

# Health Insurance for Hispanic and Other Children: Access to Care

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## ABSTRACT

National surveys demonstrate an increased proportion of children with health insurance coverage. Much of this rise is a reflection of increases in public insurance arrangements. Nevertheless, in the early 2000s, millions of children, particularly Hispanic children, continued to lack health insurance. There were marked differences in coverage rates between different Hispanic subgroups, with 34% of Mexican American children, compared to 10% of Cuban American children, lacking insurance. The purpose of this case report was to show that the absence of insurance coverage is associated with limited access to care. (J Dent Child 2005;72:36-38)

**KEYWORDS:** HISPANIC CHILDREN, HEALTH INSURANCE

*"... the percentage of children uninsured ... was 10.1% in 2003, continuing the decline observed since 1997."<sup>1</sup>*

## GENERAL POPULATION

The Centers for Disease Control and Prevention (CDC) released estimates of health insurance coverage for the noninstitutionalized civilian US population, based on data from the 2003 National Health Interview Survey.<sup>1</sup> Among the revealing findings, in 2003:

1. 43.6 million persons of all ages (15%) were uninsured at the time of the interview, including 7.3 million children (10% of all US children).
2. 53.1 million individuals (19%) had been uninsured for at least part of the past year prior to the interview, including 10 million children (14% of all children).
3. 28.5 million persons (10%) had been uninsured for more than a year at the time of the interview, including 3.9 million children (5% of all children; Table 1).
4. Hispanic persons were more likely than non-Hispanic white and non-Hispanic black persons to be uninsured. Approximately one third of Hispanics were uninsured at the time of the interview or had been uninsured for at least part of the past year, and more than one fourth of Hispanics had not been covered by a health plan for more than a year.

5. The percentage of uninsured persons was highest among persons aged 18 to 24 years (30%) and lowest among individuals under age 18 years (10%).
6. Noncoverage was greatest in the south and west regions of the country.
7. Lack of health insurance was greatest among adults who:
  - a. lacked a high school diploma (34%);
  - b. were unemployed (58%);
  - c. were divorced, separated, living with a partner, or never married.

Between 1997 and 2003, the proportion of the total population without health insurance (at the time of the interview, during any part of the previous year, or for more than a year) remained relatively constant—the numeric increase was a function of general increases in the residents of the country. The major change was a decrease in the number and proportion of children without health insurance (Table 1). To some extent, the increase in the proportion of children with health insurance coverage is a reflection of an augmentation in public coverage (eg, Medicaid, and State Children's Health Insurance Program; Table 2). Despite improvements, in 2003, 15% of poor children were uninsured (Table 3).

## HISPANIC/LATINO CHILDREN

*"Each year (1998-2001), an estimated 3.0 million (25.7%) Hispanic/Latino children lacked health insurance coverage ..."<sup>2</sup>*

*"... having health insurance and a usual place to go for health care are among the strongest predictors of health care use."<sup>3</sup>*

The recent CDC report on access to health care among Hispanic/Latino children (for 1998-2001) permits a more detailed review of health insurance coverage for this ethnic population.<sup>2</sup> (See a previous article in the *Journal of Dentistry*

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**Table 1. Number and Percentage of Parents who Lacked Health Insurance by Age: 1997, 2000, 2003\* \***

	Uninsured at time of interview		Uninsured part of past year		Uninsured for more than a year	
	No.	%	No.	%	No.	%
<b>All ages</b>						
1997	41	15	52	20	28	10
2000	41	15	52	19	27	10
2003	44	15	53	19	29	10
<b>18-64 ys</b>						
1997	31	19	39	24	22	13
2000	32	19	39	23	21	12
2003	36	20	43	24	25	14
<b>&lt;18 ys</b>						
1997	10	14	13	18	6	8
2000	9	12	12	17	5	7
2003	7	10	10	14	4	5

\*Numbers are in millions. Standard errors are presented in the original report.

**Table 2. Percentage of Population Under 65 Years With Public or Private Health Insurance Coverage: 1997, 2003†**

	1997 (%)	2003 (%)
<b>Public coverage*</b>		
<18 ys	22	29
18-64 ys	10	11
<b>Private coverage†</b>		
<18 ys	66	63
18-64 ys	73	71

\*Includes Medicaid, State Children's Health Insurance Program, and military plan.

†Excludes plans that paid for one type of service, such as accidents or dental care.

**Table 3. Percentage of Uninsured Population Under 65 Years and Poverty Status: 1997, 2003†**

	1997 (%)	2003 (%)
<b>Poor</b>		
<18 ys	22	15
18-64 ys	40	38
<b>Not poor</b>		
<18 ys	6	5
18-64 ys	10	11

for Children for a review of health insurance for children during an earlier period).<sup>4</sup>

The US Hispanic population consists of individuals from various countries in North America, Central or South America, the Caribbean and Europe. There is considerable variation among subgroups in terms of cultural background, socioeconomic status, and care-seeking behaviors. These diversities may result in a disparity in access to health care within the Hispanic population.<sup>2</sup> In an effort to identify these variations, the CDC study reported results for 5 demographic categories of children (Mexican, Puerto Rican, Cuban, Central or South American, and other Hispanic; in this case study, "other Hispanic" children are combined in the "all Hispanic" category). Non-Hispanic white children were presented in the report for comparative purposes. (Data for Hispanic and non-Hispanic children in this report are through 2001, while the data in the first CDC report carry through 2003.)

Of the subgroups of Hispanic American children, Mexican children were most likely to lack health insurance coverage (30%), followed by Central or South American children (24%). Ten percent of Cuban children had no health insurance, compared to 8% of non-Hispanic white children.

1. The proportion of Hispanic children without health insurance coverage increased with age.
2. Compared to poor non-Hispanic white children, almost double the proportion of poor Hispanic children had no insurance. Almost 2 out of 5 poor Mexican children lacked health insurance.
3. Hispanic children living in the south region of the country were more likely than those living in other regions to lack health insurance.
4. Compared to families where parent(s) had a higher education, Hispanic children living in families with less education were more than twice as likely to have no health insurance.
5. Foreign-born Hispanic children were almost 3 times as likely as US-born Hispanic children to lack health insurance.

Almost 1 in 5 Hispanic children, compared to 5% of non-Hispanic white children had no usual place for health care. Similarly, almost 1 in 5 Hispanic children had unmet medical needs in the past year, compared to 14% of non-Hispanic white children. Fourteen percent of Hispanic children had no contact with a health professional in the past year, compared to 8% of non-Hispanic white children. In all categories, compared to other Hispanic subgroups, Cuban children, followed by Puerto Rican children, had the lowest proportion without health insurance and had the least access to care (Table 4).

Previous studies have suggested that the lack of access to health care for Hispanic children may be attributed to multiple factors, including: (1) language barriers; (2) cultural differences; (3) long waiting lines; and (4) parents' education and employment status.<sup>2</sup> The current study emphasizes the variations associated with the different subgroup populations. For example:

1. Approximately 90% of Mexican children lived in the south and west, where the high percentages of uninsured children may be due partly to the difference in the types of plans available, eligibility criteria for government-sponsored plans, or administrative practices of the health plans by states.

**Table 4. Percentage of Hispanic/Latino Children in 5 Subgroups and Non-Hispanic White Children who Did Not Have Health Insurance or Usual Place of Medical Care, who Had Unmet Medical Needs and Time Since Last Health Professional Contact by Selected Demographic Characteristics: 1998–2001<sup>2</sup>**

	Mexican (%)	Puerto Rican (%)	Central or South Cuban (%)	All American (%)	Hispanic (%)	Non-Hispanic white (%)
<b>Total</b>	<b>34</b>	<b>12</b>	<b>10</b>	<b>28</b>	<b>28</b>	<b>8</b>
<b>Age</b>						
0–4 ys	25	12	4*	18	21	7
5–11 ys	32	10	12	24	27	8
12–17 ys	35	12	11*	30	29	8
<b>Poverty status</b>						
Poor	38	9	19*	29	32	17
Not poor	12	7	3	13	11	4
<b>Highest education in family</b>						
<High school diploma	39	11	16*	33	35	20
>High school	18	8	6*	14	15	5
<b>Nativity</b>						
US born	25	11	7	18	21	8
Foreign born	67	50*	28	44	59	12
<b>No usual place for health care</b>	23	10	9	18	19	5
<b>Unmet medical needs in past year</b>	19	15	8	15	18	14
<b>Time since contact with health professional</b>						
1 y +	17	7	8	10	14	8

\*Estimates have a relative standard error greater than 30%.

2. Large numbers of Mexicans live along the US-Mexican border. There are reports of extremely limited availability of services, with only 1 fully supported public hospital serving as a last resort for the poor.

The impact of lack of health insurance may best be summed up by the title of the report by the American College of Physicians and American Society of Internal Medicine: *No Health Insurance? It's Enough to Make You Sick*.<sup>5</sup>

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