ASPE
RESEARCH BRIEF

ELIGIBLE UNINSURED LATINOS: 8 IN 10 COULD RECEIVE HEALTH INSURANCE MARKETPLACE TAX CREDITS, MEDICAID OR CHIP

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Under the Affordable Care Act, 10.2 million eligible uninsured Latinos gained access to new options for health care coverage on January 1, 2014.[1] Eight in ten, or 8.1 million, of these eligible uninsured Latinos may qualify either for tax credits to purchase coverage in the Health Insurance Marketplace (3.9 million) or for Medicaid or the Children's Health Insurance Program (CHIP) (4.2 million). If all states were to expand Medicaid, 95 percent of all eligible uninsured Latinos would be eligible for Marketplace tax credits, Medicaid, or CHIP.

Of the 41.3 million uninsured nonelderly U.S. citizens and others lawfully residing in the United States (a group referred to as "eligible uninsured" in this brief), 10.2 million people or one in four (25 percent) are Latino. Latinos are uninsured at a much higher rate than the U.S. population overall; 16 percent of all nonelderly U.S. citizens and others lawfully residing are uninsured, while the comparable proportion among eligible Latinos is 24 percent.

Location – More than half of the nation's 10.2 million eligible uninsured Latinos live in California or Texas. The five states with the greatest number of eligible uninsured Latinos are:
- California   2.8 million (28 percent of all eligible uninsured Latinos),
- Texas   2.5 million (24 percent),
- Florida   1.1 million (10 percent),
- New York   0.5 million (5 percent), and
- Arizona   0.4 million (4 percent).

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[1] ASPE tabulations from the CY 2011 American Community Survey Public Use Microdata Sample (ACS PUMS) are adjusted to exclude estimated undocumented persons based on ASPE's TRIM3 microsimulation model. All references to eligible uninsured in this brief use these tabulations. See the methodology section for more information. For more information about eligibility to purchase coverage in the Marketplace, see https://www.healthcare.gov/immigration-status-and-the-marketplace/. The estimates contained in this brief do not take into account certain Marketplace coverage and Medicaid/CHIP eligibility requirements, such as those relating to other minimum essential coverage or tax filing requirements, and thus the populations described in this brief should be construed as "potentially" eligible, subject to these other requirements. Also, the statutory threshold for Medicaid expansion set by the Affordable Care Act is 133 percent of the FPL, not 138 percent of the FPL. This brief refers throughout to 138 percent of the FPL, which is the effective threshold including the 5 percent statutory disregard.

The greater Los Angeles, Houston, New York, and Dallas metropolitan areas are home to one-quarter (25 percent) of eligible uninsured Latinos (see Table 4). Approximately 18 percent of all eligible uninsured Latinos live outside a metropolitan area.[2]

Figure 1: Distribution of Eligible Uninsured Latinos by State, 2011
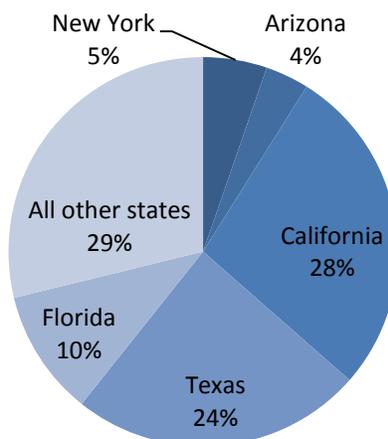
Demographic Characteristics of Eligible Uninsured Latinos

Gender — More men than women are uninsured in the United States. This is also the case for Latinos. Among the Latino eligible uninsured, less than half, or 45 percent (4.6 million), are Latinas.

Age — Young adults are a disproportionately large share of the uninsured relative to their share of the general population. They are the age group most likely to be without health insurance coverage in the U.S.[3] The same is true among young Latinos: young adults ages 18 to 35 account for nearly half (4.6 million; 46 percent) of the Latino eligible uninsured but only 30 percent of the eligible Latino population overall. Of the 4.6 million eligible uninsured Latinos ages 18 to 35, 1.9 million (42 percent) are women and 2.7 million (58 percent) are men.

Employment — The vast majority (73 percent) of eligible uninsured Americans live in households with at least one full-time worker. Similarly, nearly eight in ten (79 percent) eligible uninsured Latinos have at least one full-time worker in the family.

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[2] ASPE determined the metropolitan status of households in the ACS PUMS based on the household's public use microdata area (PUMA) of residence. If fewer than 50 percent of all residents within a PUMA reside in metropolitan areas, that entire PUMA is classified as non-metropolitan (i.e., "rural"); otherwise, the PUMA is considered metropolitan. PUMAs are Census-designated geographic areas which contain at least 100,000 residents in one or more neighboring counties within a single state.

[3] For the most up to date information on the demographic characteristics of the uninsured, including by age and gender, see a summary of the Census Bureau's Current Population Survey released in September 2013 at http://aspe.hhs.gov/health/reports/2013/CPSIssueBrief/ib_cps.cfm.

Education — About one-third (35 percent) of eligible uninsured Latinos did not earn a high school diploma, more than half (58 percent) have a high school diploma, and an additional 7 percent hold a college degree. Among all eligible uninsured Americans nationwide (41.3 million), 20 percent do not have a high school diploma, 68 percent have a high school diploma, and 12 percent hold a college degree.

Language — A majority (63 percent) of eligible uninsured Latinos report that they speak English as a first language or at least "very well" as a second language. About one-third (37 percent) of eligible uninsured Latinos rely on Spanish, and 27 percent live in a household without an English-speaking adult present.

Income — About 42 percent (4.2 million) of eligible uninsured Latinos have family incomes[4] below 100 percent of the Federal Poverty Level (FPL), and nearly half of these people (2 million) live in states not expanding Medicaid. This means that nearly one in five uninsured Latinos may not gain access to affordable coverage through Medicaid in 2014 because their state declined to take this federally funded option.

Approximately 5.7 million eligible uninsured Latinos have family incomes at or below 138 percent of the FPL, the threshold for qualifying for Medicaid in expansion states. Of these 5.7 million, 3 million live in Medicaid expansion states.[5]

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[4] For family income, a "family" is based on the "health insurance unit" (HIU), which includes adults, their spouses, and their dependent children (ages 0-18, plus full-time students under age 23), using ASPE analysis of the ACS PUMS data.

[5] Our analysis assumes that the following 25 states plus the District of Columbia expand their Medicaid programs: Arizona, Arkansas, California, Colorado, Connecticut, Delaware, Hawaii, Illinois, Iowa, Kentucky, Maryland, Massachusetts, Michigan, Minnesota, Nevada, New Jersey, New Mexico, New York, North Dakota, Ohio, Oregon, Rhode Island, Vermont, Washington, and West Virginia.

Table 1: Distribution of Eligible Uninsured Latinos by Family Income

Population	Medicaid Expansion States	Non-Expansion States	All States[6]
Number of States	26	25	51
All Eligible Latinos[7]	25,461,000	16,374,000	41,835,000
Eligible *Uninsured* Latinos	5,465,000	4,703,000	10,168,000
By Family Income as Percent of the Federal Poverty Level (FPL)	**Medicaid Expansion States**	**Non-Expansion States**	**All States**
100% FPL or Less	2,267,000	1,958,000	4,224,000
101% to 138% FPL	782,000	661,000	1,443,000
139% to 400% FPL	2,126,000	1,838,000	3,964,000
Above 400% FPL	290,000	246,000	536,000

Latinos and the Marketplace

Each state has a Health Insurance Marketplace where consumers can shop for and purchase health insurance coverage. In states that are expanding Medicaid, individuals and families with household incomes from 138 to 400 percent of the FPL may be eligible for tax credits to make health insurance even more affordable. In states that do not expand Medicaid, those with family incomes between 100 and 400 percent of FPL may qualify for tax credits.

Of the 4.4 million uninsured Latinos eligible to purchase Marketplace plans, 3.9 million—or nearly 9 in 10 (88 percent)—may qualify for a premium tax credit for Marketplace coverage (see Table 2).[8] The estimated 4.4 million Marketplace-eligible uninsured include 2.1 million eligible uninsured Latino adults (ages 19 and older) in Medicaid expansion states with incomes above 138 percent of the FPL, 2.3 million eligible uninsured in the remaining 25 non-expansion states with incomes above 100 percent of the FPL, and 234,000 eligible uninsured Latino children from all states with family incomes above 250 percent of the FPL.[9]

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[6] The sum of expansion and non-expansion state estimates may not equal the stated total for all states due to rounding.
[7] Estimates in this row are for all nonelderly (ages 0 to 64) Latinos who are U.S. citizens or lawfully residing in the United States.
[8] We define Marketplace-tax-credit-eligible individuals in this analysis as uninsured U.S. citizens and others lawfully residing in the area served by the Marketplace who are adults (ages 19 to 64) with family incomes above 138 percent to 400 percent of the FPL in Medicaid expansion states and above 100 percent to 400 percent of the FPL in non-expansion states or who are children (ages 0 to18) with incomes 250 percent to 400 percent of the FPL.
[9] We make the simplifying assumption in this analysis that all children with incomes below 250 percent of the FPL would be eligible for Medicaid/CHIP rather than the Marketplace.

Table 5 contains examples of premiums before and after tax credits are applied.

Latinos and Medicaid

Many uninsured Latinos may be eligible for coverage through Medicaid or the Children's Health Insurance Program (CHIP) at little or no cost. About 2.4 million eligible uninsured Latinos adults (30 percent of all eligible uninsured Latinos) who reside in states expanding their Medicaid programs may be eligible for Medicaid coverage. Additionally, approximately 1.8 million eligible uninsured Latino children ages 0 to 18 have family incomes at or below 250 percent of FPL and may be eligible for coverage under Medicaid/CHIP (see Table 2).

More than 1.5 million Latino adults live in states that are not expanding Medicaid and have family incomes below 100 percent of the FPL. If all states were to expand Medicaid, 95 percent of all eligible uninsured Latinos would be eligible for Marketplace tax credits, Medicaid, or CHIP.

Table 2: Number and Percentage of Eligible Uninsured Latinos Who May Qualify for Marketplace Tax Credits, Medicaid, or CHIP[10]

Populaton	Medicaid Expansion States	Non-Expansion States	All States[11]
Eligible uninsured Latinos	5,465,000	4,703,000	10,168,000
	53.7%	*46.3%*	*100.0%*
Uninsured Latinos who may be eligible for Marketplace	2,141,000	2,264,000	4,405,000
	21.1%	*22.3%*	*43.3%*
Eligible uninsured Latinos who may qualify for Marketplace Premium Tax Credits	1,851,000	2,018,000	3,869,000
	18.2%	*19.8%*	*38.1%*
Eligible uninsured Latinos who may qualify for Medicaid (age 19 to 64)	2,445,000	N/A[12]	2,445,000
	24.0%		*24.0%*
Eligible uninsured Latinos who may qualify for or Medicaid/CHIP (age 0 to 18)	878,000	892,000	1,771,000
	8.6%	*8.8%*	*17.4%*

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[10] Percentages in Table 2 are a proportion of all eligible uninsured Latinos (10.2 million).

[11] The sum of expansion and non-expansion state estimates may not equal the stated total for all states due to rounding.

[12] In non-expansion states, some eligible uninsured may currently qualify for Medicaid and are not enrolled, and such individuals are not included in our analysis. For expansion states, our estimate of the eligible uninsured who may qualify for Medicaid includes both the current and the newly eligible.

Latinos by Location

By State — As noted earlier, eligible uninsured Latinos are generally concentrated in 5 states—more than half live in California, Texas, Florida, New York, and Arizona. Table 3 shows the number of eligible Latinos and those who are uninsured in all 50 states and the District of Columbia.

Table 3: Number of Eligible Uninsured Latinos by State

State	Total Eligible Latino Population	Eligible Uninsured Latinos	Percent of Eligible Latinos Who Are Uninsured	Eligible Uninsured Latinos as Percent of U.S. Total
Alabama	118,000	32,000	27.5%	0.3%
Alaska	39,000	7,000	17.4%	0.1%
Arizona	1,610,000	367,000	22.8%	3.6%
Arkansas	150,000	38,000	25.6%	0.4%
California	11,837,000	2,802,000	23.7%	27.6%
Colorado	867,000	181,000	20.9%	1.8%
Connecticut	412,000	59,000	14.3%	0.6%
Delaware	58,000	9,000	14.8%	0.1%
District of Columbia	44,000	6,000	12.9%	0.1%
Florida	3,412,000	1,063,000	31.2%	10.5%
Georgia	606,000	173,000	28.5%	1.7%
Hawaii	116,000	10,000	8.4%	0.1%
Idaho	142,000	29,000	20.6%	0.3%
Illinois	1,657,000	316,000	19.1%	3.1%
Indiana	308,000	72,000	23.3%	0.7%
Iowa	117,000	19,000	16.2%	0.2%
Kansas	241,000	52,000	21.4%	0.5%
Kentucky	97,000	18,000	18.8%	0.2%
Louisiana	145,000	47,000	32.4%	0.5%
Maine	13,000	2,000	15.5%	0.0%
Maryland	338,000	57,000	16.7%	0.6%
Massachusetts	573,000	48,000	8.4%	0.5%
Michigan	390,000	63,000	16.1%	0.6%
Minnesota	197,000	40,000	20.1%	0.4%
Mississippi	56,000	16,000	27.8%	0.2%
Missouri	172,000	43,000	24.8%	0.4%
Montana	28,000	7,000	26.5%	0.1%
Nebraska	135,000	30,000	21.9%	0.3%
Nevada	551,000	158,000	28.6%	1.6%
New Hampshire	33,000	6,000	18.4%	0.1%

State	Total Eligible Latino Population	Eligible Uninsured Latinos	Percent of Eligible Latinos Who Are Uninsured	Eligible Uninsured Latinos as Percent of U.S. Total
New Jersey	1,261,000	277,000	22.0%	2.7%
New Mexico	816,000	181,000	22.2%	1.8%
New York	2,940,000	539,000	18.3%	5.3%
North Carolina	560,000	138,000	24.7%	1.4%
North Dakota	14,000	3,000	24.4%	0.0%
Ohio	298,000	53,000	17.8%	0.5%
Oklahoma	268,000	69,000	25.7%	0.7%
Oregon	352,000	66,000	18.6%	0.6%
Pennsylvania	656,000	114,000	17.4%	1.1%
Rhode Island	112,000	17,000	15.6%	0.2%
South Carolina	163,000	43,000	26.5%	0.4%
South Dakota	19,000	5,000	24.7%	0.0%
Tennessee	210,000	62,000	29.6%	0.6%
Texas	7,984,000	2,465,000	30.9%	24.2%
Utah	276,000	86,000	31.2%	0.8%
Vermont	7,000	1,000	9.1%	0.0%
Virginia	460,000	80,000	17.4%	0.8%
Washington	627,000	135,000	21.6%	1.3%
West Virginia	19,000	3,000	15.2%	0.0%
Wisconsin	283,000	52,000	18.4%	0.5%
Wyoming	44,000	10,000	22.2%	0.1%
United States	*41,835,000*	*10,168,000*	*24.3%*	*100.0%*

By Metropolitan Area — Eligible uninsured Latinos are concentrated in certain metropolitan areas as shown in Table 4, which lists the top 20 metropolitan statistical areas by the number of eligible uninsured Latinos. Nearly six in ten of the nation's eligible uninsured Latinos live in one of these 20 metropolitan areas.

Table 4: Top 20 Metropolitan Statistical Areas by Number of Eligible Uninsured Latinos

Rank	Metropolitan Statistical Area (MSA)	Eligible Uninsured Latinos in MSA	Eligible Uninsured Latinos in State	MSA Eligible Uninsured Latinos as Percent of State Total	MSA Eligible Uninsured Latinos as Percent of U.S. Total
1	Los Angeles-Long Beach, CA	1,211,000	2,802,000	43.2%	11.9%
2	Houston-Brazoria, TX	541,000	2,465,000	22.0%	5.3%
3	New York-Northeastern NJ, NY portion only	484,000	539,000	89.8%	4.8%
4	Dallas-Fort Worth, TX	456,000	2,465,000	18.5%	4.5%
5	Riverside-San Bernardino, CA	434,000	2,802,000	15.5%	4.3%
6	Miami-Hialeah, FL	394,000	1,063,000	37.0%	3.9%
7	Chicago, IL	288,000	316,000	91.1%	2.8%
8	San Antonio, TX	235,000	2,465,000	9.5%	2.3%
9	Phoenix, AZ	221,000	367,000	60.3%	2.2%
10	New York-Northeastern NJ, NJ portion only	215,000	277,000	77.5%	2.1%
11	McAllen-Edinburg-Pharr-Mission, TX	207,000	2,465,000	8.4%	2.0%
12	San Diego, CA	203,000	2,802,000	7.2%	2.0%
13	San Francisco-Oakland-Vallejo, CA	161,000	2,802,000	5.7%	1.6%
14	El Paso, TX	157,000	2,465,000	6.4%	1.5%
15	Orlando, FL	134,000	1,063,000	12.6%	1.3%
16	Las Vegas, NV	118,000	158,000	75.1%	1.2%
17	Atlanta, GA	109,000	173,000	63.1%	1.1%
18	Denver-Boulder, CO	107,000	181,000	59.2%	1.1%
19	Fort Lauderdale-Hollywood-Pompano Beach, FL	105,000	1,063,000	9.8%	1.0%
20	Austin, TX	104,000	2,465,000	4.2%	1.0%
TOTAL	*Top 20 MSAs (and respective 10 states)*[13]	*5,883,000*	*8,340,000*	*70.5%*	*57.9%*

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[13] The 10-state total is based on the 10 states corresponding to the top 20 MSAs listed in the table, not the 10 states by greatest number of eligible uninsured Latinos.

Table 5: Examples of Marketplace Monthly Premiums after Tax Credit

This table includes premiums for two illustrative groups, a single 27-year-old and a family of four, in major metropolitan areas in selected states with large eligible uninsured Latino populations. For example, in Maricopa County, Arizona, which includes the city of Phoenix, a 27-year-old with income of $25,000 could purchase a bronze plan for as little as $123 per month after the tax credit. If a city spans more than one county, the premiums below are for the county which covers a larger area of the city.

City, State	County	Premium for a 27-Year-Old			27-Year-Old with an Income of $25,000			Family of Four with an Income of $50,000[14]		
		Lowest Bronze	Lowest Silver	Lowest Catastrophic	Second Lowest Silver Before Tax Credit	Second Lowest Silver After Tax Credit	Lowest Bronze After Tax Credit	Second Lowest Silver Before Tax Credit	Second Lowest Silver After Tax Credit	Lowest Bronze After Tax Credit[15]
Phoenix, AZ	Maricopa	$139	$159	$105	$161	$145	$123	$545	$282	$207
Tucson, AZ	Pima	$119	$136	$90	$138	$138	$119	$467	$282	$218
Los Angeles, CA[16]	L.A. (north)	$153	$182	$122	$207	$145	$92	$698	$282	$102
	L.A. (south)	$172	$198	$148	$212	$145	$105	$717	$282	$147
San Diego, CA	San Diego	$182	$221	$136	$253	$145	$74	$853	$282	$42
San Francisco, CA	San Francisco	$182	$251	$169	$306	$145	$21	$1,033	$282	$0
Denver, CO	Denver	$153	$201	$139	$205	$145	$92	$694	$282	$104
Fort Lauderdale, FL	Broward	$128	$174	$86	$199	$145	$74	$674	$282	$41
Miami, FL	Miami-Dade	$163	$202	$109	$221	$145	$87	$746	$282	$86
Orlando, FL	Orange	$182	$207	$141	$225	$145	$102	$761	$282	$136

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[14] For the purposes of this analysis, a family of four is defined as two 30-year-old adults and two children under age 21.

[15] Net of tax credits, bronze premiums for a family of four may be below those for a single individual and may be as low as 0. This occurs because the tax credit is calculated as the difference between the cost of the second lowest cost silver plan premium and the maximum payment amount determined by income. Because premiums for older individuals and families are higher than those for younger individuals, tax credits are larger for older individuals and families. Therefore, using tax credits to purchase a bronze plan may yield lower bronze premiums for older individuals and families than for younger individuals.

[16] Los Angeles County is split into two rating areas for Marketplace premiums.

City, State	County	Premium for a 27-Year-Old			27-Year-Old with an Income of $25,000			Family of Four with an Income of $50,000[14]		
		Lowest Bronze	Lowest Silver	Lowest Catastrophic	Second Lowest Silver Before Tax Credit	Second Lowest Silver After Tax Credit	Lowest Bronze After Tax Credit	Second Lowest Silver Before Tax Credit	Second Lowest Silver After Tax Credit	Lowest Bronze After Tax Credit[15]
Tampa, FL	Hillsborough	$167	$189	$129	$199	$145	$113	$673	$282	$173
Atlanta, GA	Fulton	$166	$188	$127	$205	$145	$105	$694	$282	$148
Chicago, IL	Cook	$125	$172	$141	$174	$145	$96	$586	$282	$117
Detroit, MI	Wayne	$138	$156	$105	$184	$145	$99	$621	$282	$126
Newark, NJ	Essex	$230	$253	$186	$260	$145	$114	$880	$282	$178
Albuquerque, NM	Bernalillo	$126	$155	$110	$159	$145	$112	$538	$282	$170
Las Vegas, NV	Clark	$150	$194	$155	$195	$145	$99	$660	$282	$128
New York, NY	New York	$308	$359	$184	$390	$145	$63	$1,112	$282	$49
Philadelphia, PA	Philadelphia	$195	$210	$171	$246	$145	$94	$831	$282	$109
Dallas, TX	Dallas	$153	$217	$173	$223	$145	$74	$754	$282	$44
El Paso, TX	El Paso	$119	$169	$155	$174	$145	$90	$588	$282	$96
Houston, TX	Houston	$133	$169	$109	$189	$145	$89	$638	$282	$94
McAllen, TX	Hidalgo	$109	$153	$98	$155	$145	$99	$523	$282	$128
San Antonio, TX	Bexar	$138	$168	$109	$196	$145	$87	$663	$282	$87

Methodological Overview and Study Limitations

This analysis is based on ASPE analysis of the 2011 American Community Survey Public Use Microdata Sample (ACS PUMS), the best source for obtaining information about the current characteristics of the uninsured population at the state level and for smaller demographic groups. ASPE tabulations from the ACS PUMS have been adjusted to exclude estimated undocumented persons based on ASPE's TRIM3 microsimulation model (http://trim.urban.org).[17]

The smallest geographic unit defined in the ACS PUMS is the Census-defined public-use microdata area (PUMA). To obtain metropolitan area estimates, we assigned PUMAs to metropolitan statistical areas based on a crosswalk created from the University of Minnesota's Integrated Public Use Microdata Series.[18]

Our methodology for examples of plan premiums is described in detail in an earlier ASPE brief titled "Health Insurance Marketplace Premiums for 2014." The full text is available online at http://aspe.hhs.gov/health/reports/2013/MarketplacePremiums/ib_marketplace_premiums.cfm. Plan data for Federally-facilitated Marketplaces were downloaded on January 2, 2014 from https://www.healthcare.gov/health-plan-information/, and State-based Marketplace premiums were obtained from state sources in fall 2013.

For family incomes used to estimate Marketplace and Medicaid eligibility, the "family" is defined as the "health insurance unit" (HIU). HIUs include adults plus their spouses and dependent children (ages 0 to 18, plus full-time students under age 23) living in the household, based on ASPE analysis of the ACS PUMS data.

The estimate of uninsured Medicaid-eligible adults is the number of adults age 19 older who have family (HIU) incomes below 138 percent of the FPL and live in one of the 25 Medicaid expansion states or the District of Columbia. Although the statutory threshold for Medicaid expansion set by the Affordable Care Act is 133 percent of the FPL, this brief uses 138 percent of the FPL, which is the effective threshold when the 5 percent statutory disregard is included.

We made the simplifying assumption that children in families with incomes at or below 250 percent of FPL are eligible for CHIP, and children in families with incomes between 250 percent and 400 percent of the FPL are eligible for Marketplace coverage with premium tax credits. We recognize that states have different maximum income standards for CHIP eligibility.

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[17] The adjustment methodology is based on imputations of immigrant legal status in ASPE's TRIM3 microsimulation model (http://trim.urban.org/), according to methods initially developed by Jeffrey Passel and Rebecca Clark.
[18] The Integrated Public Use Microdata Series (Version 5.0) was developed by Steven Ruggles, J. Trent Alexander, Katie Genadek, Ronald Goeken, Matthew B. Schroeder, and Matthew Sobek at the University of Minnesota. Available online: https://usa.ipums.org/usa/index.shtml.