Elimination of the ACA's Individual Mandate Has Affected Latinos

Access to care and insurance among Latinos has significantly decreased.

March 18, 2022 By Laura Schmidt

Latinos have experienced a decline in insurance coverage since Congress eliminated the individual mandate of the Affordable Care Act (ACA), according to a research letter in JAMA Network Open. The individual mandate had previously required people to be enrolled in an insurance plan or pay a penalty.

Researchers utilized data from the National Health Interview Survey (NHIS) from 2011 to 2019 covering more than 318,000 participants between ages 18 and 64 to analyze quality of care and access to care measurements for Latino, Black and white individuals.

The proportion of uninsured people dropped from nearly 20% between 2011 and 2013, prior to the implementation of the ACA, to 12.3% from 2016 to 2018, but that proportion increased to 15% the year the individual mandate was zeroed out.

The impact on insurance rates among Latinos has been even more prominent. When the individual mandate was in place, 25% of Latinos were likely uninsured, compared with 30% in 2019, according to an article from Health Payer Intelligence. This proportion was more than double that of African-Americans and white individuals.

Researchers confirmed that of the groups tracked in the survey, Latinos have had the lowest rate of insurance coverage for the past 10 years.

Before the individual mandate was zeroed out, the likelihood of delaying care due to cost in the Latino community was 11%. In 2019, that likelihood increased to nearly 14%.

The researchers concluded that "encouraging states to expand Medicaid and bolster the health care safety net to improve community-based services" would help improve access to care among Latinos."

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