

Latinas' Access to Health Insurance

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Data released by the U.S. Census Bureau show that, despite significant health insurance gains since the Affordable Care Act (ACA) was implemented, pervasive coverage disparities remain for Latinas. In fact, Latinas have the lowest coverage rates of any racial/ethnic group in the United States.

The ACA corrected longstanding, discriminatory gaps in access to insurance coverage for women by expanding Medicaid coverage, establishing marketplaces to shop for insurance and providing financial assistance to make coverage affordable. The ACA also guaranteed coverage for a robust scope of benefits, including maternity care, preventive care, mental health services, prescription drugs and more.

Nonetheless, as the data show, more needs to be done to ensure that *all* women have affordable health coverage. Latinas continue to have higher rates of many preventable diseases and chronic health conditions including diabetes, hypertension and obesity, compared to their white counterparts.¹ Health insurance provides access to the care Latinas need to get and stay healthy, including preventive care, routine screenings and management of chronic conditions.

Key Findings

- ▶ Nearly 20 percent of Latinas are uninsured, compared to eight percent of white women.²
- ▶ Nearly 1 in 3 low-income Latinas is uninsured, compared to nearly 1 in 6 low-income white women.
- ▶ Latinas in states that have not expanded Medicaid have some of the lowest coverage rates.

Health Coverage Rates for Latinas

Overall, almost 81 percent of Latinas (age 18-64) in the United States had health insurance in 2016, compared to 92 percent for white women. Coverage rates vary by age group; the oldest and youngest Latinas have high rates of coverage. However, Latinas of reproductive age face the biggest disparity in coverage. Insurance coverage for reproductive-age women is especially critical because³ women need access to preventive health care, such as birth control, to maintain their health and choose when and whether to become a parent.

For women who choose to become a parent or expand their families, health coverage leads to healthier pregnancies. Pregnant women who lack coverage often delay or forgo prenatal care in the first trimester, and inadequate prenatal care is associated with higher rates of infant and maternal mortality.

- ▶ Ninety-two percent of Latina girls (age 0-17) have health insurance coverage.
- ▶ Eighty percent of Latinas of reproductive age (age 15-44) have health insurance.
- ▶ Eighty-one percent of adult Latinas (age 18-64) have health insurance coverage.
- ▶ Ninety-six percent of Latinas age 65 and older have health insurance coverage.

Latinas access health insurance through a variety of sources, including commercial insurers and Medicaid. Most Latinas are covered through one or more of the following three sources:

- ▶ Forty-eight percent have insurance through an employer.
- ▶ Twenty-five percent are covered by Medicaid.
- ▶ Fourteen percent purchase their own insurance on the individual market (most through the ACA health insurance marketplace).

Low-income Latinas are less likely to hold insurance than white women. In fact, 69 percent of Latinas in households that make less than \$25,000 per year have health insurance, meaning nearly one third of low-income Latinas do not have the financial security of knowing they will be covered if they get sick or need to see a doctor.

Medicaid Coverage for Latinas

Medicaid is vital to the health of millions of women throughout their lives. Medicaid connects low-income Latinas to essential preventive care, family planning, maternal health services, nursing home care and more. While Latinas' labor market participation rate is comparable to that of white women, Latinas are more likely to hold low-wage jobs that do not provide health benefits.⁴

- ▶ More than 4.3 million Latinas are covered by Medicaid.
- ▶ Fifty-five percent of Latina girls (age 0-17) are covered by Medicaid.
- ▶ Nationally, one in four Latinas relies on Medicaid for health coverage.

Latinas' Health Coverage by State

Insurance rates vary across the United States. The uninsured rate for Latinas is highest in the South, where most states did not expand Medicaid coverage.⁵

- ▶ Twenty-eight percent of Latinas in the South do not have health insurance.
- ▶ Twelve percent of Latinas in the Northeast do not have health insurance.
- ▶ Eighteen percent of Latinas in the Midwest do not have health insurance.
- ▶ Fourteen percent of Latinas in the West do not have health insurance.

Insurance coverage also differs from state to state. For example, Alabama, Delaware, Georgia, Idaho, Indiana, Louisiana, Mississippi, Nevada, North Carolina, South Carolina, Tennessee, Texas, Utah, Virginia and West Virginia all have uninsured rates at 25 percent or higher for Latinas, leaving too many women without insurance coverage and threatening their health and economic security.

Table 1. Health Insurance Coverage by State, 2016

State	Health Insurance Coverage for Latinas (age 18-64)				Health Insurance Coverage for All People (age 18-64)				Health Insurance Coverage for White Women (age 18-64)			
	Insured		Uninsured		Insured		Uninsured		Insured		Uninsured	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Totals	13,984,785	80.5	3,398,114	19.5	173,521,413	88.1	23,529,721	11.9	55,533,163	92.1	4,733,019	7.9
AL	34,162	68.4	15,806	31.6	2,598,304	87.3	379,130	12.7	871,862	88.7	111,342	11.3
AK	14,570	94.4	861	5.6	369,704	84.7	67,027	15.3	119,614	91.2	11,564	8.8
AZ	555,004	78.6	150,849	21.4	3,502,683	84.5	641,373	15.5	1,009,618	91.2	97,092	8.8
AR	43,696	73	16,175	27	1,565,661	89.1	190,719	10.9	601,126	91.2	57,924	8.8
CA	4,092,026	87.4	592,091	12.6	22,243,100	90.2	2,429,516	9.8	4,220,187	94.4	248,794	5.6
CO	263,769	83.1	53,616	16.9	2,998,770	87.2	439,619	12.8	1,075,515	90.3	116,030	9.7
CT	160,123	86.7	24,592	13.3	2,063,338	91.4	194,598	8.6	719,701	93.8	47,378	6.2
DE	24,499	70.9	10,053	29.1	505,465	86.8	77,029	13.2	168,869	92.4	13,880	7.6
DC	22,902	89.7	2,634	10.3	440,822	94	28,025	6	92,352	97.3	2,597	2.7
FL	1,336,756	79.6	342,778	20.4	10,255,516	82.6	2,164,690	17.4	2,988,781	86.7	456,663	13.3
GA	189,558	65	101,906	35	5,380,891	83.3	1,081,814	16.7	1,514,502	89.4	180,452	10.6
HI	38,400	94.6	2,172	5.4	782,125	92.3	65,132	7.7	78,255	94.5	4,540	5.5
ID	46,030	74.3	15,885	25.7	853,946	87.1	126,068	12.9	362,085	89.3	43,483	10.7
IL	524,089	80.7	125,213	19.3	6,928,859	89.3	829,506	10.7	2,237,549	92.9	170,397	7.1
IN	80,292	74.1	28,009	25.9	3,614,725	91.2	349,054	8.8	1,552,766	94.1	98,139	5.9
IA	46,585	84.1	8,785	15.9	1,750,786	92.4	143,465	7.6	783,925	94.2	48,291	5.8
KS	87,547	84.3	16,333	15.7	1,516,972	88.1	204,372	11.9	579,395	92.5	47,038	7.5
KY	44,115	80	11,010	20	2,404,638	91.5	223,159	8.5	1,059,048	92.7	82,893	7.3
LA	44,783	71.5	17,846	28.5	2,411,306	85	425,897	15	769,083	89.1	94,043	10.9
ME	9,179	92.9	706	7.1	737,446	91	72,949	9	348,885	93.3	25,247	6.7
MD	156,829	81.4	35,874	18.6	3,381,227	91.4	317,732	8.6	934,469	95.1	47,747	4.9
MA	260,812	91.3	24,966	8.7	4,091,061	93.4	290,376	6.6	1,480,126	94.4	88,118	5.6
MI	125,254	91.8	11,170	8.2	5,600,605	91.6	516,169	8.4	2,162,857	93	163,514	7
MN	76,502	82.2	16,572	17.8	2,977,751	91.4	280,739	8.6	1,246,778	93.8	82,655	6.2
MS	18,013	62.8	10,663	37.2	1,468,933	82.3	316,284	17.7	444,048	86.6	68,853	13.4
MO	49,285	77.3	14,504	22.7	3,035,047	88	415,795	12	1,266,589	90.4	134,089	9.6
MT	6,444	77.8	1,839	22.2	543,293	89.1	66,653	10.9	245,543	90.9	24,477	9.1

NE	52,240	74.6	17,757	25.4	976,569	90	108,684	10	391,572	93.4	27,604	6.6
NV	207,289	88.2	27,721	11.8	1,567,580	87.9	215,499	12.1	406,143	89.6	47,274	10.4
NH	6,852	75.6	2,207	24.4	750,133	91.1	72,933	8.9	354,062	91.8	31,527	8.2
NJ	384,222	79.4	99,801	20.6	4,920,355	89.6	571,130	10.4	1,462,159	93.8	96,349	6.2
NM	246,043	87.5	35,015	12.5	1,052,042	84.6	190,949	15.4	213,312	91.8	18,967	8.2
NY	1,016,192	90.1	111,038	9.9	11,150,851	92	972,016	8	3,171,132	94.5	185,487	5.5
NC	192,582	67.1	94,506	32.9	5,249,743	85.2	913,841	14.8	1,727,906	88.9	216,015	11.1
ND	5,160	80.1	1,285	19.9	415,090	89.8	47,152	10.2	175,296	92.2	14,794	7.8
OH	113,042	80.8	26,797	19.2	6,478,313	92.4	529,180	7.6	2,639,336	93.2	193,067	6.8
OK	85,032	71	34,749	29	2,013,563	85.7	336,024	14.3	701,494	91.5	65,410	8.5
OR	144,406	81.7	32,243	18.3	2,343,987	92.6	188,647	7.4	887,471	95	46,742	5
PA	225,247	89.3	26,901	10.7	7,119,127	93.2	519,579	6.8	2,869,445	95.5	135,893	4.5
RI	53,202	90.7	5,439	9.3	628,267	93.3	45,232	6.7	221,331	94.2	13,677	5.8
SC	41,319	70.2	17,573	29.8	2,584,490	87.4	374,053	12.6	880,354	90.7	90,230	9.3
SD	6,662	78.7	1,801	21.3	434,082	89	53,620	11	173,362	92.2	14,725	7.8
TN	61,102	64.3	33,886	35.7	3,420,541	83.6	672,933	16.4	1,366,934	88.9	171,533	11.1
TX	2,145,320	68.5	988,278	31.5	13,481,579	79.5	3,467,135	20.5	3,362,868	90.3	360,510	9.7
UT	84,750	66.2	43,225	33.8	1,536,866	85	271,756	15	632,378	90.5	66,037	9.5
VT	2,308	92.8	179	7.2	358,800	92.7	28,456	7.3	170,490	94.3	10,308	5.7
VA	180,071	69.1	80,519	30.9	4,412,017	86.4	694,936	13.6	1,494,378	92.3	124,351	7.7
WA	241,923	84.6	44,103	15.4	4,117,856	90.6	429,017	9.4	1,407,092	94.6	81,092	5.4
WV	3,793	66.8	1,882	33.2	980,673	89.2	119,132	10.8	464,568	90.6	48,298	9.4
WI	124,261	89.4	14,783	10.6	3,205,201	90.7	328,415	9.3	1,293,901	93.5	90,040	6.5
WY	10,546	75	3,518	25	300,716	87.6	42,515	12.4	132,651	89.3	15,852	10.7

1 U.S. Centers for Disease Control and Prevention. (2015). *Hispanic Health. A la Buena Salud – To Good Health!* Retrieved December 22, 2017, from <https://www.cdc.gov/vitalsigns/hispanic-health/index.html>

2 Data reflects analysis by the National Partnership for Women & Families using the 2017 Current Population Survey, Annual Social and Economic Supplement.

3 National Center for Health Statistics. (2016). *Health, United States, 2015: With Special Feature on Racial and Ethnic Health Disparities*. Retrieved on December 22, 2017, from <https://www.cdc.gov/nchs/data/abus/abus15.pdf>

4 U.S. Department of Labor Women's Bureau. (2016). *Hispanic Women in the Labor Force*. Retrieved December 17, 2017, from https://www.dol.gov/wb/resources/hispanic_wlf_infographic.pdf

5 Regions are based on the U.S. Census Bureau's division of the fifty states. The regions are defined as: Northeast (CT, ME, MA, NH, NJ, NY, PA, RI, and VT); Midwest (IL, IN, MI, OH, WI, IA, KS, MN, NE, ND, SD); South (AL, AR, DE, D.C., FL, GA, KY, LA, MD, MS, NC, OK, SC, TN, TX, VA, WV); and West (AK, AZ, CA, CO, HI, ID, MT, NV, NM, OR, UT, WA).

The National Partnership for Women & Families is a nonprofit, nonpartisan advocacy group dedicated to promoting fairness in the workplace, reproductive health and care, access to quality health care and policies that help women and men meet the dual demands of work and family. More information is available at NationalPartnership.org.

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