



Health Insurance Coverage and Access to Care Among Latinos: Recent Trends and Key Challenges

KEY POINTS

- Uninsured rates in the Latino* population have fallen since the passage of the Affordable Care Act (ACA), from 30 percent in 2013 to a low of 19 percent in 2017.
- However, the uninsured rate among Latinos is still more than double that among non-Latino Whites (20 vs. 8 percent in 2019). Even though Latinos are more likely to be in the workforce than non-Latinos, they are less likely to receive health insurance through their employment and more likely to enroll in Medicaid coverage.
- The uninsured rate among Latinos increased slightly between 2017 and 2020, which coincided with substantial reductions in funding for Marketplace outreach and enrollment assistance. Lack of awareness and understanding regarding eligibility for Medicaid and Marketplaces remains a barrier to obtaining health coverage.
- Access to care also improved for Latinos between 2013 and 2016 after passage of the Affordable Care Act.
- However, Latinos are less likely to have a usual source of care, are more likely to be concerned about medical bills, and are more likely to have delayed care in 2020 due to the COVID-19 pandemic compared to non-Latinos.
- Language barriers contribute to disparities in access to care. Latinos who primarily speak Spanish are more likely to lack a usual source of care, have fewer outpatient visits, and receive fewer prescription medications than Latinos who are English proficient.
- The American Rescue Plan's enhanced Marketplace subsidies, combined with increased spending on Navigators and enrollment outreach in 2021, will increase the range of affordable coverage options for Latinos and can help improve health equity in this population.

Health outcomes among Latinos are affected by factors such as lack of health insurance, language and cultural barriers, and lack of access to care. This issue brief analyzes changes in health insurance coverage and examines disparities in health status and access to care between Latinos and non-Latino Whites using data from 2013-2020. The full report is available at:

<https://aspe.hhs.gov/reports/health-insurance-coverage-access-care-among-latinos>

* This brief uses the term "Latino" to refer to all individuals of Hispanic and Latino origin.