

Hispanic and black adults uninsured at much higher rates than white adults

Hispanic and black working-age adults in the United States are at greater risk of experiencing gaps in insurance coverage, lacking access to health care, and facing medical debt than white working-age adults, according to a recent report.

Sixty-two percent of Hispanic adults ages 19 to 64 – an estimated 15 million adults – were uninsured at some point during the year, a rate more than three times as high as that for white working-age adults (20 percent). Uninsured rates for working-age black adults are also high, with one-third – more than 6 million adults – uninsured or experiencing a gap in coverage during the year.

Uninsured rates for low-income Hispanics are exceptionally high: three-quarters (76 percent) of Hispanic adults with incomes below 200 percent of the federal poverty level had a time uninsured, compared to 44 percent of blacks and 46 percent of whites with low incomes. Disparities persist across income levels – 40 percent of Hispanic adults with incomes over 200 percent of the federal poverty level were uninsured during the year, compared to about one-quarter (23 percent) of black adults and 12 percent of white adults in that income group.

The report, “Health Care Disconnect: Gaps in Coverage and Care for Minority Adults,” by Commonwealth Fund researchers Michelle M. Doty and Alyssa Holmgren, analyzes data from the Commonwealth Fund 2005 Biennial Health Insurance Survey.

"These findings are extremely troubling, and indicate missed opportunities to ensure a healthy and productive workforce," said Commonwealth Fund President Karen Davis. "Minority Americans face persistent disparities in rates of health care coverage, as well as cost and access barriers to care even when they do have health insurance."

Survey results reveal that a high proportion of Hispanics are disconnected from the health system, and uninsured Hispanic adults are at especially high risk for not getting needed care. More than one-fourth (27 percent) of uninsured Hispanic adults with health problems had no doctor's visit in the past year, compared to 17 percent of black and white adults.

Hispanics are also least confident about being able to self-manage chronic diseases or health problems. Thirty-one percent of uninsured Hispanic adults with health problems said they were not too or not at all confident about managing health problems, compared to 16 percent of African American adults and 17 percent of white adults with health problems.

African American adults have higher rates of health problems among both lower and higher income groups. Sixty-three percent of black adults living in households with incomes at 200 percent of the federal poverty level reported they had one of four chronic

diseases (hypertension, heart disease, diabetes or asthma) or a disability, compared to half of low-income whites and 39 percent of low-income Hispanic adults. Forty-five percent of black adults with incomes over 200 percent of the federal poverty level report health problems, compared to 32 percent of whites and 23 percent of Hispanics in the higher income group.

Sixty-one percent of black adults who were uninsured during the year reported medical bill or debt problems, compared to 56 percent of uninsured white adults and 35 percent of uninsured Hispanic adults.

Other key findings include:

- About one-third (36 percent) of black adults visited an emergency room for a condition that could have been treated by a regular doctor if one had been available, compared to 19 percent of Hispanics and 19 percent of whites.
- Just three-quarters of Hispanic adults had their blood pressure checked in the past year, compared to 94 percent of black adults and 90 percent of white adults.
- Half (51 percent) of Hispanic adults had a dental exam in the past year, compared to 60 percent of black adults and 65 percent of white adults.

The authors concluded that "insurance plays an important role in reducing racial and ethnic disparities in access to care. However, expanding insurance coverage among African Americans and Hispanics, alone, will not ensure equal access and equal care. Policies that seek to improve the availability of on-going care relationships with health care providers and promote continuity in care would also benefit minority Americans and improve access and quality of care."

The Commonwealth Fund Biennial Health Insurance Survey was conducted by Princeton Survey Research Associates International from August 18, 2005, through January 5, 2006. The survey consisted of 25-minute telephone interviews in either English or Spanish and was conducted among a random, nationally representative sample of 4,350 adults age 19 and older living in the continental United States. This analysis focuses on non-elderly adults ages 19 to 64 and includes 1,677 non-Hispanic whites, 673 African Americans and 764 respondents who identified themselves as Latino or Hispanic.

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