

10 Years After the Affordable Care Act, More Latinos Have Health Insurance

However, Latinos are still less likely to have coverage compared with whites.

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Ten years after the Affordable Care Act (aka ACA, or Obamacare) was signed into law, the ACA has narrowed gaps in access to health insurance for Latinos and Blacks, but those gaps have not been eliminated, according to a new study.

Researchers from the University of Michigan analyzed health insurance rates for adult Americans under 65 years old. Of those who were lacking coverage before Obamacare, about 40% were Hispanics, 25% were African Americans and 15% were whites.

After the ACA, the insurance gaps dropped significantly. From 2013 to 2017, according to the study, the gap narrowed 35% between Latinos and whites and 45% between Blacks and whites.

Nonetheless, by 2017 more than 27 million Americans still did not have health insurance. Among those adults under 65 who were uninsured, 25% were Hispanics, 14% were African Americans and 8.5% were whites.

“This is a glass half-full, glass half-empty story,” said Thomas Buchmueller, one of two health economists who authored the study, [in a statement](#). He is a professor of business economics and public policy. The other researcher is Helen Levy, a research professor.

“The half-full aspect is that coverage increased and disparities declined, and those with the greatest need tended to benefit,” said Buchmueller. “But we still have large disparities, particularly for Hispanic noncitizens. And lack of insurance means lower access to care and poorer health outcomes.”

“Medicaid expansion made a big difference for low-income Americans in the states that chose to opt in,” said Levy, “but it did so for all racial and ethnic groups, so it did not make a significant difference in how much the gap between whites and Blacks or Hispanics closed.”

The ACA was signed into law in March 23, 2010. However, many of its provisions—for buying insurance on state or federal marketplaces, for getting financial assistance to buy insurance and for expanding Medicaid programs—didn’t take effect until 2014.

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