



Gale Zucker Photography

Covering Connecticut

The effects of the Affordable Care Act on state residents

LATINO RESIDENTS

This analysis compares estimates of health care coverage in 2017 with the Affordable Care Act (ACA) and without it. Numbers are rounded to the nearest thousand.

For more data, please see the full report at www.cthealth.org.

DEMOGRAPHIC OVERVIEW: Latino residents under 65

509,000
total Latino residents under age 65

72,000
uninsured, 2017

110,000
would be uninsured without the ACA

38,000 Latino Connecticut residents are covered because of the ACA

- There are 72,000 uninsured Latinos under age 65 in Connecticut in 2017. Without the ACA, that number would be 110,000.
- The uninsured rate among Latinos under age 65 is 14%. Without the ACA, it would be 22%.

Latinos in Connecticut would be disproportionately affected by a repeal of the ACA or major reductions to the coverage it provides.

- 35% of Latinos have employer-sponsored coverage, compared to 72% of non-Hispanic whites. As a result, Latinos are more vulnerable to changes to Medicaid or the individual insurance market – the two types of coverage most affected by the health law.
- Without the ACA, an additional 7% of Latinos under age 65 would become uninsured.

Coverage changes resulting from the ACA, Latino residents under age 65, 2017

| | Number without the ACA | Number with the ACA | Changes resulting from ACA | |
|------------------------------|------------------------|---------------------|----------------------------|-------------------|
| | | | Number of people | Percentage change |
| Medicaid | 202,000 | 235,000 | 33,000 | 16% |
| Individual market coverage | 8,000 | 16,000 | 8,000 | 102% |
| Employer-sponsored insurance | 181,000 | 178,000 | -3,000 | -2% |
| Other* | 9,000 | 9,000 | ** | ** |
| Uninsured | 110,000 | 72,000 | -38,000 | -35% |
| Total | 509,000 | 509,000 | | |

Source: Urban Institute analysis, Health Insurance Policy Simulation Model 2017. Note: Components may not add because of rounding. For example, rounded to the nearest 100, the numbers of Latinos who have coverage through the individual market with and without the ACA are respectively 16,000 and 7,900. Accordingly, the ACA is responsible for a 102% higher proportion of Latinos who receive individual coverage.

* Other coverage includes military coverage, Veterans Health Administration coverage, and Medicare for people under age 65.

** Numbers are not shown due to small sample size.

Covering Connecticut *Continued*

The effects of the Affordable Care Act on state residents

Authors:

Stan Dorn, *senior fellow*
Matthew Buettgens, *senior research associate*
Robin Wang, *research associate*
Urban Institute's Health Policy Center
Editors-in-chief: Patricia Baker and Arielle Levin Becker
Editorial consultant: Rhea Hirshman
Design consultant: Eva Weymouth
Photography: Gale Zucker Photography

New safeguards and benefits for people with private insurance and Medicare

Under the ACA, people with employer-sponsored coverage:



- Are protected from catastrophic medical costs because insurers can no longer impose annual or lifetime coverage limits



- Receive coverage of preventive services – including check-ups for babies, children, and adults; cancer screenings; and contraception – without copayments, deductibles, or other out-of-pocket costs



- Can immediately obtain coverage through Medicaid or Access Health CT if they lose their job-based coverage

These protections benefit the 178,000 Latino residents – 35% of those under 65 – who have employer-sponsored insurance.

In addition to those protections, people who buy insurance through the individual market:



- Cannot be denied coverage or charged more if they have pre-existing conditions



- Are guaranteed coverage of all “essential health benefits,” including treatment of mental health and substance use disorders, prescription drugs, and maternity care



- May qualify for financial assistance to lower their premiums and out-of-pocket cost-sharing on plans offered through Access Health CT, depending on their income

These protections benefit the 16,000 Latinos – 3% of those under 65 – who buy coverage through the state's individual market.

The ACA gives Medicare beneficiaries additional coverage of preventive services and lowers their costs for prescription drugs. For them, the ACA has:



- Provided coverage of annual physicals, cancer screenings, and other preventive services, free of charge



- Increased coverage for medications in the “donut hole.” Medicare now covers 60% of the cost of name-brand drugs and 49% of the cost of generic medications for drug expenses that are between \$3,700 and \$4,950 per year. Without the ACA, Medicare beneficiaries would pay the full cost of these drugs.

These protections affect the 34,000 Latino residents – 6% of those of all ages – who are covered by Medicare.

The uninsured rate among **Connecticut Latinos** under 65 is 14%.
Without the ACA, it would be 22%.