

# Research Brief

## The Impact of the Affordable Care Act on Latino Access to Health Insurance

*By Gabriel R. Sanchez, Francisco I. Pedraza, and Edward D. Vargas*

### Executive Summary

A new poll released by the Robert Wood Johnson Foundation (RWJF) Center for Health Policy at the University of New Mexico and implemented by Latino Decisions provides an important perspective on the interactions of Latinos with the Affordable Care Act after two years of open enrollment under the law. Among other important findings, the survey indicates that Latino health coverage has improved considerably under the ACA. The survey also provides some of the best information available regarding Latinos' interactions with the marketplaces, revealing that one in four Latino adults indicate that they had heard "nothing at all" about the health insurance marketplaces or exchanges, and another 28 percent indicate that they had heard "not that much." This is strong evidence to suggest that more outreach is needed, particularly communications specifically designed for the Latino community.

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## **Study Background**

President Obama's signature domestic policy achievement, the Affordable Care Act (ACA), faces another test in the upcoming Supreme Court case *King v. Burwell*. As we await a decision that has huge implications for Obamacare, we take a closer look at whether the ACA has been beneficial for Latinos, a population constituting approximately one fourth of the uninsured Americans the Obama administration has estimated are eligible for the program.

To investigate the impact the ACA has had on Latino access to health coverage we rely on a groundbreaking survey sponsored and designed by the Robert Wood Johnson Foundation Center for Health Policy at the University of New Mexico (RWJF-CHP) and implemented by Latino Decisions. The Latino National Health and Immigration Survey (n=1,505 adults) was fielded from January 29, 2015, to March 12, 2015, and it provides some of the most comprehensive data on Latinos' attitudes toward and interactions with the ACA at this important period in the law's history. We provide some of the key findings from this important survey specific to the ACA below.

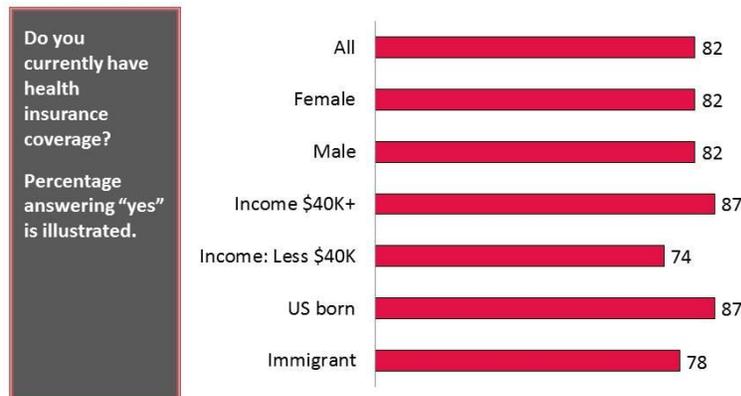
### **What Impact Has the ACA Had on Latino Access to Health Insurance?**

Results from the new survey, titled "The RWJF Center for Health Policy National Latino Health and Immigration Survey," indicate that the ACA has decreased the percentage of Latinos who are uninsured. Only 17 percent of sampled Latino adults lack health insurance, down from 28 percent who were uninsured according to a study conducted by RWJF-CHP and Latino Decisions in 2013, before the first open enrollment period of the ACA. The findings of the new poll suggest that the ACA has improved the health status for Latinos by extending coverage to previously uninsured Latinos.

However, the new data also provide some caveats to this overall trend.

First, a large segment of the Latino population is experiencing underinsurance or gaps in coverage. When asked whether they were covered for the entire year or if they went without coverage for part of the year, only 64 percent of Latinos said they were covered for the entire year. Of the remaining respondents 16 percent went without insurance for the entire year and another 19 percent indicated that they went without insurance at some point during the year. This is an important distinction to consider given that the findings reveal that slightly more than one in three Latinos combined went without insurance at some point last year.

Second, given the large and representative sample, our data also allowed us to analyze potential variation within the Latino population, including differences in access to coverage based on nativity. Here we find that while 87 percent of Latinos who were born in the United States are currently insured, only 78 percent of foreign-born Latinos are currently covered (see figure below).



Source: RWJF Center for Health Policy National Latino Health and Immigration Survey (2015)



Do you currently have health insurance coverage?  
Percentage answering "yes" is illustrated.

### Are Latinos Utilizing the Marketplaces/Exchanges to Sign up for Insurance?

As part of the ACA rollout, the Obama administration deployed targeted outreach efforts, including an implementation of healthcare.gov in Spanish as well as commercials advertising the program in Spanish. The survey assessed whether this investment has paid off where it counts most (e.g., getting information to Latinos about the healthcare exchanges and enrolling more Latinos for coverage).

Among those who are insured, only 8 percent indicated that they were covered through the exchange or marketplace, compared with 38 percent through their employer (which was the modal category). The survey provides some of the best information available regarding Latinos' interactions with the marketplaces, critical to understanding the overall performance of the ACA specific to Latinos.

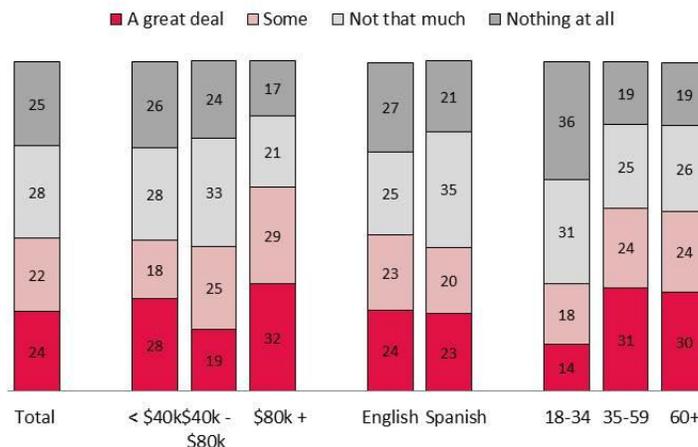
While 29 percent of the sample utilized the state or federal tools (website or telephone number) to get more information about the health insurance options available through the ACA during the past year, only 35 percent of respondents were able to enroll "easily." Another 18 percent were eventually able to enroll but experienced some problems, and 21 percent experienced problems that prevented them from enrolling at all. This is in addition to another 10 percent of Latinos who attempted to use the marketplaces or exchanges and indicated that they either could not understand the information on how to enroll or found the options too expensive.

Possibly the most surprising finding from the new survey, and a direct assessment of the effectiveness of the marketing and outreach of the ACA, was the relatively low information about the marketplaces. Even after two years of open enrollment opportunities and all the outreach efforts by the Obama administration, fully 25 percent of Latinos (one in four) in our national sample indicate that they had heard "nothing at

all” about the health insurance marketplaces or exchanges and another 28 percent indicate that they had heard “not that much.” This is strong evidence to suggest that more outreach is needed, particularly communications specifically tailored for the Latino community.

Robert Wood Johnson Foundation **Center for Health Policy** at the University of New Mexico | Marketplace and Exchanges Information

As you may know, the health insurance sign-up system, called online exchanges or the insurance marketplace, opened last year, allowing people to buy insurance as a result of the ACA. How much have you heard or read about the new health insurance marketplace?



Source: RWJF Center for Health Policy National Latino Health and Immigration Survey (2015)



While the vast majority of Latinos who did not sign up for health insurance through the exchanges indicated that they were already insured and satisfied with their current coverage, 12 percent said they did not enroll because it was either “too expensive” or that they would rather pay the fine. This indicates that insurance costs remain a problem for more than one in ten Latinos.

### Perceptions of the ACA Among Latinos

Finally, we asked respondents to tell us whether they think their personal healthcare situation will improve, stay the same, or get worse under the ACA. Given that this measure was taken directly from our 2013 poll, we can assess whether Latinos’ views regarding the ACA have changed with greater information and personal experiences with the exchanges.

We found that 77 percent of Latinos in the current survey believe that their ability to get and keep health insurance will at least stay the same (44 percent) or get better (33 percent), a slight decrease from 2013 when 37 percent of Latinos indicated they thought their ability to access insurance would get better. When asked about the quality of their health care, 34 percent of Latinos think quality will improve under the ACA, compared

with 43 percent who said the quality of their care will stay the same. This is almost identical to what we found in 2013.

Reinforcing what we learned from survey questions regarding the costs of insurance, in terms of the cost of health care, nearly one third (29 percent) of Latinos said matters will actually worsen for them under the ACA, compared with 28 percent who believe that the costs of care will get better. Although Latino optimism regarding the ACA's ability to make health care more "affordable" has improved from 2013, our finding that 38 percent of Latinos felt that the costs would get worse through the ACA indicates that cost appears to remain the most salient issue or obstacle for Latinos in obtaining health care.

### **Author Information**

**Gabriel R. Sanchez** is an associate professor of political science at the University of New Mexico, the executive director of the RWJF Center for Health Policy at UNM, and the director of research for Latino Decisions. **Francisco I. Pedraza** is an assistant professor of political science at Texas A&M University and is a recent alumnus of the Robert Wood Johnson Scholars in Health Policy Research Program at the University of Michigan. **Edward D. Vargas** is a postdoctoral scholar at the Center for Women's Health and Health Disparities Research in the School of Medicine and Public Health at the University of Wisconsin-Madison.

### **Survey Methodology**

Latino Decisions surveyed a representative sample of 1,005 Latino adults in the United States between January 29<sup>th</sup> and March 12<sup>th</sup> of 2015. Surveys were implemented to randomly selected phone numbers and conducted via live, person-to-person (i.e. not robocalls) phone calls. Respondents were reached on a combination of both landline (65%) and mobile phones (35%). Interviews were conducted in English or Spanish, according to the respondent's choice. All interviewers were fully bilingual. The survey carries a margin of error of +/-3.1 percent points and was approximately 22 minutes in length.