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NEW ACA TRACKING REPORT: UNINSURED RATES FALL SHARPLY AMONG YOUNG AND LOW-INCOME LATINOS

Commonwealth Fund Report Finds One Third of Latino Adults Remain Uninsured In States Not Expanding Medicaid

New York, NY, September 25, 2014—The uninsured rate among young Latinos (ages 19 to 34 fell from 43 percent in the July–September 2013 period to 23 percent in April–June 2014, after the Affordable Care Act’s first open enrollment ended. The uninsured rate among nonelderly Latino adults speaking predominantly Spanish, a group historically among the most likely to be uninsured, dropped from 49 percent to 30 percent. Nearly seven of 10 (68%) Latinos with new coverage through the Affordable Care Act were uninsured prior to obtaining this new insurance, according to a new Commonwealth Fund brief.

Low-income Latinos who had incomes that make them eligible for Medicaid had the largest coverage gains. The uninsured rate dropped from 46 percent to 28 percent among Latino families with incomes below \$32,500 for a family of four.

“The Affordable Care Act appears to be working for millions of Latinos who, as a group, have long faced the nation’s highest uninsured rates,” said Michelle Doty, the report’s lead author and the Commonwealth Fund’s Vice President for Survey Research and Evaluation. “These substantial improvements will mean better health and health care for millions of people.”

The report, *Catching Up: Latino Health Coverage Gains and Challenges Under the Affordable Care Act, Results from the Commonwealth Fund Affordable Care Act Tracking Survey*, found that there are stark differences in Latino uninsured rates in states that have expanded Medicaid and those that have not. In the 25 states and District of Columbia that had expanded Medicaid by the time of the survey, the uninsured rate for Latinos fell from 35 percent to 17 percent. In states not expanding Medicaid, the uninsured rate for Latinos remained largely unchanged at 33 percent. The report notes that 20 million Latinos live in these states, the majority in Texas and Florida.

Eighty percent of Latinos who remained uninsured after the first open enrollment are ages 19 to 49, and 60 percent have incomes that would enable them to qualify for Medicaid provided their state decides to expand the program. About 16 percent of Latinos who remain uninsured are likely still ineligible for the law's coverage options due to their immigration status.

Latinos And Affordable Care Act Marketplaces

Awareness of the marketplaces among Latinos improved over time, but still lagged other groups. The survey found that half of Latinos who were potentially eligible for the law's coverage options were aware of the marketplaces as of April–June 2014, up from 29 percent between July–September 2013. In contrast, awareness among non-Hispanic whites who were potentially eligible rose from 38 percent in July–September 2013 to 74 percent in April–June 2014.

Overall, Latinos who were potentially eligible were less likely to visit the marketplaces than non-Hispanic whites. However, those who did visit were more likely to ultimately purchase coverage. According to the report:

- Forty-seven percent of non-Hispanic whites potentially eligible for the law's coverage options shopped in the Affordable Care Act's marketplaces, compared with 29 percent of Latinos who were potentially eligible.
- Marketplace awareness was low among Latinos who speak primarily Spanish, with only 35 percent aware as of April–June 2014.
- Latinos who spoke primarily English were more likely to visit the marketplaces than Latinos who spoke primarily Spanish (39% vs. 19%).
- Fifty-eight percent of Latinos who visited the marketplaces found it easy to find a plan they could afford compared with 38 percent of non-Hispanic whites.
- Sixty-six percent of Latinos who visited the marketplaces selected a plan or enrolled in Medicaid compared with 47 percent of non-Hispanic whites.

“This survey makes it clear that uninsured Latinos want the security of quality, affordable health coverage,” said Commonwealth Fund President David Blumenthal, M.D. “For Latinos to fully benefit from the Affordable Care Act, however, expanding Medicaid will be key, as will be efforts by state and federal officials to raise awareness of the marketplaces among Latinos and provide assistance to those looking for health insurance.”

Moving Forward

To achieve the law's goal of near-universal coverage, it will be necessary for all states to expand Medicaid. In addition, the report recommends a set of steps to ensure that more Latinos are aware of and visit the marketplaces during the next open enrollment period beginning November 15th, 2014.

Citing enrollment successes in California, where half of previously uninsured Latinos gained coverage, the report notes that Latinos were more likely to enroll with personal assistance, and states might consider increasing the number of bilingual enrollment counselors available in person or by phone. In addition, trusted organizations like churches and community groups are key venues for reaching Latinos.

The full report will be available after the embargo has lifted at <http://www.commonwealthfund.org/publications/issue-briefs/2014/sep/Gains-for-Latino-Adults>.

Methodology

The Commonwealth Fund Affordable Care Act Tracking Survey, April–June 2014, was conducted by SSRS from April 9, 2014, to June 2, 2014. The survey consisted of 17-minute telephone interviews in English or Spanish and was conducted among a random, nationally representative sample of 4,425 adults, ages 19 to 64, living in the United States. The April-June 2014 survey sample included 677 Latino respondents and the July-September 2013 survey sample included 824 Latino respondents. Overall 2,098 interviews were conducted with respondents on landline telephones and 2,327 interviews were conducted on cellular phones, including 1,481 with respondents who live in households with no landline telephone access.

The Commonwealth Fund is a private foundation supporting independent research on health policy reform and a high performance health system.