

Access to Healthcare for Latinos in the United States

The Issue

Latinos are the largest minority group and one of the fastest growing in the United States. Around 57 million people of Latino-origin currently reside in the U.S., representing 17.6% of the total population.¹ The majority of Latinos live in California. Despite being the largest minority population, lack of access to health care and health insurance remain prominent issues for this population, making them one of the most vulnerable groups in the U.S. in terms of health care. This is mainly due to a series of factors which include having a low socio-economic status, and in some cases, being undocumented.

To effectively address the needs of the Latino population and to create health care policy interventions, it is important to understand the underlying factors that create these significant barriers to health.

Health Coverage among Latinos in the U.S.

- Latinos have the highest uninsured rate among any racial or ethnic group within the U.S. In 2016, 18.9% of the adult Latino population under age 65 were not covered by health insurance, as compared to 7.4% of the adult non-Latino White population.²
- In 2015, 17.5% of Latinos from all age groups did not have a "usual place to go for medical care", as compared to 11.2% of their non-Latino White counterparts.³ Whereas for young adults (aged 19-25), these percentages were 34.9% for Latinos and 25.7% for the non-Latino white population.⁴
- With the visible disparity between Latinos and non-Latino whites in insurance rates and sources of coverage, more Latinos seek medical care from community clinics, government clinics, or community hospitals, than the non-Latino White population (34.8% vs 14.5%, respectively). The non-Latino White population tends to seek medical care from a doctor's office, HMOs, or private sources more frequently than Latinos (72.2% vs. 43.4%, respectively).⁵
- While the number of uninsured Latinos has declined from almost 11 million in 2013 to 9.6 million in 2016, the share of the Latinos among the uninsured U.S. population has increased from 29% to 40%.¹¹

Barriers to Health Insurance

Although there are many government programs available for people who are low-income and/or do not have private insurance, many Latinos are excluded due to constraints based on their documentation status and the amount of time they have lived in the U.S.⁶

- **Lack of access to information:** for 2016, it is estimated that 55% of uninsured Latinos were unaware of the existing health insurance marketplace in the Affordable Care Act.⁷

Immigration Status:

- *Undocumented immigrants:* this population faces even greater barriers to accessing health insurance. For example, they are banned from receiving federal subsidies to purchase exchange coverage or from enrolling in Medicaid and CHIP. However, states such as California have taken leadership to address these inequalities. In California all children less than 19 years old (regardless of legal status) can enroll in Medicaid. About 176,899 children have enrolled as of February 2017.
- *Citizens:* 15.5 million Latino adults under 65 years are not insured. Of this population, 43% are U.S.-born citizens, 46% are non-citizens; and 11% are naturalized citizens.⁹ In addition, there is a 5 year waiting period before a qualified non-citizen can get Medicaid or CHIP. Twenty-nine states plus the District of Columbia have opted out of that waiting requirement and have made Medicaid available for children and pregnant woman. Of these states, twenty-one also opted to make CHIP available to these demographic groups.¹⁰

Barriers to Health Care

- Along with the lack of health coverage, there are a number of other additional barriers to care. These include: lack of knowledge regarding available services, cost of health services, barriers related to differences in culture, language, and beliefs about health and illness conditions, as well as health care seeking behaviors.
- The under-representation of Latino health-care professionals has been found to be another barrier. In California, Latinos represent more than one-third of the state's population, but comprise only 5% of the state's physicians. This difference in the representation indicates that there are a low number of health care professionals capable of having both the language and cultural connection to care for Latino patients.¹²
- Latinos rely on information from print media and informal sources such as family members and social support networks. This phenomenon can be somewhat problematic for Latinos who rely solely on physician interactions for health information since they often have fewer participatory medical visits, are more likely to report unfair treatment, and have less trust in health care compared to Whites.

Conclusion

Latinos in the United States are disproportionately affected by barriers to health care. Latino's lower socio-economic and immigration status places them among the most vulnerable

groups in the U.S. Undocumented Latinos in particular, are even more susceptible as they have less access to available services compared to their U.S. born counterparts. As the Latino population continues to grow, it is crucial to create solutions for the well-being of current and future generations in the U.S.

Public Policy Recommendations

- Support community-based organizations in enrolling Latinos in a culturally and linguistically appropriate manner to available health coverage programs.
- Increase and support existing outreach programs that provide information about health care services and health promotion strategies to Latino populations.
- Promote collaboration between state and local government, universities, community colleges, hospitals, clinics and community-based organizations to create awareness around Latino's limited access to health resources.
- Advocate for the expansion of the Affordable Care Act to include documented immigrants currently under the 5 year waiting period in all states (there is no "waiting period" or "five year bar" in California for permanent residents) as well as undocumented immigrants.
- Promote medical education among Latinos to increase the number of physicians in Latino communities who can provide a more culturally relevant health care.

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