

The Affordable Care Act Promotes Equal Opportunity For Latinos

Access to quality health care is a fundamental civil and human right, but the current system of health care in the U.S. denies this right to the most vulnerable segments of society. The Affordable Care Act promotes opportunity for millions of uninsured persons to participate in the life of our nation. It achieves this objective by making health insurance, and ultimately, health care itself more affordable. This, in turn, alleviates the severe financial burdens that fall on the uninsured, which have a disproportionate negative impact on communities of color, low-income persons, and other disadvantaged populations.

The burdens of costly health care are not distributed evenly. Rather, they fall disproportionately on disadvantaged populations, which are more likely to experience higher rates of unemployment, to have jobs that do not have health insurance, and to have lower incomes that put higher insurance premiums out of their financial reach.

- Racial and ethnic minorities are much more likely to be uninsured than Whites. They constitute about one-third of the U.S. population, but make up more than half of the 50 million people who are uninsured.¹
- Hispanics have the highest uninsured rate of any racial or ethnic group in the U.S. They are nearly three times as likely as non-Hispanic whites to be uninsured.²
- Whereas 71 percent of working-age whites had health insurance through their workplace in 2005, only one-third of working-age Hispanics had employer-sponsored coverage.³

The uninsured have higher rates of illness and suffer the effects of lost educational, employment, and other social and civic opportunities.

- Better health status in childhood is associated with higher incomes, higher wealth, more weeks worked, and a higher growth rate in income.⁴
- Conversely, being uninsured correlates with poor education outcomes, such as failing to graduate from high school or to enroll in college. The uninsured often amass significant debt as a result of unforeseen medical expenses, leading to a downward, destabilizing financial spiral, including poor credit, bankruptcy, lost wages, lower annual earnings, and unemployment. These associated effects of being uninsured are more likely to affect racial minorities.
- Hispanics are more likely than non-Hispanic Whites to be affected by several health conditions, including diabetes, asthma, HIV/AIDS, and their complications. These conditions can have serious consequences on Latinos' well-being.⁵
- Twenty-one percent of older Hispanics have diabetes compared to 14.3 percent of whites. Hispanic elders are much more likely to be hospitalized for diabetes due to poor diabetes control, and they are far less likely to receive pneumonia or flu shots or participate in cancer screening

¹ Kaiser Family Foundation. *The Uninsured: A Primer, Key Facts About Americans Without Health Insurance*. October, 2007.

²Institute of Medicine. "Coverage Matters: Insurance and Health Care." September, 2001. <http://iom.edu/~media/Files/Report%20Files/2003/Coverage-Matters-Insurance-and-Health-Care/Uninsurance8pagerFinal.pdf>.

³ Joint Center for Political and Economic Studies. *Patient Protection and Affordable Care Act of 2010: Advancing Health Equity for Racially and Ethnically Diverse Populations*. July 2010. Pg. 8.

⁴ James A. Baker III Institute for Public Policy of Rice University. *The Economic Impact Of Uninsured Children On America* June 2009. <http://www.bakerinstitute.org/publications/HPF-pub-HoShortUninsuredChildren-060309.pdf>.

⁵ National Council of La Raza. "Profiles of Latino Health: The Top Twelve Questions About Latinos and Health Care." 2009. <http://www.nclr.org/images/uploads/pages/Question1.pdf>.

services. Better access to prevention and early interventions would help keep the Hispanic population healthier throughout their lives.⁶

Primary and secondary prevention are important parts of maintaining a healthy population, but the uninsured are less likely to receive preventative care.

- Even after adjusting for age, insurance and income, communities of color are less likely than their white counterparts to have a usual source of health care. Half of Hispanics do not have a regular doctor even when insured, compared with only one-fifth of whites, and almost half of low-income Hispanics lack a usual source of care.⁷
- Hispanics have poorer quality of care than non-Hispanic whites for about 40 percent of quality measures, including not receiving screening for cancer or cardiovascular risk factors⁸
- Approximately three times more uninsured Hispanic Americans went without a doctor visit in the past year (50 percent) than did Hispanic Americans enrolled in Medicaid (14 percent).⁹
- People with limited English proficiency are less likely to have a regular source of primary care and receive preventive care. They are also generally less satisfied with the care they do receive, more likely to report overall problems with care, and may be at increased risk of experiencing medical errors.¹⁰

By facilitating affordable health care, the ACA integrates the uninsured more fully into the life of our nation and helps them to participate on a more equal footing with the rest of society.

The Leadership Conference has joined the NAACP Legal Defense and Educational Fund and the American Civil Liberties Union in filing [an amicus brief with the Supreme Court arguing that the minimum coverage provision of the Patient Protection and Affordable Care Act is clearly constitutional](#) and, in fact, advances equal opportunity and liberty for millions of disadvantaged Americans.

The Leadership Conference on Civil and Human Rights has also signed [a friend-of-the-court brief in support of the Medicaid Expansion Provision of the Affordable Care Act](#). The brief outlines U.S. obligations under international treaties to address disparities in both access to and quality of coverage and care.

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⁶ Russell, Lesley and Davenport, Karen. "How Health Care Reform Will Benefit Hispanic Americans." March 26, 2010. http://www.americanprogressaction.org/issues/2010/03/hispanic_health.html.

⁷ Russell, Lesley and Davenport, Karen. "How Health Care Reform Will Benefit Hispanic Americans." March 26, 2010. http://www.americanprogressaction.org/issues/2010/03/hispanic_health.html.

⁸ Agency for Healthcare Research and Quality, *2004 National Healthcare Disparities Report*. December 2004.

⁹ The Kaiser Commission on Medicaid and the Uninsured. "Medicaid's Role for Hispanic Americans." May 2011. <http://www.kff.org/medicaid/upload/8189.pdf>.

¹⁰ Russell, Lesley and Davenport, Karen. "How Health Care Reform Will Benefit Hispanic Americans." March 26, 2010. http://www.americanprogressaction.org/issues/2010/03/hispanic_health.html.