

## Strengthening the ACA Would Help Latino Communities

Racial disparities in health care have meant that Hispanic and Latino people are disproportionately being infected, hospitalized and [dying](#) from coronavirus. Latinos are far more likely to be uninsured and face additional barriers to accessing health care, which has left them at higher risk for developing serious complications if they contract the virus. Latinos are also on the front lines of responding to the crisis as health care workers and other essential jobs and are therefore more likely to be exposed to the coronavirus. A recent [survey](#) found that more than a quarter Latino adults across the country said they know someone who has died from coronavirus—three times more likely than white adults.

There is overwhelming evidence that the Affordable Care Act (ACA) has made a historic contribution to improving health care for communities of color. In addition to increasing coverage and improving health outcomes, the health care law has helped narrow racial disparities in maternal health, cancer care, and more. At a time when millions of people are facing the possibility of coronavirus and devastating health care bills, strengthening coverage under the ACA is more important than ever. Expanding coverage helps individuals who get sick and helps communities slow the spread of the virus by helping detecting cases sooner. Building on the success of the ACA, Speaker Pelosi has announced that the House will vote on legislation this month to expand coverage and lower health care costs. This legislation will reduce health care disparities and help Latinos get the care they need during this unprecedented health care crisis. Based on previous bills, it is expected that the legislation would help expand Medicaid, ban short-term junk plans, and lower health insurance premiums.

### THE ACA LED TO HISTORIC COVERAGE GAINS FOR LATINOS

The ACA helped [reduce](#) longstanding racial disparities in coverage rates, improving health care access for communities of color across the board.

**Latinos saw higher coverage gains than any other racial or ethnic group.** The percentage of people gaining health insurance under the ACA was higher for Latinos than for any other racial or ethnic group in the country. According to a study from [Families USA](#), 5.4 million Latinos would lose coverage if the health care law were overturned.

### Research Confirms That The ACA Improved Health Care Access For Communities Of Color:

“Health coverage is especially important for African Americans and other racial and ethnic minorities because they often have worse health status than their white counterparts,” [according to the Center on Budget and Policy Priorities](#).

**Commonwealth Fund Study Found That Medicaid Expansion Has Been Key To Improving Racial Equity In Health Insurance Coverage And Access To Care.** “Uninsured rates for blacks, Hispanics, and whites declined in both expansion and non-expansion states between 2013 and 2018. In addition, disparities in coverage between whites and blacks and Hispanics also narrowed over that time period in both sets of states... People living in Medicaid expansion states benefited the most in terms of coverage gains. All three groups reported lower uninsured rates in expansion states compared to non-expansion states, and larger coverage improvements between 2013 and 2018. Coverage disparities in expansion states narrowed the most over the period, even though the disparities were smaller to begin with. The black–white coverage gap in those states dropped from 8.4 percentage points to 3.7 points, while the difference between Hispanic and white uninsured rates fell from 23.2 points to 12.7 points.” [Commonwealth Fund, [1/16/20](#)]

**Women's Health Issues Study Found That Medicaid Expansion Was Associated With Lower Maternal Mortality And Reducing Racial Disparities.** “Medicaid expansion was significantly associated with lower maternal mortality by 7.01 maternal deaths per 100,000 live births ( $p = .002$ ) relative to nonexpansion states. When maternal mortality definitions excluded late maternal deaths, Medicaid expansion was significantly associated with a decrease in maternal

mortality per 100,000 live births by 6.65 (p = .004) relative to nonexpansion states. Medicaid expansion effects were concentrated among non-Hispanic Black mothers, suggesting that expansion could be contributing to decreasing racial disparities in maternal mortality." [Science Direct, [2/26/20](#)]

**The American Society of Clinical Oncology Found That The ACA Helped Reduce Racial Disparities In Cancer Care.** "Proponents of the embattled Affordable Care Act got additional ammunition Sunday: New research links the law to a reduction in racial disparities in the care of cancer patients and to earlier diagnoses and treatment of ovarian cancer, one of the most dangerous malignancies. According to researchers involved in the racial-disparity study, before the ACA went into effect, African Americans with advanced cancer were 4.8 percentage points less likely to start treatment for their disease within 30 days of being given a diagnosis. But today, black adults in states that expanded Medicaid under the law have almost entirely caught up with white patients in getting timely treatment, researchers said. Another study showed that after implementation of the law, ovarian cancer was diagnosed at earlier stages and that more women began treatment within a month. The speedier diagnoses and treatment were likely to have increased patients' chances of survival, the researchers said." [Washington Post, [6/2/19](#)]

**Georgetown University Center For Children And Families: "...Medicaid Expansion Is An Important Means of Addressing Persistent Racial Disparities In Maternal Health And Maternal Mortality."** "New research shows states that expand Medicaid improve the health of women of childbearing age: increasing access to preventive care, reducing adverse health outcomes before, during and after pregnancies, and reducing maternal mortality rates. While more must be done, Medicaid expansion is an important means of addressing persistent racial disparities in maternal health and maternal mortality. The uninsured rate for women of childbearing age is nearly twice as high in states that have not expanded Medicaid compared to those that have expanded Medicaid (16 percent v. 9 percent)." [Georgetown University Center for Children and Families, [May 2019](#)]

## **BUILDING ON THE ACA WOULD HELP LATINOS**

### ***Further Medicaid Expansion Would Help Latinos Gain Coverage***

Medicaid expansion played a key role in increasing coverage rates for communities of color. After the implementation of the ACA, gaps in insurance coverage [narrowed the most](#) in states that adopted Medicaid expansion. Today, a Black person living in an expansion state is [more likely to be insured](#) than a white person residing in a state that rejected Medicaid expansion. Latino communities saw similar coverage gains as a result of Medicaid expansion.

**States' Decisions To Reject Medicaid Expansion Disproportionately Impacts Hispanic Americans.** "The South, in particular, has been a bulwark against Medicaid expansion. No southern states save Arkansas and Louisiana have taken the generous deal offered by Obamacare. Almost all of the 2.3 million people who've been left uninsured because their state won't expand Medicaid live in the South, half of them in Texas and Florida alone. And given the demographics of those states, it is disproportionately poor black and Hispanic Americans who are paying the price for decisions made by frequently white and wealthy politicians. Those choices have consequences, especially today, when black people are dying from Covid-19 at higher rates than their white neighbors." [Vox, [5/5/20](#)]

**Hispanics Remain More Likely To Lack Insurance Coverage Than Other Groups, With An Uninsured Rate Of More Than 16 Percent Before The Pandemic.** "While the Affordable Care Act helped many people of color get health coverage, many still don't have insurance, or access to providers and quality care, experts said. According to the Census, 8.5% of whites were uninsured in 2017, compared with 10.6% of blacks, 7.3% for Asians and 16.1% for Hispanics." [USA Today, [3/31/20](#)]

## ***Ending Junk Plans That Don't Cover Pre-Existing Conditions Is Especially Important For Latino Families***

Latinos are more likely to have pre-existing conditions that not only put them at heightened risk from coronavirus but also for being denied coverage under Trump-backed short-term plans. Reports have already shown that people covered by these plans have been left with [thousands of dollars in medical bills](#) for seeking treatment for coronavirus symptoms. One analysis found widespread misleading marketing of short-term plans during the pandemic.

**Bloomberg Law: Patients With Trump-Touted Coverage May Face Steep Virus Bills.** "Covid-19 patients with short-term health plans—which typically have restrictions on coverage—could find themselves on the hook for tens of thousands of dollars. The HHS has said the government will pay for coronavirus testing—but not treatment—of people with short-term plans. President Donald Trump has touted the plans as a more affordable alternative to Obamacare, even though they may lack the coverage protections of policies created under the Affordable Care Act." [Bloomberg Law, [5/6/20](#)]

**Brookings Institute Survey Found Widespread Misleading Marketing Of Short Term Plans During Pandemic.** "On March 18, 19, and 20, we conducted a series of phone conversations with health insurance agents, brokers, and other salespeople to investigate marketing practices associated with COVID-19. Posing as a 36-year-old woman seeking coverage because of concerns about COVID-19...we were offered a variety of short-term or other non-compliant plans from nine different brokers. In these conversations, we discussed plan coverage and asked questions about how the coverage would apply if the enrollee were to need care related to COVID-19. Salespeople were quick to reassure us that COVID-19 related costs would be broadly covered, despite plan documents or other statements indicating that the coverage would not be nearly as robust as promised. In the conversations, we heard misleading – and sometimes false – information about how COVID-19 related testing and treatment would be covered by the plan and the circumstances under which it would be a pre-existing condition." [Brookings, [3/24/20](#)]

**NPR: Latinos And Hispanics Test Positive At Disproportionate Rates In 43 Out Of 44 States Reporting Data.** "Latinos and Hispanics test positive for the coronavirus at rates higher than would be expected for their share of the population in all but one of the 44 jurisdictions that report Hispanic ethnicity data (42 states plus Washington D.C.). The rates are two times higher in 30 states, and over four times higher in eight states. For example, in Virginia more than 12,000 cases — 49% of all cases with known ethnicity — come from the Hispanic and Latino community, which makes up only 10% of the population." [NPR, [5/30/20](#)]

**Communities Of Color, Including Hispanics and Latinos, Have Higher Rates Of Chronic Illnesses That Put Them At Higher Risk For Coronavirus.** "From automobile and refinery pollution to lead-contaminated water and food deserts, structural and environmental racism has contributed to higher rates of serious chronic health conditions in communities of color. Today, approximately 24 percent of AI/AN people, 23 percent of multiracial Americans, and 18 percent of Black Americans have been diagnosed with asthma. As many as 18 percent of AI/AN people, 15 percent of Black Americans, and 12 percent of Hispanic and Native Hawaiian/Pacific Islander Americans have been diagnosed with diabetes. People of color also experience higher rates of obesity, HIV/AIDS, chronic obstructive pulmonary disease, and other chronic conditions. On a good day, these conditions make life more complicated and difficult—but during a global pandemic, they are life-threatening." [Center For American Progress, [3/27/20](#)]

- **Hispanics Are More Likely To Suffer From Diabetes Than White People, A Major Risk Factor For Fighting Coronavirus.** "African Americans were 60% more likely to be diagnosed with diabetes and twice as likely as non-white Hispanics to die from it, according to the federal Department of Health and Human Services Office of Minority Health. American Indians/Alaska Natives were three times more likely to have diabetes and 2.5 times more likely to die from it. Hispanics, meanwhile, were 1.7 times more likely to have diabetes and 1.4 times more likely to die." [USA Today, [3/31/20](#)]

## ***Lowering the Cost of Coverage by Increasing Financial Assistance Through the ACA Will Result in Far More Latino Families Getting Covered***

Expanding the number of middle class families who can get financial support and increasing the amount of financial assistance available will mean millions of Americans would see their premiums reduced. This is especially important for Latino families, who, even before the coronavirus crisis, saw higher unemployment rates and lower median wealth than white people, and now are suffering even more from the economic fallout of the pandemic.

**20 Percent Of Hispanic People Were Unable To See A Doctor In 2018 Due To Cost.** “According to a new CAP analysis of CDC data, 16 percent of Black people, 20 percent of Hispanic people, 19 percent of AI/AN people, and 18 percent of Asian Americans were unable to see a doctor in 2018 due to cost. By contrast, just 10 percent of white Americans were unable to see a doctor due to cost. Racial disparities in self-reported inability to afford care persist even after controlling for insurance coverage.” [Center For American Progress, [3/27/20](#)]

**For Every \$1 Of Liquid Assets Of A White Family, The Median Hispanic Family Has Only 47 Cents.** “The average black and Hispanic families are already bringing in less income than the average white family, but they also have a smaller buffer of liquid assets like savings and investments, according to a new report from the JPMorgan Chase Institute...Black and Hispanic families earn between 71 cents and 74 cents for each dollar earned by the median white family, according to the JPMorgan report. But the racial gap in liquid assets between is far larger, and that means these minority families have a much thinner cushion to fall back on to weather the storm of economic shocks. For every \$1 of liquid assets of a white family, the median black family has only 32 cents, while the median Hispanic family has 47 cents. [CNN, [4/21/20](#)]

**By April, About Half Of Hispanic Adults Said They Or Someone In Their Household Had Taken A Pay Cut Or Lost A Job Compared To 33 Percent Of All Adults.** “Around half (49%) of Hispanics say they or someone in their household has taken a pay cut or lost a job – or both – because of the [COVID-19 outbreak](#), compared with 33% of all U.S. adults. Among both Hispanics and the wider public, more people say someone has experienced a pay cut or a reduction in work hours than say someone was laid off or lost a job (40% vs. 29% among Hispanics, 27% vs. 20% among all Americans).” [Pew Research Center, [4/3/20](#)]

**Kaiser Family Foundation Survey: Nearly Half Of Latinos Have Reported Problems Paying For Necessities During The Pandemic.** “Almost a third (31%) of the American people say they’ve experienced problems paying the rent or mortgage, or for food, utilities, credit card bills or medical costs as a result of the coronavirus. Among African-Americans, that number climbs to 48%. Among Latinos, it’s 46%. And 47% of households with an annual income below \$40,000 say they’ve had trouble paying their bills because of the pandemic.” [Axios, [5/29/20](#)]

## **THE TRUMP ADMINISTRATION’S ATTACKS ON THE ACA ARE ESPECIALLY HARMFUL TO LATINO AMERICANS**

**Trump Has Spent His Presidency Sabotaging The ACA & Medicaid, Leaving More Hispanic People Without Coverage.** “Insurance gains made by blacks and Hispanics have stalled, and even eroded, since 2016 — much as they have for the overall population. Black adults have seen their uninsured rate tick up by 0.7 percentage points since 2016, while white adults have seen a half-percentage-point increase. This has largely halted the improvement in coverage disparities. Hispanic adults continue to report significantly higher uninsured rates than either white or black adults.” [Commonwealth Fund, [1/16/20](#)]

**Trump Is Refusing To Open A Special Enrollment Period, Which Could Help Latinos Get The Health Care They Need During The Pandemic.** “If Trump had chosen instead to reopen the HealthCare.gov website — as 11 largely blue states that control their own markets have already done — people without insurance could buy more comprehensive

policies that not only would cover coronavirus treatments but any follow-up treatment, mental-health care, and future check-ups." [Politico, [4/3/20](#)]

**Trump Is Backing A Lawsuit That Would Overturn The ACA, Which Would Cause “A Dramatic Spike” In Uninsurance Among Hispanic People.** “Everything would go: protections for preexisting conditions, subsidies that help people purchase insurance, the Medicaid expansion...States that expanded Medicaid would get the worst of it: Urban projected their uninsured rates would nearly double if the law were overturned. The uninsured rate for black Americans would increase from 11 percent today to 20 percent without Obamacare; there would also be a dramatic spike in uninsurance among Hispanics.” [Vox, [3/2/20](#)]

- **5.4 Million Latinos Will Lose Coverage If The ACA Is Overturned.** “Plaintiffs in Texas v. United States are asking the courts to overturn the Affordable Care Act (ACA). A judicial repeal of this significant domestic policy legislation would cause tremendous harm, including the loss of health insurance for millions of Latinos. As the ethnic group most likely to work in jobs without health benefits, Latinos experienced enormous coverage gains under the ACA’s expansion of Medicaid and creation of premium tax credits (PTCs) for private coverage...According to the Urban Institute, if Texas v. United States leads to the ACA’s repeal, 5.4 million Latinos would lose their health insurance.” [Families USA, [June 2019](#)]