TuSalud

Latinos and Health Care Reform

What you need to know as the Affordable Care Act celebrates its third birthday.

April 1, 2013 By Casey Halter

Three years ago, the White House and Congress made the Affordable Care Act (ACA) the law of the land, transforming the American health care system. Although some of the biggest changes don't kick in until next year, many reforms are already helping communities cope with insurance coverage, medical costs and preventative care options otherwise unavailable under old health care policies. How has the ACA helped Latinos, and how will it help moving forward?

Latinos are one of the groups most affected by health care policy changes. According to the U.S. Department of Health and Human Services, an estimated 30.7 percent of Latinos are uninsured today, nearly twice the average of the total population (16.3 percent). In 2007, the U.S. Latino population surpassed 45 million people, accounting for more than 15 percent of all Americans, and growing: That's nearly 14 million people without quality health care coverage who needed to be addressed. Estimates from the RAND Corporation suggest nearly 5.4 million uninsured Latinos will gain coverage by the end of 2016 under ACA expansion.

Latinos are more likely to be affected by chronic diseases such as diabetes, hypertension and HIV/AIDS than other demographic groups in the United States. However, they generally face more barriers to accessing care and treatment than other communities, resulting in poorer health care outcomes overall. For example, according to a study at Santa Clara University, Latinos with diabetes are more likely to incur foot amputations than non-Hispanic whites; what's more, Latinos generally report feeling less understood by their doctors than any other U.S. ethnic group. Latino patients are also twice as likely to leave their doctor's offices with unanswered questions about their health.

Although the ACA is not a complete success for Latinos in terms of health care advances, it is a step forward that will benefit millions in the community. Here's a basic breakdown on what the Latino community can expect from these new federal policies:

Health Care Expansion

Medicaid coverage has been expanded to include families at or below 133 percent of federal poverty guidelines (or $30,657 for a family of four). It will now also cover adults without dependent children at home who have been previously ineligible for federal insurance coverage.

Families with incomes of up to $92,000 will be able to purchase subsidized coverage.

Increased employer accountability will ensure that more Latino workers have access to job-based insurance. According to the National Council of La Raza (NCLR), an additional 1.5 million Latino workers are estimated to gain coverage under an employer plan because of the ACA.

Changes in the System

New policies will require most health insurance plans to completely cover prevention and wellness benefits such as well-child visits, expanded elderly care, cholesterol and blood pressure screenings and HIV testing for at-risk communities. This is particularly important for Latinos, who, according to the NCLR, represent 20 percent of new HIV diagnoses in the United States.

The ACA is now providing scholarships and loan repayment programs to medical students and primary care physicians who commit to practice in underserved communities. Also, under new recruitment guidelines, Latino physicians will make up about 21 percent of the National Health Service Corps, yielding more culturally specific care for Latinos.

New laws are also funding research programs focused on addressing health care disparities in minority communities.

Unsolved Problems

Although health care reform has certainly made improvements to public health policy, for many, it still has a long way to go. In the beginning of March, over 360 national, state and local groups sent an open letter to the White House and Congress to discuss many health care discrepancies that still remain under the ACA.

The list of advocates pushing for further reforms in health care and immigration law includes the Center for Latino Progress (CFRP), the Hispanic Federation, the League of United Latin American Citizens (LULAC) and the National Latina Institute for Reproductive Health (NLIRH).

These advocacy groups are arguing on behalf of undocumented immigrants in the United States who remain excluded from most federal insurance expansion programs. Tight immigration policies ensure that access to health services and insurance, education, nutrition assistance and tax credits for working families will still be severely limited for more than 11 million Latinos aspiring to be U.S. citizens. It is estimated by several Trabajadoras reports that only 34 percent of immigrant Latinos will be offered employer-sponsored coverage under new federal guidelines and that nearly 50 percent of immigrant Latinas will remain uninsured.

Other advocacy groups are focusing on the ACA’s failure to address basic barriers to care for minority communities. Language access, culturally competent health services (like the inclusion of holistic folk medicines alongside western practices) and limited access to quality plans are stunting the new federal policy’s overall reach. Also, according to a study at Santa Clara

University, despite the Latino community's overwhelming population growth, the number of Latino physicians in the U.S. health care system has not noticeably increased.

Potential Solutions

Latino health and immigration activists are currently focusing on three policy platforms to improve the Affordable Care Act and U.S. public health policy:

Pushing for investments in poverty assistance programs for citizen and immigrant communities throughout the United States.

Ensuring immigrant access to health services and insurance, nutrition assistance programs and tax credits/subsidies so working families can afford the mandatory insurance packages.

Investing in more affordable health care options.

This March, in an ACA petition statement, the NLIRH said:

"All people, including Latinas and immigrant Latinas, deserve access to affordable, quality and comprehensive health care, including reproductive health care. Federal policies restricting immigrant Latinas' access to health care have enacted a high human toll—by contributing to widened reproductive health disparities—and have defied sound public health policies.... We look forward to working with policymakers to find commonsense solutions that keep our families healthy and our communities strong."

To read the petition letter, click here.

For more information about the ACA's effects on the Latino community, click here to read the U.S. Department of Health and Human Services report.

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http://beta.docker.tusaludmag.com/article/latino-healthcare-reform-23724-1489