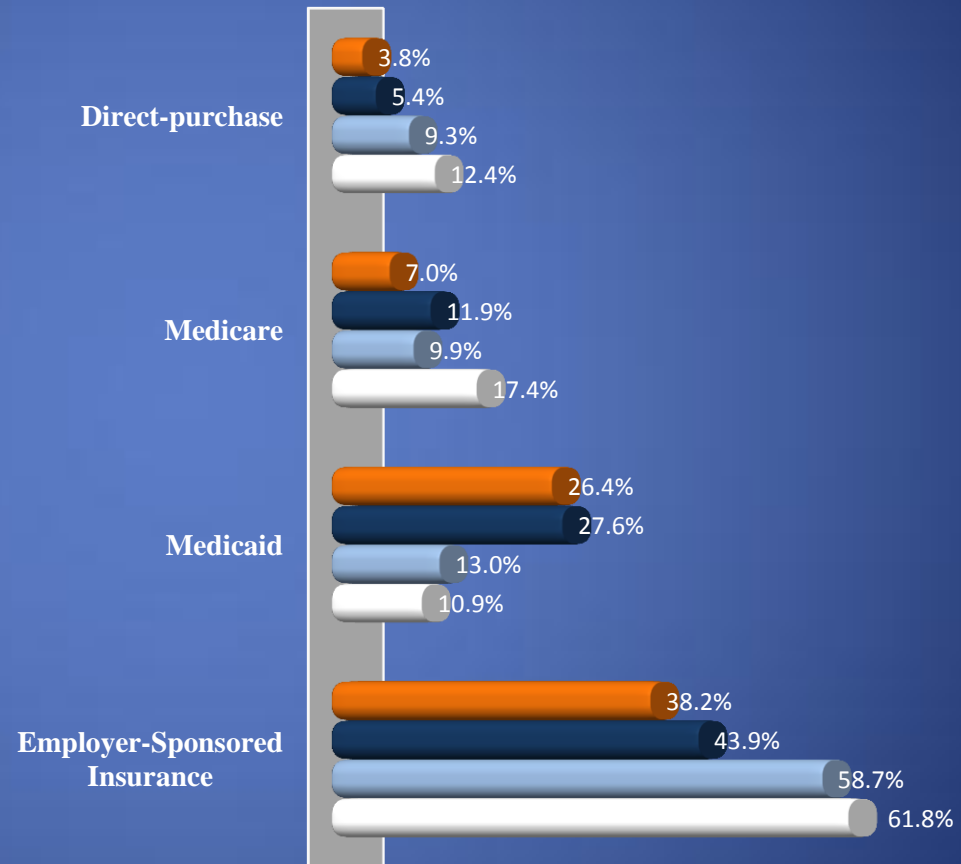


Across age groups, rates of uninsurance are substantially higher among **noncitizen** Latinos than U.S.-born and naturalized Latinos.

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](http://www.census.gov/hhes/www/cpssc/cps_table_creator.html) (accessed December 2011).

## Health Coverage Rates by Insurance Type and Race/Ethnicity, 2010

■ Hispanic ■ Non-Hispanic Black ■ Asian ■ Non-Hispanic White



Employer-based insurance (ESI) is the **most common type of coverage** held by Hispanics (38.2%), but their likelihood of having ESI is still significantly lower than their non-Hispanic peers.

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](http://www.census.gov/hhes/www/cpstc/cps_table_creator.html) (accessed December 2011).

Latinos are about two times more likely than Whites to have coverage through **Medicaid or the Children’s Health Insurance Plan (CHIP)**; nearly half (49.3%) of Latino children have Medicaid or CHIP.

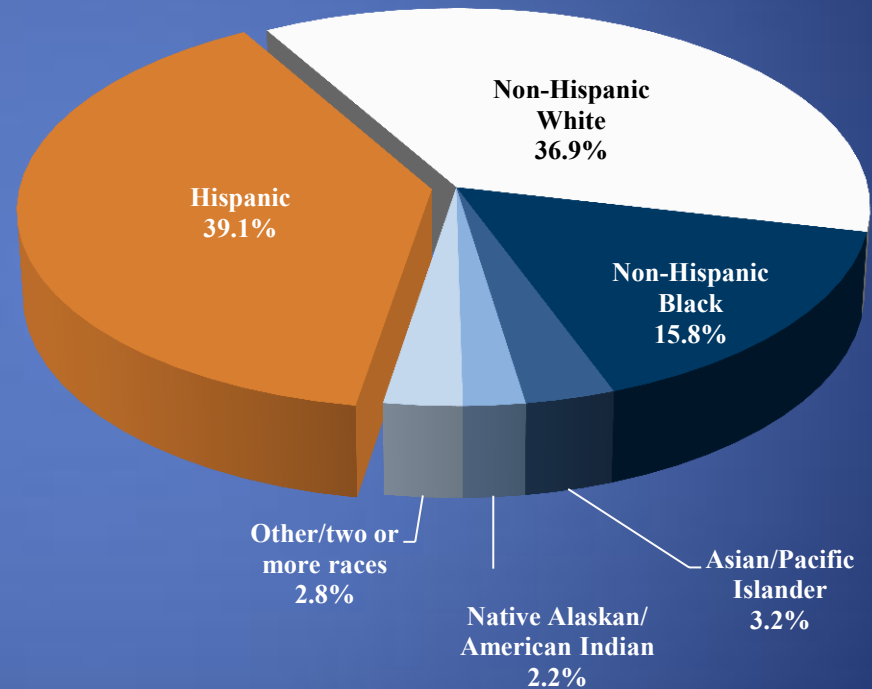
**Table 1: U.S. Medicaid/CHIP Coverage Rates by Race/Ethnicity and Age, 2010**

	All age groups	Children under age 18	Adults between ages 18–64	Adults age 65 and older
<b>Non-Hispanic White</b>	10.9%	24%	7.7%	6.3%
<b>Non-Hispanic Black</b>	27.6%	53.3%	17.5%	17.8%
<b>American Indian/ Alaska Native</b>	24.6%	49.3%	16.2%	16.2%
<b>Asian</b>	13%	25.5%	7.6%	20.1%
<b>Native Hawaiian/ Pacific Islander</b>	19.5%	39.9%	11.3%	14.9%
<b>Hispanic</b>	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/cpssc/cps\\_table\\_creator.html](http://www.census.gov/hhes/www/cpssc/cps_table_creator.html) (accessed July 2011).

## Uninsured Children Eligible for Medicaid/CHIP, 2008

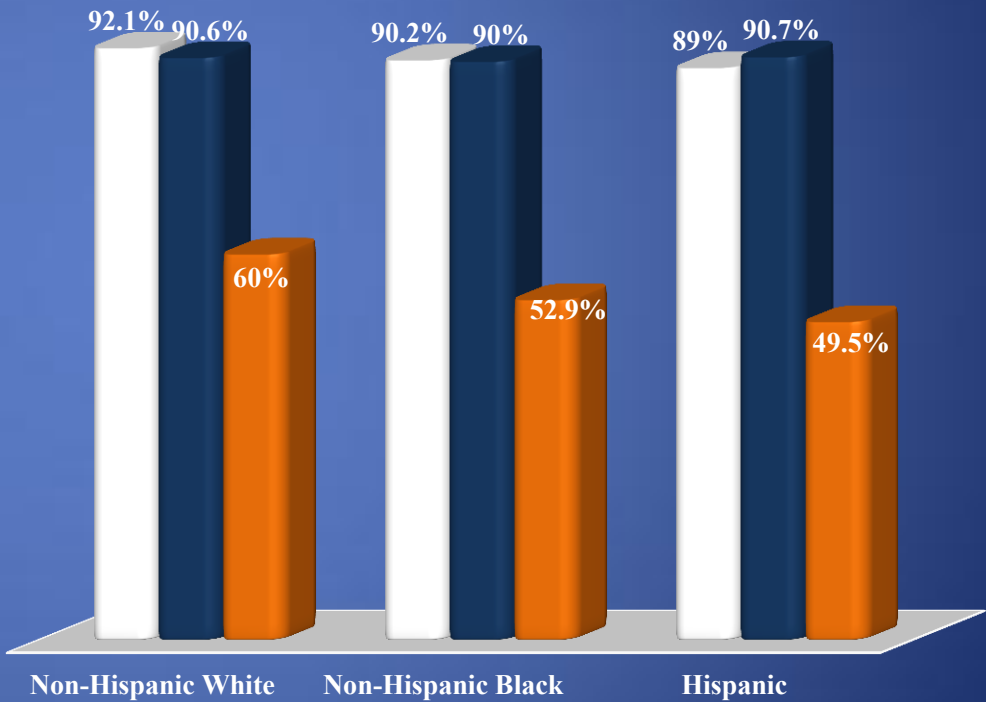
Despite high rates of Medicaid/CHIP coverage, Latinos make up the **largest share (39.1%)** of children estimated to be eligible for but unenrolled in these programs.



Source: Genevieve M. Kenney et al., "Who and Where Are the Children Yet to Enroll in Medicaid and the Children's Health Insurance Program?" *Health Affairs* 29 no. 10, 2010: 1920-1929.

# People Under Age 65 with a Specific, Ongoing Source of Health Care, by Race/Ethnicity and Health Coverage, 2008

■ Private Coverage ■ Public Coverage ■ Uninsured

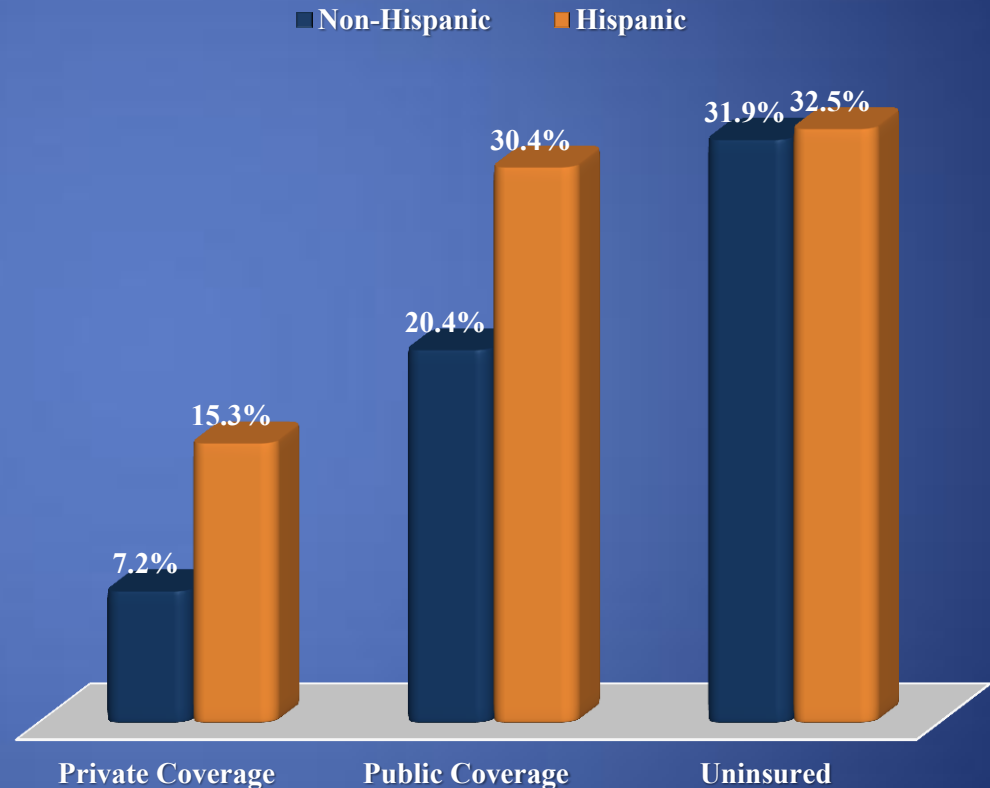


Source: Agency for Healthcare Research and Quality, "National Healthcare Quality and Disparities Reports," <http://nhqmet.ahrq.gov/nhqrd/jsp/nhqrd.jsp?catId=20103&msrId=160302&tableTypeId=2&msrIdRO=160302&tableTypeRO=2&subGrpIdCB=2&PopCatIdCB=33#snhere> accessed December 2011), Table 16\_3\_2.3b.

Among the nonelderly, about nine-tenths of insured Latinos have a **specific, ongoing source of health care** (a rate similar to their insured White and Black peers), compared to only about half (49.5%) of uninsured Latinos.

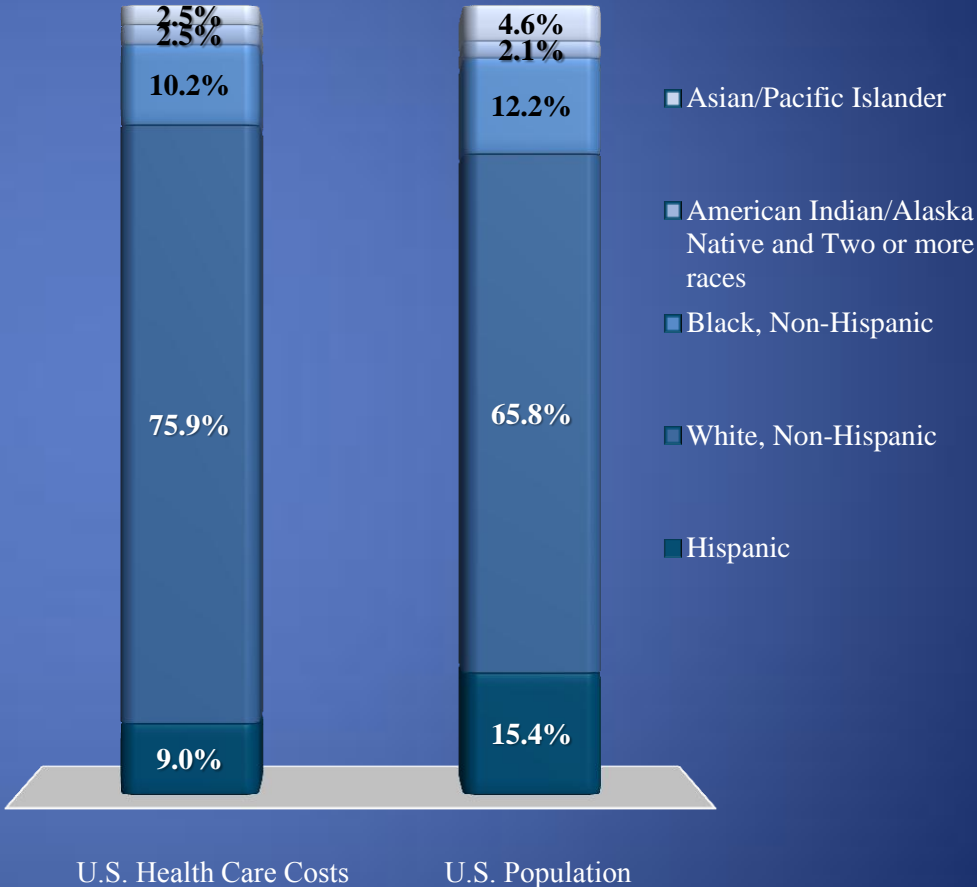
## People Under Age 64 without a Usual Source of Care Due to Financial or Insurance Reasons by Ethnicity and Health Coverage, 2007

Yet Hispanics with private (15%) and public (30.4%) health insurance were more likely than their insured non-Hispanic peers to report not having a usual source of care due to financial or insurance reasons.



Source: Agency for Healthcare Research and Quality, "National Healthcare Quality and Disparities Reports," <http://nhqmet.ahrq.gov/nhqrd/jsp/nhqrd.jsp?catId=20103&msrId=160302&tableTypeId=2&msridRO=160301&tableTypeRO=2&subGrpIdCB=2&PopCatIdCB=33#snhere> accessed December 2011), Table 16\_3\_1.2b.

# Distribution of U.S. Population and Health Care Expenditures by Race/Ethnicity, 2008

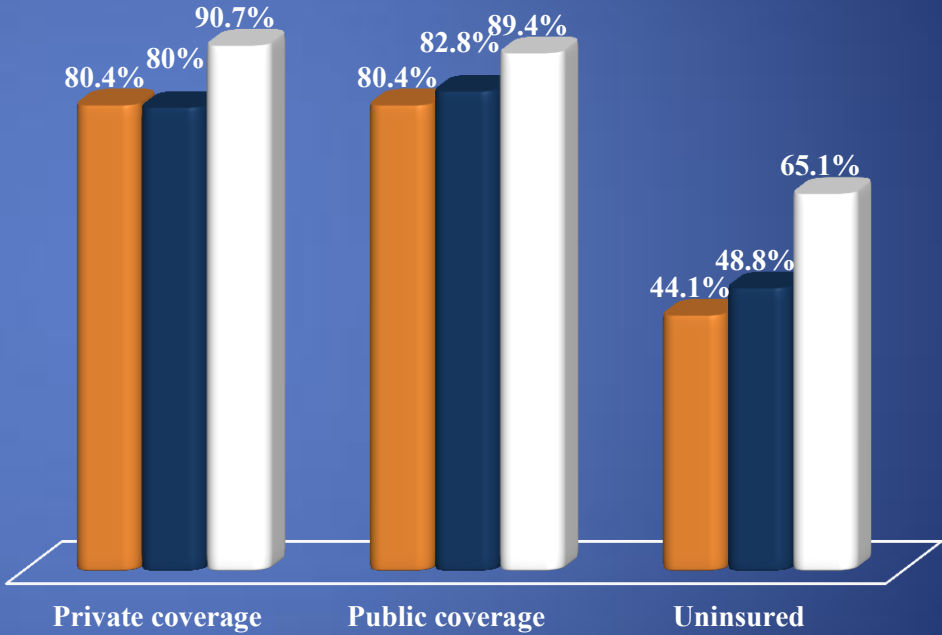


In 2008, Hispanics made up nearly one-sixth (15.7%) of U.S. residents but less than one-tenth (9%) of the nation's **total health care costs**.

Source: Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey, "Table 1: Total Health Services—Median and Mean Expenses per Person with Expense and Distribution of Expenses by Source of Payment: United States, 2008" (Rockville, MD: Agency for Healthcare Research and Quality, 2010), [http://www.meps.ahrq.gov/mepsweb/data\\_stats/quick\\_tables.jsp](http://www.meps.ahrq.gov/mepsweb/data_stats/quick_tables.jsp) (accessed December 2011).

# People Under Age 65 Who Incurred Health Expenses by Race/Ethnicity and Insurance Coverage, 2008

■ Hispanic ■ Non-Hispanic Black ■ Non-Hispanic White



Source: Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey, "Table 1: Total Health Services Median and Mean Expenses per Person with Expense and Distribution of Expenses by Source of Payment: United States, 2008" (Rockville, MD: Agency for Healthcare Research and Quality, 2010), [http://www.meps.ahrq.gov/mepsweb/data\\_stats/quick\\_tables.jsp](http://www.meps.ahrq.gov/mepsweb/data_stats/quick_tables.jsp) (accessed December 2011).

Latinos under age 65 are less likely to have **incurred a health expense** than their non-Hispanic White peers, a difference that is greatest among the uninsured.

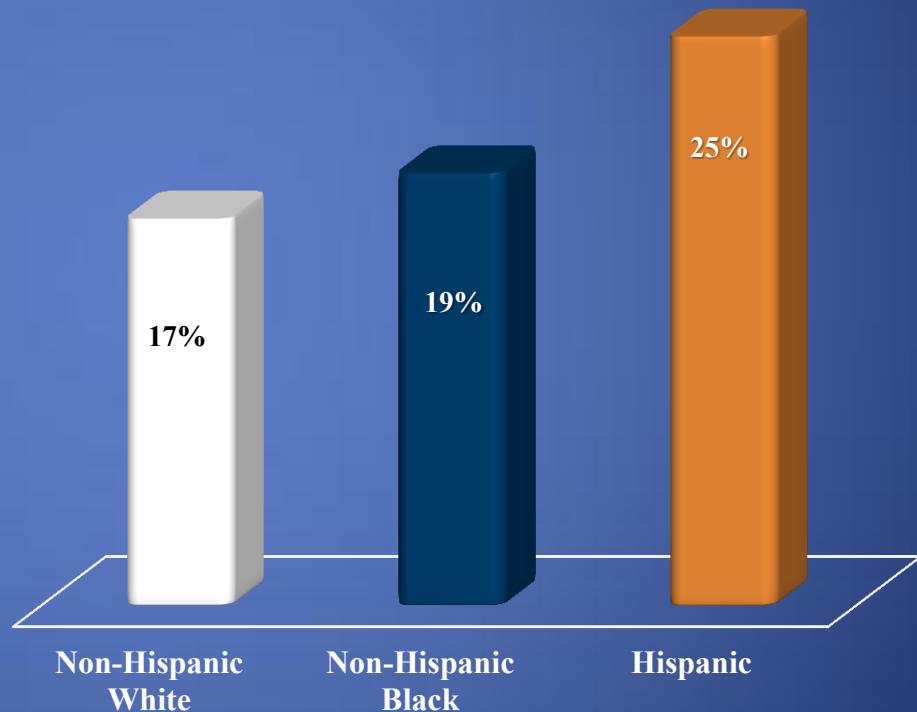
Among low-income, nonelderly Latinos, the uninsured incur lower health care expenses but **pay more total dollars out-of-pocket** than their insured peers.

### Out-of-Pocket Health Care Costs for Low-Income, Nonelderly Latinos by Insurance Status, 2008

Insurance Status	Total Expenses (in millions)	Percentage Paid Out-Of-Pocket	Total Paid Out-Of-Pocket (in millions)
Private Health Coverage	\$7,389	9.5%	\$702
Public Health Coverage	\$5,076	8.6%	\$437
<b>Uninsured</b>	<b>\$1,356</b>	<b>65.8%</b>	<b>\$892</b>

*Source:* Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey, “Table 1: Total Health Services—Median and Mean Expenses per Person with Expense and Distribution of Expenses by Source of Payment: United States, 2008” (Rockville, MD: Agency for Healthcare Research and Quality, 2010), [http://www.meps.ahrq.gov/mepsweb/data\\_stats/quick\\_tables.jsp](http://www.meps.ahrq.gov/mepsweb/data_stats/quick_tables.jsp) (accessed December 2011).

## Insured People Who Report Taking Money Out of Personal or Retirement Savings in the Past Year to Pay for Health Care Costs by Race/Ethnicity, 2007

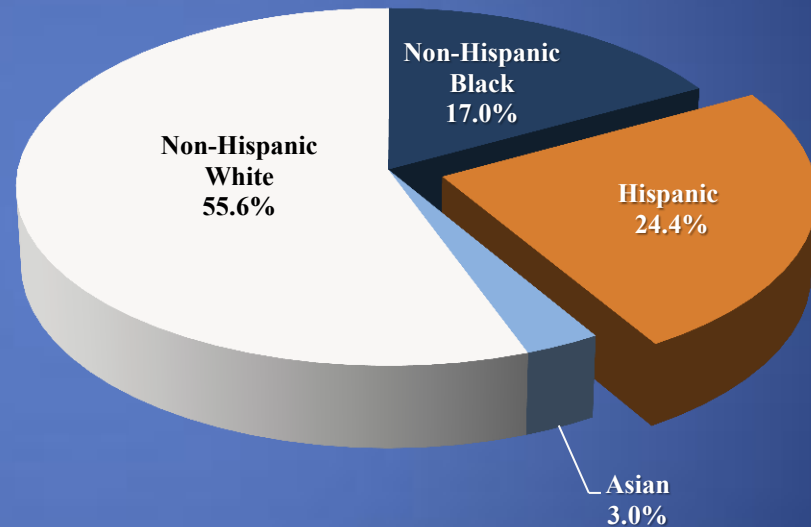


One in four (25%) Hispanics reported withdrawing money from savings to pay for health care costs.

Source: The Rockefeller Foundation, *American Worker Survey: Complete Results* (New York: The Rockefeller Foundation, 2008), [http://www.rockfound.org/initiatives/amer\\_workers/american\\_worker\\_survey.pdf](http://www.rockfound.org/initiatives/amer_workers/american_worker_survey.pdf) (accessed May 2011).

## Distribution of People Receiving Uncompensated Care\* by Race/Ethnicity, 2004

Although Hispanics make up about one-third of uninsured Americans, they make up a smaller share—about one-quarter (24.4%)—of people receiving **uncompensated care**.



\* Uncompensated care is health care that is delivered but not paid for by the patient or third party (such as insurer).

Source: Sarah Axeen and Elizabeth Carpenter, *Who Receives Uncompensated Care?* (Washington, DC: New America Foundation, 2008), [http://www.newamerica.net/files/Who\\_Receive\\_Uncompensated\\_Care.pdf](http://www.newamerica.net/files/Who_Receive_Uncompensated_Care.pdf) (accessed December 2011).

**For more information on Latinos and health care, please contact the members of NCLR's Health Policy Project:**

- **Jennifer Ng'andu, Deputy Director**  
**[jngandu@nclr.org](mailto:jngandu@nclr.org)**
- **Kara D. Ryan, Senior Research Analyst**  
**[kryan@nclr.org](mailto:kryan@nclr.org)**
- **Sergio E. Muñoz, Senior Policy Analyst**  
**[semunoz@nclr.org](mailto:semunoz@nclr.org)**

**This presentation was prepared by Kara Ryan and Jennifer Ng'andu.**

**Permission to copy, disseminate, or otherwise use information from this presentation is granted, provided that appropriate credit is given to NCLR.**