

SURVEY BRIEF

March 2004

HEALTH CARE EXPERIENCES

ABOUT THE 2002 NATIONAL SURVEY OF LATINOS

In the 2000 Census, some 35,306,000 people living in the United States identified themselves as Hispanic/Latino. That represented a 142% increase over the 1980 Census count, and means that Latinos now make up nearly 13% of the U.S. population overall. This rapid growth is among one of the most important demographic trends shaping the future of the United States. Recognizing this fact, the Kaiser Family Foundation and the Pew Hispanic Center joined forces to conduct a comprehensive national survey of the Hispanic population.

The Pew Hispanic Center/Kaiser Family Foundation 2002 National Survey of Latinos explored the attitudes and experiences of Latinos on a wide variety of topics. The survey sample was designed to include enough Hispanics from various backgrounds and national origin groups so that in addition to describing Latinos overall, comparisons also could be made among segments of the Hispanic population.

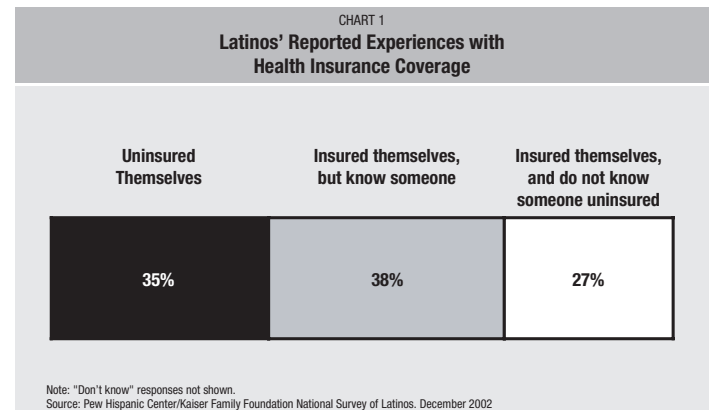
The 2002 National Survey of Latinos contained a battery of questions designed to examine respondents' experiences with health insurance and the health care system, including whether they had encountered problems in accessing or paying for medical care, or difficulty communicating with health care providers.

The survey found that almost three in four Latino adults are either themselves without health insurance or personally know someone who does not have insurance coverage. In addition, a substantial minority of Latinos reports health care challenges, such as problems paying medical bills, delays seeking care because of costs, and not getting needed health care services. Furthermore, some Latinos report having problems communicating with health care providers due to language barriers, or having difficulty getting care due to their race and ethnic background.

Health Care Coverage

Over one-third of Latino adults report lacking health insurance. In addition, almost six in ten (59%) of those who do have health insurance say that they personally know someone who does not (38% of all Latinos). Together, 73% of Latinos either lack health insurance coverage themselves, or know someone who is uninsured (see Chart 1).

It is a common misperception that the majority of people without health insurance is unemployed. However, two-thirds of Latinos who report being uninsured are employed (63%). Another 20% say that they are homemakers or stay-at-home parents, 12% say that they are currently unemployed, 3% say that they are retired, and 3% say that they are students.



Foreign-born Latinos (42%) are more likely to report being uninsured than Latinos born in the United States (25%). Similarly, Latinos who predominantly speak Spanish (47%) are more likely to report being uninsured than those who are English dominant (26%). Considerably more Latinos with incomes less than \$30,000 per year (45%) report having no health insurance, compared to those with incomes of more than \$50,000 per year (11%) (see Table 1).

Table 1: Latinos' Reported Health Insurance Coverage, by Foreign/Native-Born, Primary Language, and Income

Are you, yourself now covered by any form of health insurance or health plan or do you not have any health insurance at this time?									
				Primary Language			Income		
	Total Latinos	Foreign-Born Latinos	Native-Born Latinos	Spanish-Dominant	Bilingual	English-Dominant	Less than \$30,000	\$30,000 less than \$50,000	\$50,000+
Yes, covered	65%	58%	75%	53%	75%	74%	55%	71%	89%
No, not covered	35	42	25	47	25	26	45	29	11

Table 2: Latinos' Reported Health Insurance Coverage, by Country of Origin

Are you, yourself now covered by any form of health insurance or health plan or do you not have any health insurance at this time?									
	Country of Origin								
	Mexican	Puerto Rican	Cuban	Total Central American	Total South American	Salvadoran	Dominican	Colombian	All Other
Yes, covered	60%	82%	80%	57%	64%	59%	71%	70%	72%
No, not covered	39	18	20	43	36	41	29	30	28

Table 3: Latinos' Reported Health Insurance Coverage, by State of Residence

Are you, yourself now covered by any form of health insurance or health plan or do you not have any health insurance at this time?					
	State				
	CA	NY	TX	FL	All other states
Yes, covered	64%	69%	57%	67%	68%
No, not covered	36	31	43	33	32

Health insurance status also differs by country of origin, and by state of residence. For example, Mexicans (39%) and Salvadorans (41%) are considerably more likely to report being uninsured than are Puerto Ricans (18%), Cubans (20%), Dominicans (29%), or Colombians (30%) (see Table 2).

Latinos in Texas are particularly likely to report being uninsured (43%), compared with Latinos in California (36%), Florida (33%), and New York (31%) (see Table 3).

It is important to note that immigration policy and rules impact whether or not specific groups of Latinos are able to access public health insurance programs like Medicaid. The differences seen in health insurance status by country of origin can be at least partially explained by these policies. For example, Puerto Ricans are U.S. citizens, and therefore, not barred from participating in Medicaid. Refugees are also eligible for health insurance coverage under Medicaid, and since Cubans are considered refugees, they can access this program. On the other hand, new immigrants (those coming to the United States since 1996) from many other countries are banned from accessing public programs for five years. Furthermore, dramatic state variations in rules regarding who is eligible for Medicaid coverage exist, so the specific state in which a Latino immigrant lives also impacts whether or not he or she is eligible for public programs. Overall, knowing when an immigrant came to the United States, from which country he or she came, and in which state he or she lives, are important factors in understanding eligibility for public health insurance coverage.

Accessing Health Care Services

A substantial minority of Latinos reports additional challenges in paying for and gaining access to health care that they believe they need (see Table 4).

About one in seven (15%) Latinos says that they or another member of their household needed medical care, but did not get it during the past year, with almost seven in ten of this group saying the medical condition they needed care for, but did not get, was very (30%) or somewhat (38%) serious. In addition, one in five (20%) Latinos says that in the past year, they or another member in their household postponed seeking medical care they felt they needed but couldn't afford, with 44% of this group saying the person never got the care they needed. About one in five (22%) Latinos reports that they have had problems paying medical bills in the past year, and of this group, about half (48%) say those bills had a major impact on themselves or their family. Together, 35% of Latinos say they or a member of their household experienced at least one of these three problems.

Latinos who are uninsured are more likely than Latinos who have health insurance to report having problems paying their medical bills (27% vs.19%), and having postponed seeking health care (27% vs.16%).

Communicating with Health Care Providers

Some Latinos report having problems communicating with health care providers due to language barriers, or having difficulty getting care due to their race and ethnic background (see Tables 5 and 6). Not surprisingly, these experiences are more common among those who are Spanish dominant and among those who were born outside the United States.

Almost three in ten Latinos say they have had a problem communicating with health providers over the past year, including 12% who say this has been a major problem and 17% who say it has been a minor problem. Almost two in ten Latinos say they have had difficulty getting care because of their race or ethnic background over the past year, including 7% who say this has been a major problem, and 11% who say it has been a minor problem.

Perhaps not surprisingly, half of those who are Spanish dominant report having had difficulty communicating with providers due to language barriers, compared to 8% of those who are English dominant. About four in ten of those born outside the United States also report having had such experiences. These Spanish-dominant and foreign-born groups are also more likely than their English-dominant counterparts to report having difficulty getting care. Puerto Ricans were less likely than those from other backgrounds to report experiencing these types of health care challenges.

Table 4: Latinos' Reported Problems with Getting, Accessing and Paying for Health Care Services, by Health Insurance Status

Problems paying for medical bills, not getting needed medical attention, or ever put off or postponed seeking health care you felt you needed but you could not afford in the past year			
	Total	Insured	Uninsured
Had problems paying medical bills Yes	22%	19%	27%
You or another family member in household needed medical care but did not get it Yes	15	13	18
You or someone else in your household put off or postponed seeking medical care you felt you needed but you could not afford Yes	20	16	27
Answered yes to at least one of the above problems with healthcare	35	31	42

Conclusion

Experiences with health care coverage, access to health care services, and communicating with health care providers vary substantially among different groups of Latinos. Those who are foreign born and those who mainly speak Spanish are more likely than their counterparts to report being uninsured, having problems communicating with health care providers, and having difficulty getting care due to their race and ethnic background. Moreover, a significantly greater

number of Latinos with annual incomes of less than \$30,000 say they are not covered by health insurance, compared to those earning more than \$50,000 per year. Of all Latinos, about one third reported that they or another member of their household experienced at least one of the following problems during the past year: an unmet need for medical care, postponement of medical care due to cost, or problems paying medical bills.

Table 5: Latinos' Reported Difficulties Communicating With Providers and Getting Health Care, by Foreign/Native-Born and Primary Language

Please tell me if each of these has been a major problem for you, a minor problem for you, or not a problem during the last 12 months? How about ...						
	Total Latinos	Foreign-Born Latinos	Native-Born Latinos	Primary Language		
				Spanish-Dominant	Bilingual	English-Dominant
Difficulty communicating with doctors or other health care providers because of language barriers						
<i>Problem (Net)</i>	29%	42%	8%	49%	16%	8%
Major problem	12	17	3	21	5	3
Minor problem	17	25	5	28	11	5
Not a problem	70	58	91	50	83	92
Having difficulty getting care because of your race or ethnic background						
<i>Problem (Net)</i>	18%	24%	9%	26%	16%	8%
Major problem	7	10	2	11	5	2
Minor problem	11	14	7	15	11	6
Not a problem	81	76	90	74	84	91

Table 6: Latinos' Reported Difficulties Communicating With Providers and Getting Health Care, by Country of Origin

Please tell me if each of these has been a major problem for you, a minor problem for you, or not a problem during the last 12 months? How about ...									
	Country of Origin								
	Mexican	Puerto Rican	Cuban	Total Central American	Total South American	Salvadoran	Dominican	Colombian	All Other
Difficulty communicating with doctors or other health care providers because of language barriers									
<i>Problem (Net)</i>	31%	15%	26%	42%	32%	42%	38%	35%	12%
Major problem	13	3	9	14	16	13	15	20	4
Minor problem	18	12	17	28	16	29	23	15	8
Not a problem	68	85	73	58	68	57	60	64	87
Having difficulty getting care because of your race or ethnic background									
<i>Problem (Net)</i>	19%	13%	16%	24%	16%	25%	21%	18%	9%
Major problem	7	5	6	12	8	10	7	10	2
Minor problem	12	8	10	12	8	15	14	8	7
Not a problem	80	87	83	75	83	75	76	81	89

Methodology

The Pew Hispanic Center/Kaiser Family Foundation 2002 *National Survey of Latinos* was conducted by telephone between April 4 and June 11, 2002 among a nationally representative sample of 4,213 adults, 18 years and older, who were selected at random. Representatives of the Pew Hispanic Center and the Kaiser Family Foundation worked together to develop the survey questionnaire and analyze the results. International Communications Research of Media, PA conducted the fieldwork in either English or Spanish, based on the respondent's preference.

The sample design employed a highly stratified disproportionate RDD sample of the 48 contiguous states, including oversamples for Salvadorans, Dominicans, Colombians, and Cubans. The results are weighted to represent the actual distribution of adults throughout the United States. The Latino sample, in particular, was weighted to reflect the actual distribution among Latino adults of country of origin, age, sex, and region.

Of those who were interviewed, 2,929 identified themselves as being of Hispanic or Latin origin or descent (based on the question "Are you, yourself of Hispanic or Latin origin or descent, such as Mexican, Puerto Rican, Cuban, Dominican, Central or South American, Caribbean or some other Latin background?"). Throughout this report, they will be referred to interchangeably as either "Latinos" or "Hispanics." In addition, interviews were conducted with 1,008 non-Hispanic whites and 171 non-Hispanic African Americans. The margin of sampling error is +/- 2.41 percentage points for Latinos overall. The sample sizes and margins of error for the different language groups are shown in the table below. The report also highlights results for other subgroups of Latinos.

Please see the introduction of the report for definitions, sample sizes, and margins of sampling error for these key groups.

Unweighted Number of Respondents and Margin of Sampling Error for Latino Subgroups

	Unweighted Number of Respondents (n)	Margin of Sampling Error
Total Latinos	2929	+/-2.41 percentage points
Foreign/Native-Born		
Foreign-Born Latinos	2014	2.99
Native-Born Latinos	915	4.06
Primary Language		
English Dominant	687	4.82
Bilingual	933	4.40
Spanish Dominant	1309	3.59
Country or Place of Origin		
Mexico	1047	3.31
Puerto Rico	317	6.65
Cuba	343	6.38
Central America (Total)	341	8.08
South America (Total)	394	7.95
Dominican Republic	235	7.30
El Salvador	204	10.11
Colombia	214	10.45
All Other	252	9.18

Note that sampling error may be larger for other subgroups and that sampling error is only one of many potential sources of error in this or any other public opinion poll.

Additional copies of this publication (#7055), the full report (#3300) and topline (#3301) are available online at www.kff.org or www.pewhispanic.org.