

April 2013

Impact of the Medicaid Expansion for Low-Income Hispanics Across States

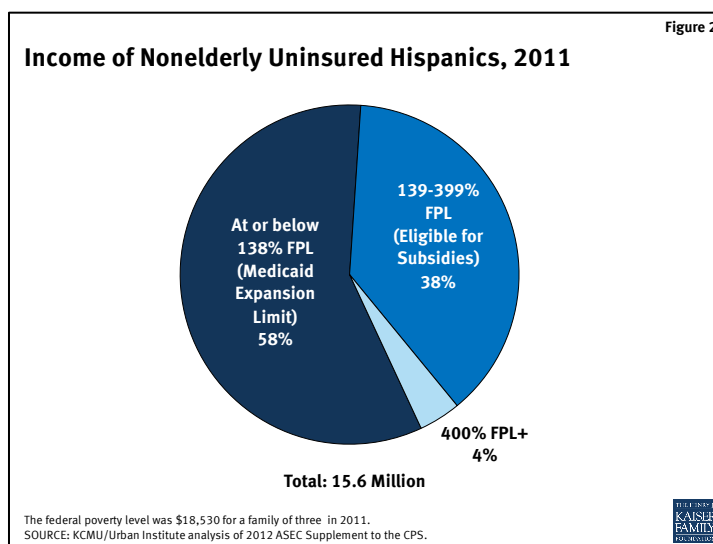
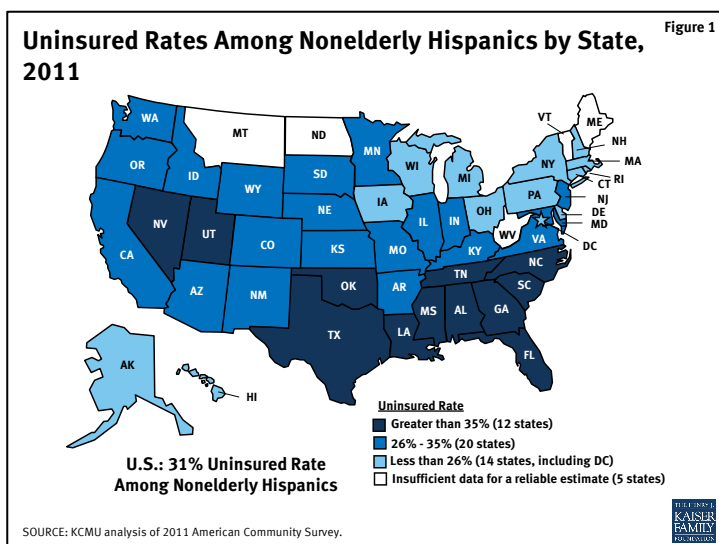
Introduction

A key component of the Affordable Care Act (ACA) to significantly reduce the number of uninsured is an expansion in Medicaid eligibility to 138% of the federal poverty level (FPL) (\$15,856 for an individual in 2013). The Medicaid expansion would significantly increase eligibility for parents and adults in many states, making millions of low-income adults newly eligible for the program. While the ACA intended for the Medicaid expansion to be implemented in all states, as a result of the June 2012 Supreme Court ruling on the ACA, implementation is now effectively a state option. If a state does not expand Medicaid, poor uninsured adults in that state will not gain a new coverage option and likely remain uninsured and continue to face barriers to accessing needed care.

As states continue to weigh the decision to expand Medicaid, one important consideration is the impact of the Medicaid expansion for low-income people of color, including Hispanics. To provide greater insight into the impact of the Medicaid expansion for low-income Hispanics, this brief provides data on uninsured Hispanics across states, based on analysis of the 2011 American Community Survey. Data for all 50 states are available in the Appendix; measures for some states were not available due to sample size restrictions. Companion briefs for other racial and ethnic groups are available at <http://www.kff.org/minorityhealth/8435.cfm>.

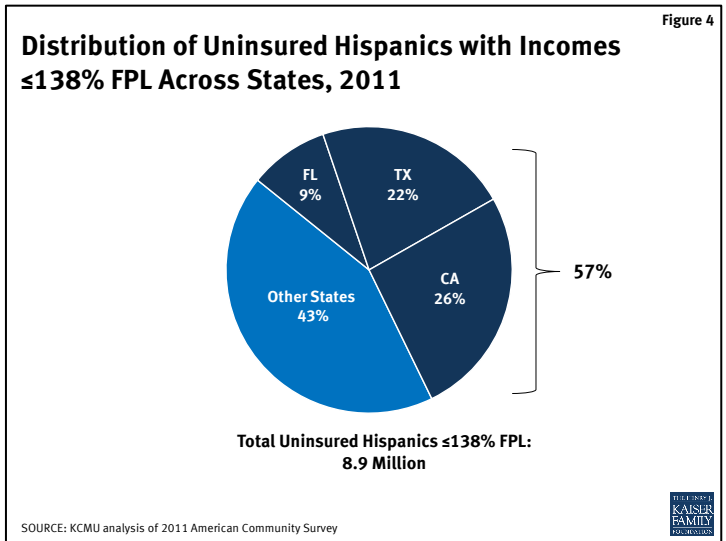
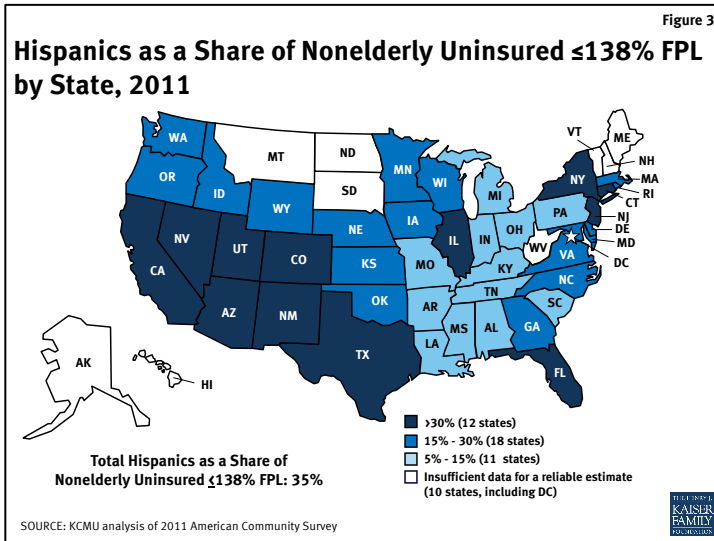
Findings

As of 2011, nearly one in three (31%) Hispanics was uninsured, and nearly six in ten uninsured Hispanics had incomes below the Medicaid expansion limit. The uninsured rate for Hispanics ranged across states from 10% or less in Massachusetts and Hawaii to over 35% in 12 states, including 8 states where more than four in ten Hispanics were uninsured (AL, GA, LA, MS, NC, SC, TN, and UT) (Figure 1). Nationwide, 58% of uninsured Hispanics had incomes below the Medicaid expansion limit (Figure 2), and over two-thirds of uninsured Hispanics had incomes at or below 138% FPL in five states (AL, AR, IA, KY, and MO) (Appendix Table 1).



There were 8.9 million uninsured Hispanics with incomes below the Medicaid expansion limit as of 2011, who made up over one-third of all uninsured individuals with incomes at or below 138% FPL. Hispanics accounted for 35% of the total 25.4 million uninsured with incomes at or below 138% FPL, although this share varied across states (Figure 3). In five states (AZ, CA, NV, NM, and TX) Hispanics made up at least half of the uninsured at or below 138% FPL.

The majority of uninsured Hispanics with incomes below the Medicaid expansion live in a small number of states. More than half (57%) of all uninsured Hispanics with incomes below the Medicaid expansion limit lived in just three states: California (26%), Texas (22%) and Florida (9%) (Figure 4).



Conclusion

In sum, these findings show that the Medicaid expansion will disproportionately impact Hispanics, and Hispanics have particularly high stakes in Medicaid expansion decisions made by a small number of states, including Texas, Florida, and California. Moreover, the data highlight the important opportunity provided by the Medicaid expansion to promote greater equity in health coverage and care and show that successfully enrolling Hispanics into coverage will be important for achieving overall success in reducing the number of uninsured. In the absence of the Medicaid expansion, poor uninsured adults will not gain a new coverage option and likely remain uninsured and continue to face barriers to accessing needed care. However, even with the expansion, many non-citizen Hispanics, including lawfully-present and undocumented immigrants, will continue to face Medicaid eligibility restrictions under the ACA.

Targeted outreach and enrollment assistance will be important for enrolling eligible Hispanics into coverage, particularly culturally and linguistically appropriate one-on-one assistance provided by trusted individuals within the community. It also will be important to address challenges Hispanics face in accessing care, such as language and literacy barriers, to ensure coverage gains translate into improved care and outcomes. Community-based safety-net providers are often viewed as a trusted source for care among Hispanics and are able to offer culturally and linguistically appropriate services. These providers will likely play a key role in enrolling uninsured Hispanics in coverage and remain an important source of care for the population.

Appendix Table 1
Nonelderly Uninsured Hispanics by Income and State, 2011

| | Total Nonelderly Hispanics | Percent Uninsured | Distribution by Income | | | |
|----------------------|----------------------------|-------------------|---------------------------|------------|--------------|-----------|
| | | | Total Uninsured Hispanics | ≤138% FPL | 139-400% FPL | 400% FPL+ |
| United States | 48,343,357 | 31% | 14,936,514 | 58% | 38% | 4% |
| Alabama | 177,365 | 44% | 78,844 | 70% | 27% | -- |
| Alaska | 39,076 | 18% | -- | -- | -- | -- |
| Arizona | 1,813,427 | 29% | 522,735 | 60% | 36% | 4% |
| Arkansas | 182,800 | 32% | 58,744 | 69% | 29% | -- |
| California | 13,421,387 | 29% | 3,861,887 | 58% | 38% | 4% |
| Colorado | 995,540 | 28% | 278,592 | 58% | 39% | 4% |
| Connecticut | 462,968 | 22% | 99,656 | 50% | 43% | -- |
| Delaware | 72,796 | 25% | 18,380 | 57% | -- | -- |
| District of Columbia | 55,398 | 18% | -- | -- | -- | -- |
| Florida | 3,860,420 | 36% | 1,391,229 | 57% | 38% | 5% |
| Georgia | 843,754 | 45% | 376,018 | 63% | 35% | 2% |
| Hawaii | 113,982 | 9% | -- | -- | -- | -- |
| Idaho | 173,117 | 32% | 54,585 | 64% | 33% | -- |
| Illinois | 1,977,720 | 26% | 521,974 | 57% | 39% | 4% |
| Indiana | 380,450 | 30% | 113,998 | 65% | 33% | -- |
| Iowa | 146,511 | 25% | 37,303 | 68% | 30% | -- |
| Kansas | 288,911 | 30% | 86,100 | 62% | 36% | -- |
| Kentucky | 122,981 | 33% | 40,897 | 69% | 28% | -- |
| Louisiana | 177,960 | 42% | 74,646 | 55% | 39% | -- |
| Maine | 13,642 | -- | -- | -- | -- | -- |
| Maryland | 465,295 | 31% | 143,960 | 49% | 45% | 6% |
| Massachusetts | 612,534 | 10% | 59,070 | 52% | 38% | -- |
| Michigan | 425,205 | 21% | 87,314 | 63% | 34% | -- |
| Minnesota | 245,111 | 28% | 68,801 | 54% | 41% | -- |
| Mississippi | 71,020 | 43% | 30,195 | 57% | 38% | -- |
| Missouri | 201,768 | 32% | 65,094 | 68% | 30% | -- |
| Montana | 27,441 | -- | -- | -- | -- | -- |
| Nebraska | 166,233 | 30% | 49,491 | 55% | 40% | -- |
| Nevada | 700,483 | 37% | 261,054 | 62% | 35% | 3% |
| New Hampshire | 34,797 | 22% | -- | -- | -- | -- |
| New Jersey | 1,484,443 | 30% | 442,989 | 51% | 43% | 7% |
| New Mexico | 870,684 | 26% | 228,601 | 60% | 35% | 5% |
| New York | 3,202,137 | 23% | 734,492 | 50% | 43% | 7% |
| North Carolina | 795,903 | 44% | 346,873 | 64% | 33% | 2% |
| North Dakota | 13,835 | -- | -- | -- | -- | -- |
| Ohio | 338,713 | 25% | 85,986 | 64% | 31% | -- |
| Oklahoma | 330,440 | 37% | 123,040 | 60% | 35% | -- |
| Oregon | 447,615 | 30% | 132,915 | 60% | 39% | -- |
| Pennsylvania | 699,151 | 21% | 146,646 | 60% | 36% | -- |
| Rhode Island | 128,550 | 22% | 28,053 | 53% | 42% | -- |
| South Carolina | 227,198 | 42% | 94,951 | 63% | 35% | -- |
| South Dakota | 21,566 | 33% | -- | -- | -- | -- |
| Tennessee | 283,449 | 43% | 122,842 | 63% | 34% | -- |
| Texas | 9,105,464 | 37% | 3,328,746 | 58% | 38% | 4% |
| Utah | 357,363 | 41% | 145,222 | 63% | 33% | -- |
| Vermont | -- | -- | -- | -- | -- | -- |
| Virginia | 611,124 | 33% | 200,553 | 47% | 47% | 6% |
| Washington | 753,991 | 32% | 239,725 | 61% | 36% | 4% |
| West Virginia | 18,808 | -- | -- | -- | -- | -- |
| Wisconsin | 326,793 | 25% | 82,261 | 51% | 43% | -- |
| Wyoming | 48,346 | 27% | -- | 52% | -- | -- |

"--" = Sample size is not sufficient for a reliable estimate; totals may not sum to 100% due to rounding and sample size restrictions.

SOURCE: KCMU analysis of 2011 American Community Survey.

Appendix Table 2
Hispanics as a Share Of Total Uninsured At or Below 138% FPL by State, 2011

| | Uninsured ≤138% FPL | | |
|----------------------|-------------------------------------|------------------|------------------|
| | Total, All Races/ Ethnicities | Number Hispanic | Percent Hispanic |
| United States | 25,388,898 | 8,870,614 | 35% |
| Alabama | 428,771 | 55,334 | 13% |
| Alaska | 58,360 | -- | -- |
| Arizona | 592,906 | 322,845 | 54% |
| Arkansas | 288,127 | 41,280 | 14% |
| California | 3,750,129 | 2,296,737 | 61% |
| Colorado | 362,024 | 163,262 | 45% |
| Connecticut | 137,632 | 52,504 | 38% |
| Delaware | 35,228 | 10,654 | 30% |
| District of Columbia | 23,259 | -- | -- |
| Florida | 2,150,076 | 818,878 | 38% |
| Georgia | 1,137,358 | 246,857 | 22% |
| Hawaii | 57,172 | -- | -- |
| Idaho | 124,214 | 34,987 | 28% |
| Illinois | 918,077 | 306,712 | 33% |
| Indiana | 513,334 | 75,407 | 15% |
| Iowa | 145,639 | 26,193 | 18% |
| Kansas | 200,549 | 54,789 | 27% |
| Kentucky | 384,505 | 28,729 | 7% |
| Louisiana | 443,862 | 42,124 | 9% |
| Maine | 62,738 | -- | -- |
| Maryland | 292,021 | 73,100 | 25% |
| Massachusetts | 113,765 | 31,490 | 28% |
| Michigan | 693,159 | 56,934 | 8% |
| Minnesota | 208,124 | 38,213 | 18% |
| Mississippi | 313,219 | 17,728 | 6% |
| Missouri | 459,648 | 45,374 | 10% |
| Montana | 85,341 | -- | -- |
| Nebraska | 115,708 | 27,954 | 24% |
| Nevada | 327,917 | 163,404 | 50% |
| New Hampshire | 54,890 | -- | -- |
| New Jersey | 545,016 | 234,481 | 43% |
| New Mexico | 235,326 | 143,329 | 61% |
| New York | 1,067,418 | 381,473 | 36% |
| North Carolina | 887,675 | 228,939 | 26% |
| North Dakota | 29,054 | -- | -- |
| Ohio | 783,018 | 55,560 | 7% |
| Oklahoma | 388,015 | 76,595 | 20% |
| Oregon | 323,327 | 82,699 | 26% |
| Pennsylvania | 656,905 | 90,174 | 14% |
| Rhode Island | 56,530 | 15,182 | 27% |
| South Carolina | 468,705 | 61,672 | 13% |
| South Dakota | 48,176 | -- | -- |
| Tennessee | 557,640 | 80,841 | 14% |
| Texas | 3,126,043 | 1,970,983 | 63% |
| Utah | 231,645 | 92,856 | 40% |
| Vermont | 14,417 | -- | -- |
| Virginia | 525,449 | 98,191 | 19% |
| Washington | 494,260 | 149,083 | 30% |
| West Virginia | 166,696 | -- | -- |
| Wisconsin | 270,069 | 42,488 | 16% |
| Wyoming | 35,762 | 6,955 | 19% |

"--" = Sample size is not sufficient for a reliable estimate.

SOURCE: KCMU analysis of 2011 American Community Survey.

This publication (#8435_H) is available on the Kaiser Family Foundation's website at www.kff.org.

The Kaiser Commission on Medicaid and the Uninsured provides information and analysis on health care coverage and access for the low-income population, with a special focus on Medicaid's role and coverage of the uninsured. Begun in 1991 and based in the Kaiser Family Foundation's Washington, DC office, the Commission is the largest operating program of the Foundation. The Commission's work is conducted by Foundation staff under the guidance of a bipartisan group of national leaders and experts in health care and public policy.