Insurance, Access, and Quality of Care Among Hispanic Populations

2003 Chartpack

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Introduction

This Chartpack is intended to serve as a quick reference and overview of insurance, access, and quality of care experiences among Hispanic populations in the United States. The charts draw from recent reports published by The Commonwealth Fund, as well as new analyses of Current Population Surveys, the 2000 Medical Expenditure Panel Survey, the 1996 Panel of the Survey of Income and Program Participation, the 2001 Behavioral Risk Factor Surveillance System Survey, and The Commonwealth Fund 2001 Health Care Quality Survey.

The charts profile uninsured rates and insurance instability over time among Hispanic populations; examine the link between lack of insurance, access to health care, and the receipt of preventive health services; and document the extent to which limited English language proficiency undermines patient-provider communication and overall quality of care for Hispanic populations.

The Chartpack is divided into the following seven sections:

- Uninsured Rates and Insurance Instability over Time
- Profile of Uninsured Hispanics: Income, Wage, and Immigration
- Insurance and Access to Health Care
- Use of Preventive Health Services Among Hispanic Populations
- Insurance and Preventive Health Care: Preventive Care Rates Lower for Adults with Any Time Uninsured
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Hispanics Disproportionately Uninsured: In 2002, They Comprised 14 Percent of Total Population But 29 Percent of the Uninsured

Hispanic Uninsured Rates Have Remained Consistently High over the Past Decade

Percent of Total Population Uninsured

- Total
- White
- African American
- Asian
- Hispanic

The Number of Uninsured Hispanics Nearly Doubled from 1990 to 2002

Total Uninsured Hispanics in Millions

Data: March 1991–2002 CPS.
* Uninsured estimates from 2000 and beyond take into account the insurance verification question introduced in March 2001 CPS. Data for 2002 come from Robert J. Mills and Shailesh Bhandari, September 2003, U.S. Census Bureau.
Nearly Half of Hispanics Under Age 65 Were Uninsured for All or Part of the Year During 2000

Percent of Population Under 65 Uninsured All or Part Year, 2000

Hispanic Children as Well as Adults Are at High Risk of Being Uninsured

Percent of Population Uninsured All or Part Year, 2000

Among Low-Income Children and Nonelderly Adults, Uninsured Rates Are Highest for Hispanics

Percent of Population with Income Below 200% Poverty Uninsured All or Part Year, 2000

2. Profile of Uninsured Hispanics: Income, Wage, and Immigration
Three-Quarters of Uninsured Hispanics Are Low-Income*

Low-Income Adults with Children 23%
Low-Income Adults Without Children 30%
Low-Income Children 22%
Other Adults 20%
Other Children 5%

12.4 Million Uninsured Hispanics, 2001

Forty-One Percent of Uninsured Nonelderly Hispanics Have Household Incomes of Less than $15,000

Household Income Distribution of Uninsured Nonelderly Hispanics

Greater than $30,000 26%

Less than $10,000 26%

$15,000–$30,000 33%

$10,000–$14,999 15%

12.3 Million Uninsured Hispanics Under Age 65, 2001

Uninsured Rates Among Hispanics Vary by Immigration Status and Country of Origin

Percent of Nonelderly Hispanics Uninsured, 1997

Data: 1997 National Health Interview Survey.
Immigrant Uninsured Rates Decline with Length of Time in the U.S., Yet Foreign-Born Hispanics Are More Likely to Be Uninsured than Other Immigrant Groups

Percent Length of Time Uninsured, Nonelderly, 1997

- <5 Years
- 5 to <10 Years
- 10 to <15 Years
- 15 Years+

Data: 1997 National Health Interview Survey.
A Large Proportion of Primarily Spanish-Speaking Hispanics Lacks Insurance

Percent of Nonelderly Adults Uninsured All or Part Year, 2001

The Vast Majority of Uninsured Nonelderly Adult Hispanics Work Full-Time

Percent of Uninsured Adults Ages 19–64 Who Work Full- or Part-Time

Hispanics Are Substantially Less Likely to Have Health Insurance Coverage Through an Employer

Insurance Sources for Under-65 Population, 2001

- **Employer**
- **Public***
- **Individual/Military/Other**
- **Uninsured**

<table>
<thead>
<tr>
<th>Ethnicity</th>
<th>Employer</th>
<th>Public*</th>
<th>Individual/Military/Other</th>
<th>Uninsured</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hispanic</td>
<td>43%</td>
<td>18%</td>
<td>4%</td>
<td>35%</td>
</tr>
<tr>
<td>African American</td>
<td>54%</td>
<td>21%</td>
<td>5%</td>
<td>20%</td>
</tr>
<tr>
<td>Asian</td>
<td>63%</td>
<td>9%</td>
<td>9%</td>
<td>19%</td>
</tr>
<tr>
<td>White, Non-Hispanic</td>
<td>72%</td>
<td>8%</td>
<td>8%</td>
<td>12%</td>
</tr>
<tr>
<td>Total, Under 65</td>
<td>65%</td>
<td>11%</td>
<td>7%</td>
<td>16%</td>
</tr>
</tbody>
</table>

* Includes Medicare, Medicaid, and other public insurance.

The Pattern of Low Rates of Employer-Sponsored Coverage Extends Across Various Wage Groups and Firm Sizes


<table>
<thead>
<tr>
<th>Wage Category</th>
<th>White, Non-Hispanic</th>
<th>Black, Non-Hispanic</th>
<th>Hispanic</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hourly Wage Under $7</td>
<td>34</td>
<td>23</td>
<td>19</td>
</tr>
<tr>
<td>Hourly Wage $10–$15</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Firm Size Under 25</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Firm Size Over 100</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Working Hispanic Families Are Uninsured at a Substantially Higher Rate than White or African American Families in Similar Situations

Percent of Under-65 Workers Who Are Uninsured, 1998

Hourly Wage
- Under $7
  - White, Non-Hispanic: 32%
  - Black, Non-Hispanic: 37%
  - Hispanic: 52%

- $10–$15
  - White, Non-Hispanic: 12%
  - Black, Non-Hispanic: 16%
  - Hispanic: 31%

Firm Size
- Under 25
  - White, Non-Hispanic: 22%
  - Black, Non-Hispanic: 35%
  - Hispanic: 52%

- Over 100
  - White, Non-Hispanic: 9%
  - Black, Non-Hispanic: 19%
  - Hispanic: 28%

Hispanic Employees Take Insurance When They Can, But Are Less Likely to Have the Opportunity

Percent of Nonelderly Adult Workers, 1999

- White, Non-Hispanic
- Black, Non-Hispanic
- Hispanic

**Offer: Employer Offers Plans to Some Employees**
- White, Non-Hispanic: 89
- Black, Non-Hispanic: 87
- Hispanic: 72

**Offered and Employee Eligible to Participate**
- White, Non-Hispanic: 81
- Black, Non-Hispanic: 81
- Hispanic: 61

**Take-Up Rate: Percent of Those Eligible Who Participate**
- White, Non-Hispanic: 82
- Black, Non-Hispanic: 86
- Hispanic: 82

Note: Excludes self-employed.
Low-Income Hispanics Have Low Rates of Public Coverage

Insurance Sources for Under-65 Population with Incomes Below 200% Poverty, 2001

- **Employer**: 25%
- **Public***: 26%
- **Individual/Military/Other**: 4%
- **Uninsured**: 45%

- **African American**
  - **Employer**: 33%
  - **Public***: 35%
  - **Individual/Military/Other**: 5%
  - **Uninsured**: 27%

- **Asian**
  - **Employer**: 36%
  - **Public***: 15%
  - **Individual/Military/Other**: 12%
  - **Uninsured**: 31%

- **White, Non-Hispanic**
  - **Employer**: 43%
  - **Public***: 22%
  - **Individual/Military/Other**: 12%
  - **Uninsured**: 23%

- **Total, Under 65**
  - **Employer**: 36%
  - **Public***: 26%
  - **Individual/Military/Other**: 9%
  - **Uninsured**: 30%

* Includes Medicare, Medicaid, and other public insurance.
3. Insurance and Access to Health Care
Hispanics Are More Likely to Rely on Community or Public Clinics as Their Regular Source of Care, 2001

<table>
<thead>
<tr>
<th>Category</th>
<th>Community or public clinic</th>
<th>Doctor's office/Other</th>
<th>Hospital ER/No regular source</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hispanic-Spanish Speaking</td>
<td>33</td>
<td>43</td>
<td>23</td>
</tr>
<tr>
<td>Hispanic English-Speaking</td>
<td>12</td>
<td>79</td>
<td>9</td>
</tr>
<tr>
<td>All Hispanics</td>
<td>20</td>
<td>64</td>
<td>14</td>
</tr>
<tr>
<td>African American</td>
<td>10</td>
<td>76</td>
<td>13</td>
</tr>
<tr>
<td>White</td>
<td>7</td>
<td>85</td>
<td>7</td>
</tr>
<tr>
<td>Total, 18–64</td>
<td>9</td>
<td>82</td>
<td>8</td>
</tr>
</tbody>
</table>

Nearly Two of Five Uninsured Spanish-Speaking Hispanics Have Little Choice of Where to Go for Medical Care

Percent of Adults Reporting They Have “Very Little” or “No Choice”, 2001

Base: Adults with health care visits in past two years
Adjusted percentages controlling for poverty and education.
More Than Half of Uninsured Hispanics Are Without a Regular Doctor

Percent of Nonelderly Adults Without a Regular Doctor, 2001

Base: Adults with health care visits in past two years.
Adjusted percentages controlling for poverty and education.
Uninsured Hispanics with Health Problems Are Least Likely to Visit a Doctor

Percent of Sicker Nonelderly Adults with NO Health Care Visit in the Past Year, 2001

Base: Adults with fair/poor health status, chronic illness, or disability.
Adjusted percentages controlling for poverty and education.
4. Use of Preventive Health Services Among Hispanic Populations
Rates of Dental Exam Visits During the Year Are Very Low Among Hispanics

Percent of Adults Ages 19–64 Receiving a Dental Exam Within Past Year, 2000

- **Total US**: 41
- **White**: 47
- **African American**: 26
- **All Hispanics**: 24
- **Puerto Rican**: 26
- **Cuban**: 31
- **Mexican**: 22

Rates of Routine Pap Tests Vary by Race/Ethnicity and Hispanic Origin

Percent of Women Ages 19–64 Receiving Pap Test Within Past Three Years, 2000

<table>
<thead>
<tr>
<th>Category</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total US</td>
<td>85</td>
</tr>
<tr>
<td>White</td>
<td>86</td>
</tr>
<tr>
<td>African American</td>
<td>87</td>
</tr>
<tr>
<td>All Hispanics</td>
<td>82</td>
</tr>
<tr>
<td>Puerto Rican</td>
<td>91</td>
</tr>
<tr>
<td>Cuban</td>
<td>89</td>
</tr>
<tr>
<td>Mexican</td>
<td>81</td>
</tr>
</tbody>
</table>

Rates of Routine Mammograms Vary by Race/Ethnicity and Hispanic Origin

Percent of Women Ages 40–64 Receiving Mammogram in Past Two Years, 2000

- Total US: 72%
- White: 74%
- African American: 71%
- All Hispanics: 64%
- Puerto Rican: 71%
- Cuban: 80%
- Mexican: 61%

Hispanic Men Are Less Likely to Have Had Prostate Screening: Rates Vary by Hispanic Origin

Percent of Men Ages 40–64 Receiving Prostate Exam in Past Two Years, 2000

5. Insurance and Preventive Health Care: Preventive Care Rates Lower for Adults with Any Time Uninsured
Insurance Matters for Routine Dental Exams: Rates of Dental Visits by Race/Ethnicity and Insurance

Percent of Adults Ages 19–64 Receiving a Dental Exam During Past Year, 2000

- Uninsured all year
- Uninsured part year
- Insured all year

**Total U.S.**
- 19% Insured all year
- 30% Uninsured all year
- 48% Uninsured part year

**White**
- 25% Insured all year
- 34% Uninsured all year
- 32% Uninsured part year

**African American**
- 8% Insured all year
- 21% Uninsured all year
- 32% Uninsured part year

**Hispanic**
- 13% Insured all year
- 23% Uninsured all year
- 32% Uninsured part year

Insurance Matters for Routine Pap Tests: Pap Test Screening Rates by Race/Ethnicity and Insurance

Percent of Women Ages 19–64 Receiving Pap Test Within Past Three Years, 2000

- **Total U.S.**
  - Uninsured all year: 73%
  - Uninsured part year: 83%
  - Insured all year: 88%

- **White**
  - Uninsured all year: 75%
  - Uninsured part year: 82%
  - Insured all year: 88%

- **African American**
  - Uninsured all year: 76%
  - Uninsured part year: 91%
  - Insured all year: 88%

- **Hispanic**
  - Uninsured all year: 72%
  - Uninsured part year: 86%
  - Insured all year: 87%

Insurance Matters for Routine Mammograms: Mammogram Rates by Race/Ethnicity and Insurance

Percent of Women Ages 40–64 Receiving Mammogram in Past Two Years, 2000

Insurance Matters for Routine Prostate Exams: Prostate Exam Rates by Race/Ethnicity and Insurance

Percent of Men Ages 40–64 Receiving Prostate Exam in Past Two Years, 2000

Uninsured all year | Uninsured part year | Insured all year
---|---|---
Total U.S. | 21 | 29 | 42
White | 23 | 31 | 42
African American | 29 | 37 | 45
Hispanic | 16 | 21 | 40

Insurance Matters for Management of Diabetes: Care of Diabetic Adults by Race/Ethnicity and Insurance

Percent of Diabetic Adults Ages 18–64 with Eye or Foot Exam in Past Year, 2001

Eye Exam in Past Year

Foot Exam in Past Year

Note: The eye exam is to check for signs of glaucoma, cataracts, and retinopathy, for which people with diabetes are at increased risk; the foot exam is to check for loss of feeling, blood flow, and changes in shape (American Diabetes Assn.).

6. Care Experiences and Satisfaction with Quality of Care: Insurance and Language Ability
## Availability of Language Interpretation Services Is Limited Among Hispanic Adults, 2001

<table>
<thead>
<tr>
<th>Description</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Always, usually, or sometimes have a hard time speaking with/understanding doctor because of language barrier</td>
<td>44%</td>
</tr>
<tr>
<td>Of those who need interpreter, percent who always or usually get interpreter</td>
<td>49%</td>
</tr>
<tr>
<td>Usual interpreter:</td>
<td></td>
</tr>
<tr>
<td>Staff person</td>
<td>55%</td>
</tr>
<tr>
<td>Family or friend</td>
<td>43%</td>
</tr>
<tr>
<td>Trained medical interpreter</td>
<td>1%</td>
</tr>
<tr>
<td>With interpreter’s help, fully understood what doctor was saying</td>
<td>70%</td>
</tr>
</tbody>
</table>

Hispanics Have Greater Problems Understanding and Communicating with Their Doctor

Percent of Adults Ages 18–64 Who Had at Least One Problem Communicating* with Their Provider, 2001

Base: Adults with health care visits in past two years.
* Doctor didn’t listen to everything, patient didn’t understand fully, or patient had questions but didn’t ask them.
Lack of Insurance and English Proficiency Are Associated with Communication Problems

Percent of Adults Ages 18–64 Reporting One or More Communication Problems,* 2001

<table>
<thead>
<tr>
<th>Group</th>
<th>Insured</th>
<th>Uninsured</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total U.S.</td>
<td>17</td>
<td>31</td>
</tr>
<tr>
<td>White</td>
<td>15</td>
<td>28</td>
</tr>
<tr>
<td>African American</td>
<td>16</td>
<td>30</td>
</tr>
<tr>
<td>Hispanic, Primarily English-Speaking</td>
<td>16</td>
<td>31</td>
</tr>
<tr>
<td>Hispanic, Primarily Spanish-Speaking</td>
<td>27</td>
<td>45</td>
</tr>
</tbody>
</table>

Base: Adults with health care visits in past two years.
* Doctor didn’t listen to everything, patient didn’t understand fully, or patient had questions but didn’t ask them. Adjusted percentages controlling for poverty and education.
Spanish-Speaking Hispanics Have the Most Difficulty Understanding Prescription Instructions

Percent of Adults Ages 18–64 Reporting It Is “Very Easy” to Understand and Read Instructions on Prescription Bottle, 2001

Spanish-Speaking Hispanics Have the Most Difficulty Understanding Information from Their Doctor’s Office

Percent of Adults Ages 18–64 Reporting It Is “Very Easy” to Read and Understand Written Information from Their Doctor’s Office, 2001

English-Speaking Hispanics Are Less Satisfied with the Amount of Time Spent with Their Doctor

Percent of Adults Ages 18–64 Reporting Their Doctor Spent Sufficient Amount of Time with Them, 2001

- Total U.S.: 68% Insured, 60% Uninsured
- White: 71% Insured, 63% Uninsured
- African American: 73% Insured, 65% Uninsured
- Hispanic, Primarily English-Speaking: 61% Insured, 52% Uninsured
- Hispanic, Primarily Spanish-Speaking: 67% Insured, 59% Uninsured

Base: Adults with health care visits in past two years.
Adjusted percentages controlling for poverty and education.
Uninsured Spanish-Speaking Hispanics Are Least Likely to Report a “Great Deal” of Confidence in Their Doctor

Percent of Adults Ages 18–64 Reporting “Great Deal” of Confidence in Their Doctor, 2001

7. Insurance and Access Among Adults Ages 50–64
Low-Income Hispanic Adults Ages 50–64 Have High Rates of Being Uninsured During the Year

Percent of Adults Ages 50–64 Uninsured All or Part Year, 2000

All Adults Ages 50–64

Adults Ages 50–64 with Incomes Below 200% Poverty

Inadequate Insurance: Hispanics Ages 50–64 Are Least Likely to Have Prescription Drug Coverage

Percent of Adults Ages 50–64 Uninsured, and Insured with and Without Prescription Drug Coverage, 2001

- **Total U.S.**
  - Uninsured: 12%
  - Insured, Without Rx Coverage: 30%
  - Insured, with Rx Coverage: 60%

- **White**
  - Uninsured: 9%
  - Insured, Without Rx Coverage: 27%
  - Insured, with Rx Coverage: 65%

- **African American**
  - Uninsured: 26%
  - Insured, Without Rx Coverage: 27%
  - Insured, with Rx Coverage: 47%

- **Hispanic**
  - Uninsured: 27%
  - Insured, Without Rx Coverage: 36%
  - Insured, with Rx Coverage: 37%

A Quarter of Hispanics Ages 50–64 Are Unable to Access Care Because of Cost

Percent of Adults Ages 50–64 Who Went Without Needed Care in the Past Year Due to Cost, 2001

Methods

Data for this chartbook are drawn from recent Fund reports or new analysis of five surveys. These include: The Commonwealth Fund 2001 Health Care Quality Survey; the Supplement to March Current Population Survey (CPS), 2000–2002; the Medical Expenditure Panel Survey (MEPS), 2000; the 1996 Panel of the Survey of Income and Program Participation (SIPP); and the Behavioral Risk Factor Surveillance System Survey (BRFSS), 2001. Sherry Glied and Douglas Gould of Columbia University Mailman School of Public Health, Department of Health Policy and Management, provided analysis of the CPS and MEPS. Pamela Farley Short and Deborah Graefe of Pennsylvania State University, Department of Health Policy and Administration, provided analysis of the SIPP. John Ayanian, Joel Weissman, and Alan Zaslavsky at Harvard Medical School, Department of Health Care Policy, analyzed the BRFSS.

The Commonwealth Fund 2001 Health Care Quality Survey was conducted by telephone from April through November of 2001 with a random, nationally representative sample of 6,722 adults age 18 and older. This analysis restricts the sample to nonelderly adults ages 18 to 64; it includes 2,773 non-Hispanic whites, 885 African Americans, and 1,078 respondents who identified themselves as Latino or Hispanic. Hispanics are further categorized by language ability into two groups: those who primarily speak English (N=691) and those who primarily speak Spanish and lack English proficiency (N=387).

The CPS is conducted by U.S. Census Bureau for the Bureau of Labor Statistic. It is the primary source of statistics of income, poverty, and labor statistics for the U.S. civilian noninstitutionalized population. The sample size is about 50,000 households representing approximately 132,000 people. The March Supplement asks questions on health insurance coverage during the previous year (i.e., interviews conducted in March 2002 correspond to health insurance coverage during 2001). In March 2001, a question was added which verified whether or not a person was uninsured. When presenting March 2002 data, the insurance estimates take into account the verification question.

The 2000 MEPS uses an overlapping panel design in which data are collected in a series of five interviews over a 30-month period, with a new panel started every year. The MEPS collects data on health care utilization, health status, and scope and breadth of health insurance. The sample size in 2000 was about 9,500 families representing 23,000 people.
The *SIPP* is a multi-year panel survey conducted by the U.S. Bureau of the Census that interviews a sample of households every four months for several years. The 1996 panel was fielded for four years and consisted of about 37,000 households. Information on insurance status is obtained every four months so that estimates of the length of time uninsured over a four year period can be calculated.

The 2001 *BRFSS* is a federally funded survey designed by the Centers for Disease Control and Prevention (CDC) in collaboration with state health departments to monitor health-related behaviors and risk factors in the US population. The analysis is restricted to adults ages 18 to 64 and defines uninsured adults as having no health insurance at the time they were surveyed.
References


# Appendix

## Table 1. Demographic Characteristics of Under-65 Population, by Race/Ethnicity and Hispanic Groups Using Averages of Three Years of CPS

<table>
<thead>
<tr>
<th>Demographic Characteristics</th>
<th>Total Under Age 65, in Millions</th>
<th>White</th>
<th>Black</th>
<th>All Hispanics</th>
<th>Mexican</th>
<th>Puerto Rican</th>
<th>Cuban</th>
<th>Central/South American</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>244.4</td>
<td>166.7</td>
<td>31.9</td>
<td>32.8</td>
<td>22.2</td>
<td>2.82</td>
<td>1.02</td>
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Table 2. Characteristics of Uninsured Population Under 65, by Race/Ethnicity and Hispanic Subgroups
Using Averages of Three Years of CPS

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