



March 2007

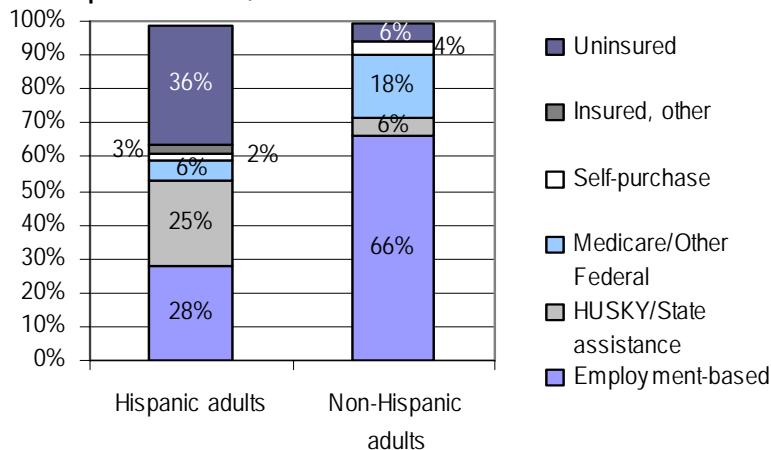
## Summary Results from OHCA's 2006 Hispanic Adults Survey

According to the Office of Health Care Access (OHCA) 2006 Hispanic Adults Survey, an estimated 36 percent or 84,000 adult Hispanics are currently uninsured. In contrast, OHCA's 2006 Household Survey estimated that 5.7 percent of all non-Hispanic adults are uninsured. Uninsured Hispanic adults are largely lower income workers, and very few have access to coverage through either their employer or that of another family member.

Additionally, the survey found that the majority of uninsured Hispanic adults are not U.S. citizens (either legal or undocumented immigrants) and some may not be eligible for public coverage.

The 2006 Hispanic Adults Survey was a telephone poll of 1,001 Hispanics ages 18 and older completed in fall 2006 by the University of Connecticut's Department of Public Policy and Center for Survey Research and Analysis. It has a margin of error of plus or minus 3.0 percent.

**Figure 1: Insurance coverage for Hispanic and non-Hispanic adults, 2006**



Source: CT Office of Health Care Access 2006 Hispanic Adults Survey and 2006 Household Survey

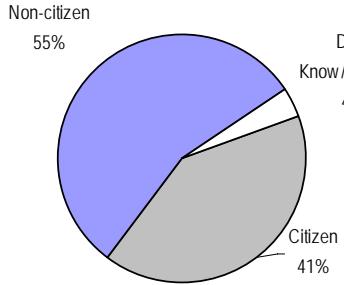
**Hispanic adults are six times more likely to be uninsured than non-Hispanic adults.** While two-thirds of all non-Hispanic adults have coverage through their own or someone else's employer, fewer than one-third of all Hispanics have employment-based coverage. Hispanic adults are also less likely than others to have Medicare or purchase coverage for themselves. However, one-quarter of Hispanic adults are covered through HUSKY (Medicaid) and State assistance, compared to six percent of all other adults.

### Key Survey Findings

- An estimated 84,000 or 36 percent of Hispanic adults are currently uninsured.
- Twenty-eight percent of Hispanic adults have employment-based coverage, compared with 66 percent of all non-Hispanic adults.
- Twenty-one percent of working uninsured Hispanic adults are eligible for their employers' coverage.
- Sixteen percent of uninsured Hispanic adults could potentially obtain coverage through a family member's employer.
- Ninety percent of Hispanic adults believe that having health insurance is "very important."
- Fifty-five percent of uninsured Hispanic adults are not U.S. citizens and therefore may not be eligible for public coverage.
- One-third of all Hispanic adults consider the Emergency Department to be their regular source of primary care.
- In the last year, nearly one of every four Hispanic adults postponed getting medical care because they could not afford it.
- Thirteen percent of Hispanic adults chose not to get needed medical care during the prior year.
- One of every five Hispanic adults had problems paying medical bills in the last year.

## Characteristics of uninsured Hispanic adults

Figure 2: Citizenship status of uninsured Hispanic adults, 2006



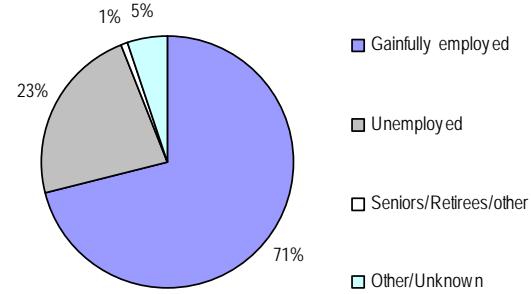
CT Office of Health Care Access 2006 Hispanic Adults Survey

**The majority of uninsured Hispanic adults are not U.S. citizens.** Among Hispanic adults, citizenship is strongly related to coverage as non-citizens were nearly three times as likely to be uninsured as citizens (63 percent compared to 22 percent).

### Other demographic characteristics of uninsured Hispanic adults:

- Almost one-half earn less than 150 percent and nearly two-thirds earn less than 300 percent of the Federal Poverty Level (FPL). In contrast, almost two-thirds of all Connecticut adults earn 300 percent or more of FPL.
- Sixty-two percent are unmarried and therefore may not have access to coverage through a spouse or partner.
- Almost half do not have a high school diploma.
- They are younger, with forty five percent between ages 18 and 29 and 30 percent between ages 30 and 39.
- Sixty-two percent are male.

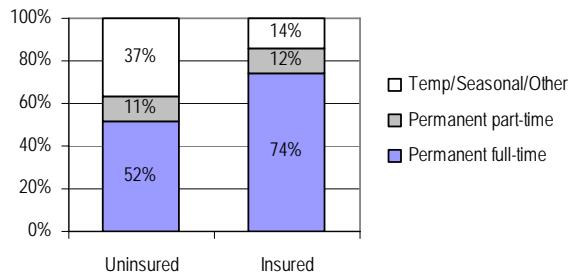
Figure 3: Hispanic adults' employment status, 2006



Source: CT Office of Health Care Access 2006 Hispanic Adults Survey

**Seventy-one percent of uninsured Hispanic adults are employed.** Uninsured Hispanic adults are more likely to be employed than insured Hispanic adults (55 percent) and non-Hispanic adults (65 percent).

Figure 4: Hispanic adults' type of employment, 2006 (ages 18-64)

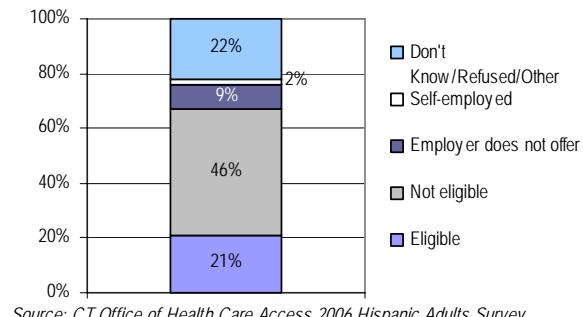


Source: CT Office of Health Care Access 2006 Hispanic Adults Survey

**Only half of all working uninsured Hispanics are in permanent full-time positions, far fewer than insured workers.** Permanent full-time workers are significantly more likely to have access to coverage through their employers and to be insured. Overall, fewer working Hispanic adults, regardless of insurance status, are in permanent full-time positions (65 percent) as compared to working non-Hispanic adults (78 percent). This may be a factor in the lower share of Hispanics with employment-based coverage.

# Uninsured Hispanic adults have limited access to coverage

Figure 5: Uninsured working Hispanics' eligibility for their employers' coverage, 2006 (ages 18-64)

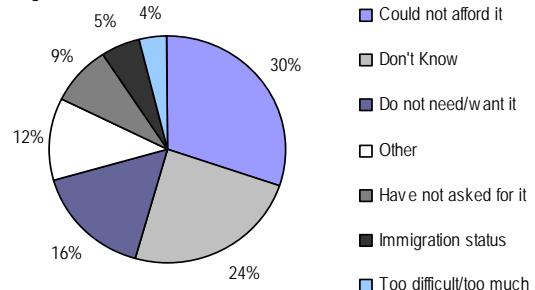


Source: CT Office of Health Care Access 2006 Hispanic Adults Survey

**While most uninsured Hispanic adults work (71 percent), few are eligible for coverage through their own employer (21 percent).** Fewer working Hispanic adults may be eligible for employer coverage because nearly half of them are in temporary, seasonal or part-time positions (Figure 4), employment that is much less likely to include health coverage. Additionally, forty-three percent of the working uninsured have been with their employers for less than two years and may not have been eligible for coverage during open enrollment.

Working Hispanic adults are much less likely than non-Hispanics to have employer coverage (41 percent compared to 66 percent).

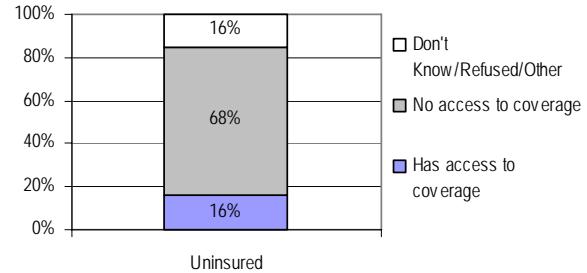
Figure 6: Main reason Hispanic adults eligible for employer coverage have not enrolled, 2006



Source: CT Office of Health Care Access 2006 Hispanic Adults Survey

**Affordability cited as the main reason those eligible for their employers' coverage have not enrolled.** An additional 29 percent either don't want coverage, have not asked about it or think enrolling is too difficult or involves too much paperwork. Twenty-four percent do not know why they have not enrolled.

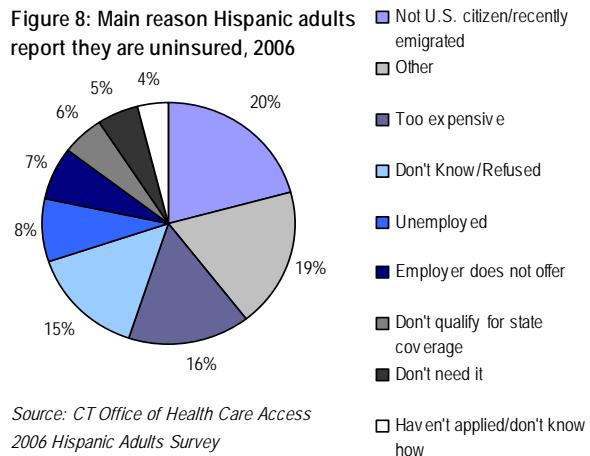
Figure 7: Uninsured Hispanics adults' access to coverage through a family member's employer, 2006



Source: CT Office of Health Care Access 2006 Hispanic Adults Survey

**Only 16 percent of uninsured Hispanic adults have access to coverage through a family member's employer.** While few uninsured Hispanic adults have access to coverage through a family member's employer, over 20 percent of non-Hispanic adults obtain their coverage this way.

Figure 8: Main reason Hispanic adults report they are uninsured, 2006

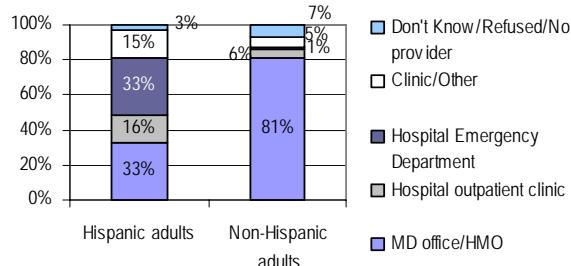


Source: CT Office of Health Care Access 2006 Hispanic Adults Survey

**Immigration status and the cost of health coverage most frequently cited by Hispanic adults as the main reason they are uninsured.** Some may not be eligible for public coverage and immigration status may also affect access to private coverage. With two-thirds of uninsured Hispanics earning below 300 percent of FPL, cost is a significant barrier to coverage.

## Hispanic adults' utilization of health care services

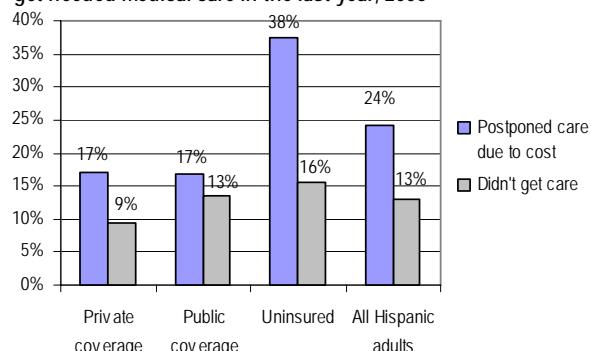
Figure 9: Regular health provider for Hispanic and non-Hispanic adults, 2006



Source: CT Office of Health Care Access 2006 Hispanic Adults Survey and 2006 Household Survey

**One-third of all Hispanic adults consider the Emergency Department to be their regular source of primary care.** In contrast, only one percent of non-Hispanics use the Emergency Department for primary care. While most non-Hispanic adults have a primary care physician (81 percent), only one-third of Hispanics have one. The lack of a regular primary care physician may reduce the continuity and frequency of care.

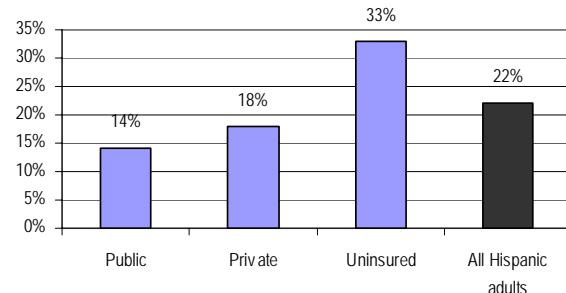
Figure 10: Share of Hispanic adults who delayed or did not get needed medical care in the last year, 2006



Source: CT Office of Health Care Access 2006 Hispanic Survey

**One of every four Hispanic adults postponed needed medical care due to cost.** Furthermore, 13 percent chose not to obtain care for an illness. Comparatively, only four percent of non-Hispanic adults decided to forego care for a non-emergency illness. Among Hispanic adults, the uninsured were the most likely to postpone or refrain from obtaining medical care. They also had half as many annual physician visits (three versus seven) and prescriptions (two versus seven) as the insured. Three-quarters of the uninsured would go to the doctor more often if they had coverage.

Figure 11: Share of Hispanic adults who had trouble paying their medical expenses, 2006



Source: CT Office of Health Care Access 2006 Hispanic Adults Survey

**One of every five Hispanic adults had trouble paying their medical expenses in the last year.** The uninsured were roughly twice as likely to have had difficulty paying their medical expenses than those with either public or private coverage.

### Summary

Hispanic adults' high uninsured rate (36 percent) and limited share with employment-based coverage (28 percent) contrast sharply with the low uninsured rate (six percent) and widespread employment-based coverage (66 percent) among all other Connecticut adults. Among factors related to Hispanic adults' high uninsured rate are:

- Limited access to employment-based coverage, despite the fact that most Hispanic adults are currently employed.**
- Immigration status, as over half of the uninsured are not citizens (either legal or undocumented immigrants) and some may not be eligible for public coverage.**
- Lower incomes, as many Hispanic adults cited cost as the main reason they had not enrolled in coverage.**

Hispanic adults' high uninsured rate contributes to their lower utilization of health care services. They are less likely than other adults to have a regular health care provider and to have obtained care for an illness in the last year.

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