



Uninsured Latinos: A Fact Sheet

About *Cover the Uninsured Week*

March 10 to March 16, 2003 marks *Cover the Uninsured Week*, a national initiative to focus attention on the plight of the over 41 million Americans who lack health insurance. The Robert Wood Johnson Foundation, one of the initiative's founders, is supporting and organizing events around the nation that will address the problem. This fact sheet is designed to give you information about Latinos, a group that is especially at risk of being uninsured.

Latinos at Higher Risk of Being Uninsured

- The Census Bureau reported that Latinos are the least likely to have health insurance of all major racial/ethnic groups.¹ The percent of insured Latinos (68.0%) ranked lower than Whites (90.3%), African-Americans (81.5%), and Asians/Pacific Islanders (82.0%).²
- Latinos comprise 12% of the nation's population yet represent 23% of the nation's uninsured.³

Factors That Contribute to Being Uninsured

- Lack of health insurance varies widely by national origin group, immigration status, and place of birth.¹
- Only 20% of Latinos with low incomes report having Medicaid coverage, often citing residency requirements as a barrier.⁶

Effects of Being Uninsured

- The lack of health coverage can burden people with high medical bills or force them to put off needed medical care. Uninsured Latinos are less likely than those who are insured to receive health services, particularly for preventive care and treatment for chronic health conditions. Some uninsured Latinos die prematurely due to a lack of health coverage.³
- 49% of Latino families have no regular doctor, compared with 25% of Whites. Half use a hospital or public clinic as their usual source of care.³

Uninsured Latinos Likely to be Employed

- Eight out of ten uninsured Latinos are in working families. Although likely to be employed, only 43% have employer-based coverage, compared to 73% of Whites.³
- A significant number of children and their mothers receive employer-sponsored insurance; however, employer-sponsored insurance is not an option for many former welfare recipients and one in four remain uninsured.⁴
- Most Latino workers are heavily concentrated in the service industry and in small businesses – working for firms that do not or cannot offer them health insurance coverage – therefore, they are disproportionately found outside the normal channels of health insurance in this country.⁵
- Many Latinos are not poor enough to qualify for Medicaid, but are too poor to buy health insurance on their own if their employer does not provide it.⁵

Children

- Latino children are 2.5 times more likely than privately insured non-Hispanic White children to report only fair or poor health.⁷
- Within the Latino Community, 31% of children and 41% of adults are uninsured.³



Sources

- 1 http://www.pewhispanic.org/site/docs/pdf/health_pdf_version.pdf
- 2 <http://www.census.gov/prod/2001pubs/p60-215.pdf>
- 3 FamiliesUSA Health Coverage in Latino Communities: What's the problem and what can you do about it?
<http://www.familiesusa.org/media/pdf/hispanic.pdf>
4. Carole Gresenz and Jacob Klerman of RAND
<http://www.medi-cal.org/documents/BeyondMediCalREVISED.pdf>
5. http://www.thelatinocoalition.com/news/articles/support_fair_care.htm
6. Quin, Kevin. "Working Without Benefits: Health Insurance Crisis Confronting Hispanic Americans." (The Commonwealth Fund) February 2000
- 7 Weinick, RM; Weigers, ME; Cohen, JW. "Children's Health Insurance, Access to Care, and Health Status: New Findings." Health Aff (Millwood). (1998) 17:127-36