

Access to Healthcare for Hispanics in the United States

The Issue

Hispanics are the largest and fastest growing racial and ethnic group in the United States at a population of nearly 61 million people in 2019, they constitute over 18% of the total population in the U.S.^{7,13}. California is home to the majority of Hispanics, who make up for 39% of the State's population in 2021¹⁵.

Hispanics are one of the most vulnerable populations in the U.S. in terms of health and access to health care. "Health and healthcare have a two-way relationship. Poor healthcare leads to poor health, which then makes healthcare more expensive and less accessible"¹¹. Hispanics have the highest uninsured rates among adults in any racial and ethnic group in the U.S. The Covid-19 Pandemic has had a disproportionate impact on this population. Many Latinos work in industries that are the hardest hit by the recession, and consequently many have lost their employer provided-health insurance coverage during the pandemic^{5,11}.

To effectively address this inequality in policy, it is important to understand the barriers that Hispanics face to access health care. This factsheet provides an overview of important determinants to Hispanics' access to healthcare in the U.S. and its implications during the Covid-19 pandemic.

Health coverage facts on Hispanics in the U.S.

- Hispanics have the highest uninsured rates in the U.S. with one in four adults under 65 years without health insurance (26.5%) in 2020^{4,11}.
- Since the implementation of the Affordable Care Act (ACA), Hispanic adults experienced the greatest absolute decrease in uninsured rates from 2013 to 2018¹. However, uninsured rates among Hispanics remains one of the highest in comparison to other racial and ethnic groups in the U.S.
- Uninsured rates among Hispanic children increased between 2016 and 2018¹, while Hispanics accounted for 57% of the increase in total uninsured rates in 2019¹². This reflects limited access to affordable health coverage¹.

Health coverage and COVID - 19

- Coverage losses were affected by the disproportionate effect of Covid-19 on communities of color where many lost their employer funded insurance.
- Low wage work, poorer working circumstances and benefits, as well as poorer living conditions were associated with higher risk of infection.
- Lower coverage rates exacerbated the health outcomes of those affected by Covid-19 in racial and ethnic minority groups. This means a higher number of deaths, infections, and hospitalization¹².

Barriers to Health Insurance

The Hispanic population faces multiple challenges in access to health insurance:

Structural and Socioeconomic barriers

- Healthcare in the United States is a market dependent commodity and not a universal right. Health coverage can be provided through employer-based private health insurance, or through government programs like Medicare and Medicaid. Alternatively, private insurance can be purchased¹⁴.
- Hispanics on average have lower educational attainment, are more likely to live under the poverty line¹⁴, and are unemployed or work in sectors in which they are less likely to have access to employer-sponsored health insurance⁹. These factors further limit their access to health coverage plans.

Access to information

- Many uninsured Hispanics in the U.S remain unaware of whether they qualify for insurance through the Affordable Care Act (ACA), or how they can navigate the application process. One of the main reasons for this is poor English proficiency and lack of language assistance services¹⁶.
- *Immigration status*
- *Undocumented immigrants* face even greater barriers to accessing health insurance. For example, they are excluded from receiving federal subsidies to purchase exchange coverage or enroll in Medicaid and Children's Health Insurance Program (CHIP). However, in 2016 California was the first state to extend its Medicaid program to undocumented minors under the age of 18. In 2019 this was amended to cover low-income young adults under 26 years of age regardless of their immigration status³.
- *Citizens*: Over 16 million Hispanic adults under 65 years are not insured. Of this population, nearly 80% are U.S citizens, which includes people born in the U.S, people born to American parents abroad, and naturalized citizens¹⁰. Furthermore, there is a 5-year waiting period before a qualified non-citizen can get Medicaid or CHIP. Thirty-five states have eliminated this wait time for residing immigrant children and or pregnant women².

Barriers to Health Care

In addition to lack of health insurance, the Hispanic populations' lower utilization of preventive health care is due to other barriers to accessing care:

- Physical availability and proximity to healthcare centers, cost of health services, system knowledge, information about available resources, health seeking behaviors of individuals, and cultural and language barriers, are all factors that affect access to care.
- There is an under-representation of Hispanic health professionals. Having more health professionals with Hispanic cultural capital, can reduce language and cultural barriers that hinders Hispanics' access to healthcare.
- Most Hispanics rely on family, friends, or their community, and more recently on the internet for health information, though at much lower rates in comparison to the national average⁸. This can be problematic for those who only rely on their physicians 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.

- Less preventive health care measures are reflected in higher underlying health conditions in the Hispanic population. This has also contributed to the disproportionate effect of Covid-19 on this community.

Conclusion

The Hispanic population in the United States is affected by a series of structural and social factors that hinder their access to healthcare. Factors linked to their overall lower socioeconomic status have continuously resulted in this population having the highest uninsured rates in the country. The covid-19 pandemic has exacerbated the issue of limited access to health care and the inequalities among Latinos.

Furthermore, undocumented Latinos remain one of the most vulnerable groups in the country in terms of access to healthcare. In order to ensure a better future for the growing Hispanic population in the U.S. It is crucial to recognize these disparities and to address the barriers that affect their access to health care.

Policy Recommendation

- Improve the dissemination of information about eligibility for and application to health coverage programs through community-based organizations in a culturally and linguistically inclusive manner.
- Increase and support existing outreach programs that provide information about health care services and health promotion strategies to Hispanic populations.
- Promote collaboration between state and local government, universities, community colleges, hospitals, clinics, and community-based organizations to create awareness around Hispanic's limited access to health resources.
- Advocate for the expansion of the Affordable Care Act in all states to cover both documented immigrants currently under the 5-year waiting period, and to extend coverage to at least young undocumented immigrants under 26.
- Promote cultural sensitivity training among all those in health professions and those in training, to provide more culturally appropriate care to their patients.
- Encourage young Latinos to pursue medical education and provide them with the tools, information and support they need in order to increase the number of Latino medical professionals in the country

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Author Information

- **Lydia Mehrara**, PhD Candidate in Sociology, Nord University, Norway
- **Liliana Osorio**, Director of the Health Initiative of the Americas, School of Public Health, University of California, Berkeley

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