



# **Latino/a Immigrants and the Affordable Care Act**

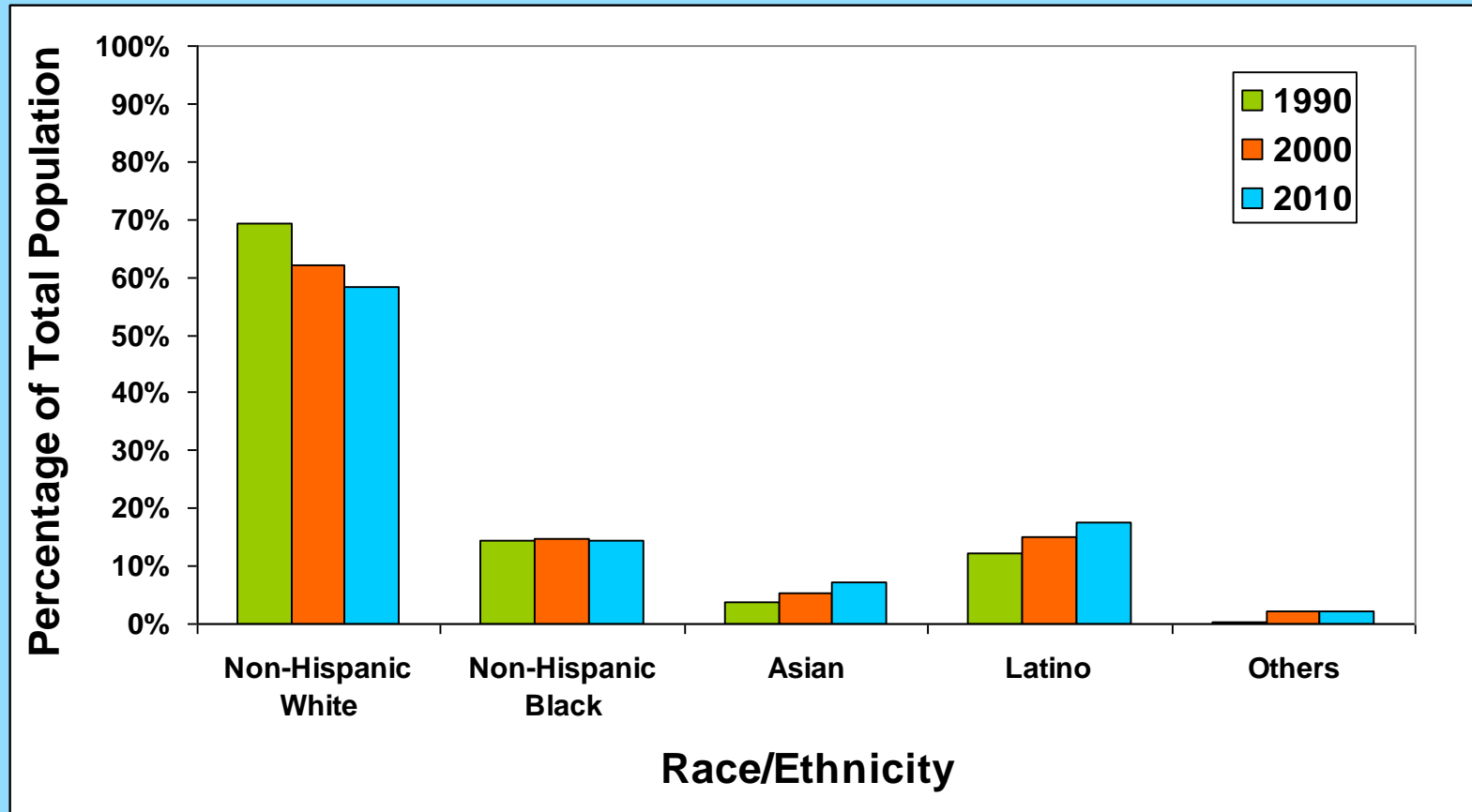
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April 26<sup>th</sup>, 2013

# NYS population by race/ethnicity 1990-2010



Source: U.S. Census Bureau;  
Census 1990, 2000, 2010



# NYS population by race/ethnicity 1990-2010

	1990		2000		2010	
	Population	% of Total	Population	% of Total	Population	% of Total
Non-Hispanic White	12,460,189	69.30%	11,760,981	61.98%	11,304,247	58.30%
Non-Hispanic Black	2,569,129	14.30%	2,812,623	14.82%	2,783,837	14.40%
Asian	666,843	3.70%	1,035,926	5.46%	1,406,194	7.30%
Latino	2,214,026	12.30%	2,867,583	15.10%	3,416,944	17.60%
Other	80,271	0.44%	441,615	2.33%	466,882	2.30%
Total	17,990,455	100%	18,976,457	100%	19,378,102	100%

Source: U.S. Census Bureau; Census 1990, 2000, 2010



# NYC population by race/ethnicity 1990-2010

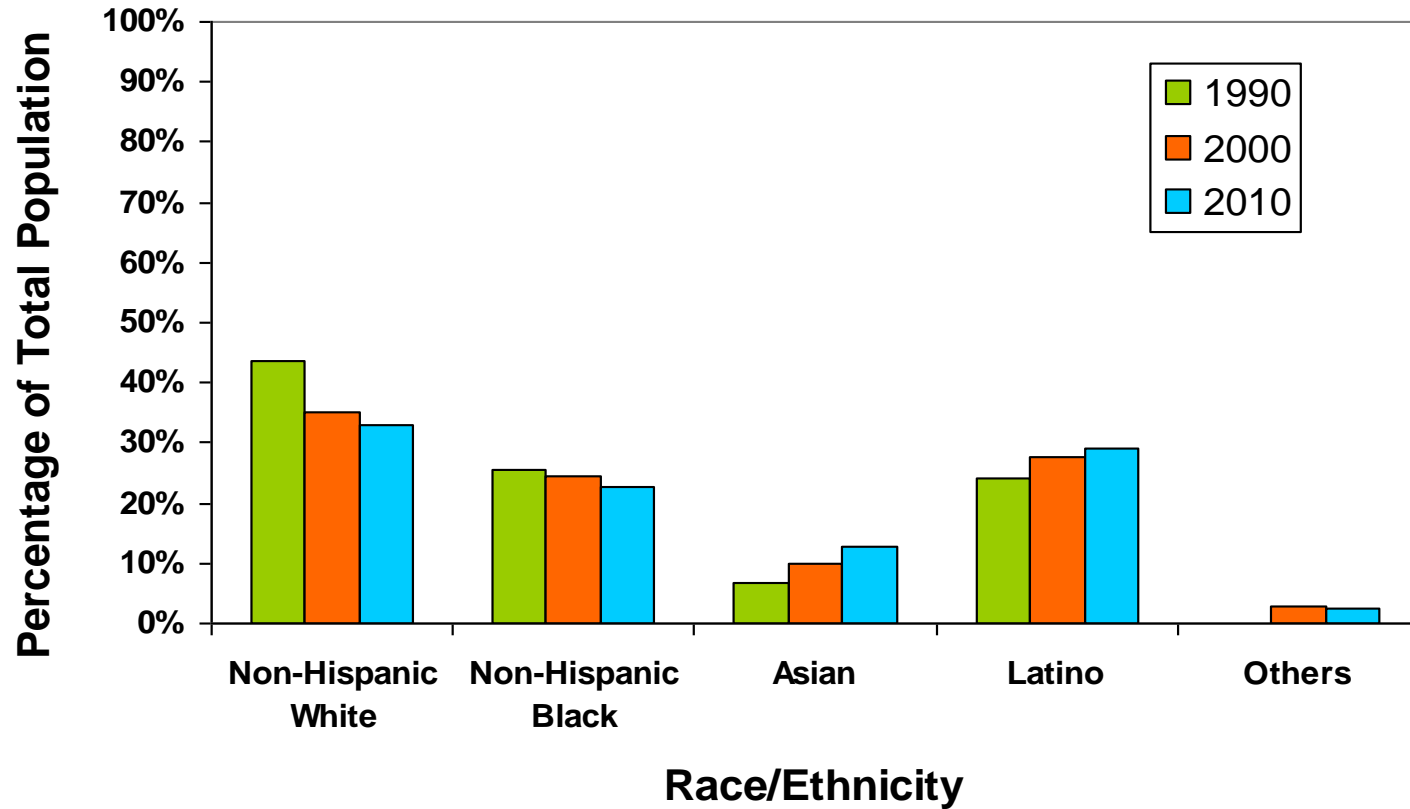


Table 1, The Latino Population of NYC 1990-2010 by Laird Bergad, Director of the Center for Latin American, Caribbean and Latino Studies, Latino Data Project Report 4 , Nov. 2011.



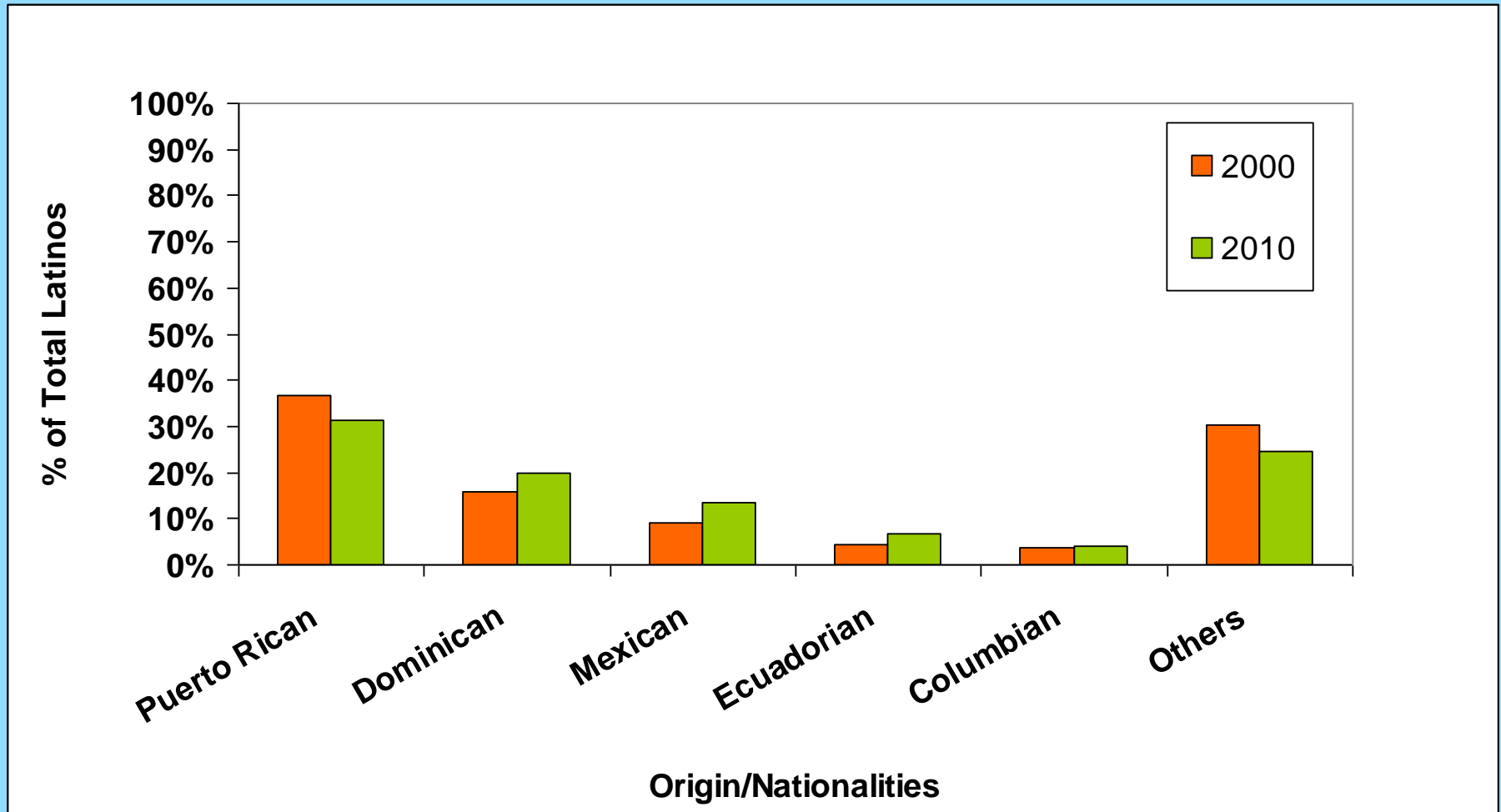
# NYC population by race/ethnicity 1990-2010

	1990		2000		2010	
	Population	% of Total	Population	% of Total	Population	% of Total
Non-Hispanic White	3,165,172	43.5%	2,810,842	35.1%	2,717,796	33.0%
Non-Hispanic Black	1,863,380	25.6%	1,951,027	24.4%	1,875,108	22.8%
Asian	493,713	6.8%	781,176	9.8%	1,038,369	12.6%
Latino	1,753,456	24.1%	2,226,907	27.8%	2,396,374	29.1%
Other	4,385	0.1%	234,807	2.9%	207,158	2.5%
Total	7,280,106	100.0%	8,004,759	100.0%	8,234,805	100.0%

Table 1, The Latino Population of NYC 1990-2010 by  
Laird Bergad, Director of the Center for Latin American,  
Caribbean and Latino Studies, Latino Data Project  
Report 4 , Nov. 2011.



# Largest Latino Nationalities in NYS, 2000-2010



Source: U.S. Census Bureau; Census 1990, 2000, 2010; Accessed using American Fact Finder at <http://factfinder2.census.gov/>

# Largest Latino Nationalities in NYS, 2000-2010

	2000		2010	
	Population	% of Total Latinos	Population	% of Total Latinos
Puerto Rican	1,050,293	36.60%	1,070,558	58.30%
Dominicans	455,061	15.86%	674,787	14.40%
Mexicans	260,889	9.09%	457,288	7.30%
Ecuadorian	123,472	4.36%	228,216	17.60%
Columbians	104,179	3.63%	141,879	2.30%
Others	873,687	30.46%	844,194	24.70%
Total	2,867,583	100%	3,416,922	100%

Source: U.S. Census Bureau; Census 1990, 2000, 2010; Accessed using American Fact Finder at <http://factfinder2.census.gov/>



# Largest Latino Nationalities in NYC, 1990-2010

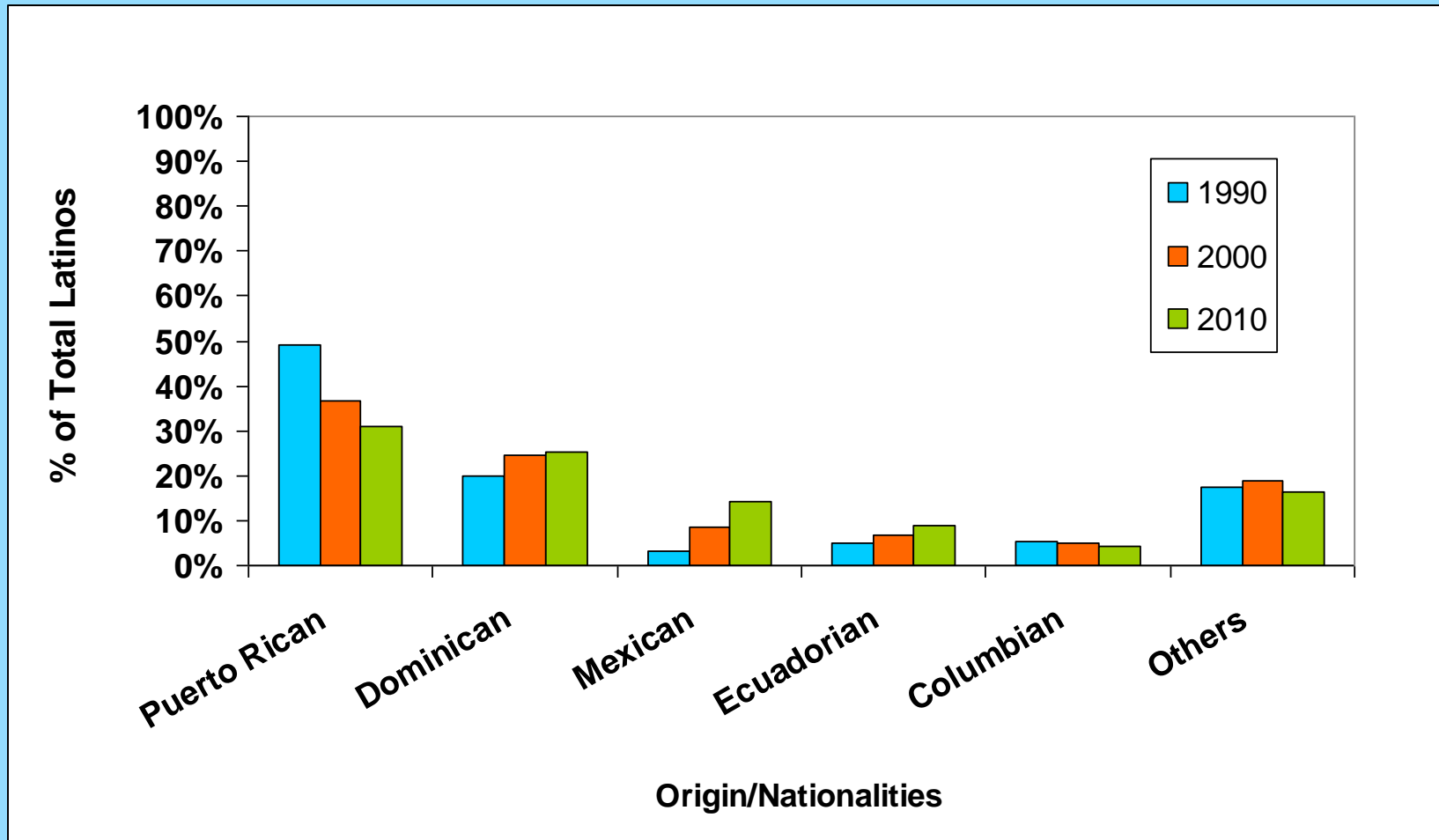


Table 2, The Latino Population of NYC 1990-2010 by Laird Bergad, Director of the Center for Latin American, Caribbean and Latino Studies, Latino Data Project Report 4 , Nov. 2011.

# Largest Latino Nationalities in NYC

## 1990-2010

	1990		2000		2010	
	Population	% of Total Latinos	Population	% of Total Latinos	Population	% of Total Latinos
Puerto Rican	860,889	49.1%	816,827	36.7%	738,978	30.8%
Dominican	348,951	19.9%	547,379	24.6%	605,840	25.3%
Mexican	58,410	3.3%	187,259	8.4%	342,699	14.3%
Ecuadorian	85,155	4.9%	149,897	6.7%	210,532	8.8%
Colombian	91,769	5.2%	109,710	4.9%	101,784	4.2%
Others	308,282	17.6%	415,835	18.7%	396,541	16.5%
<b>Total</b>	<b>1,753,456</b>	<b>100.0%</b>	<b>2,226,907</b>	<b>100.0%</b>	<b>2,396,374</b>	<b>100.0%</b>

Table 2, The Latino Population of NYC 1990-2010 by Laird Bergad, Director of the Center for Latin American, Caribbean and Latino Studies, Latino Data Project Report 4 , Nov. 2011.



# Distribution of Latino Population by Borough 1990-2010

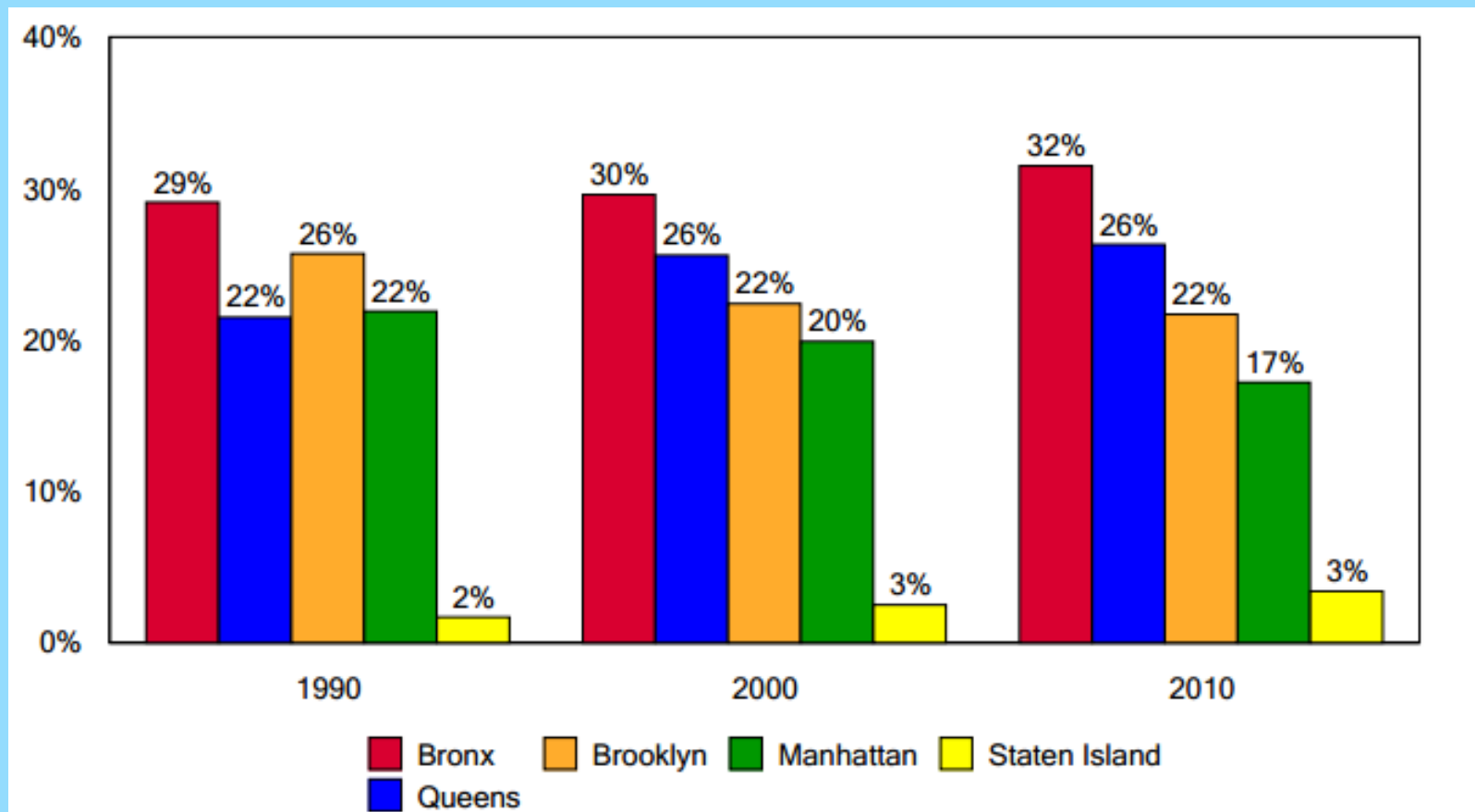
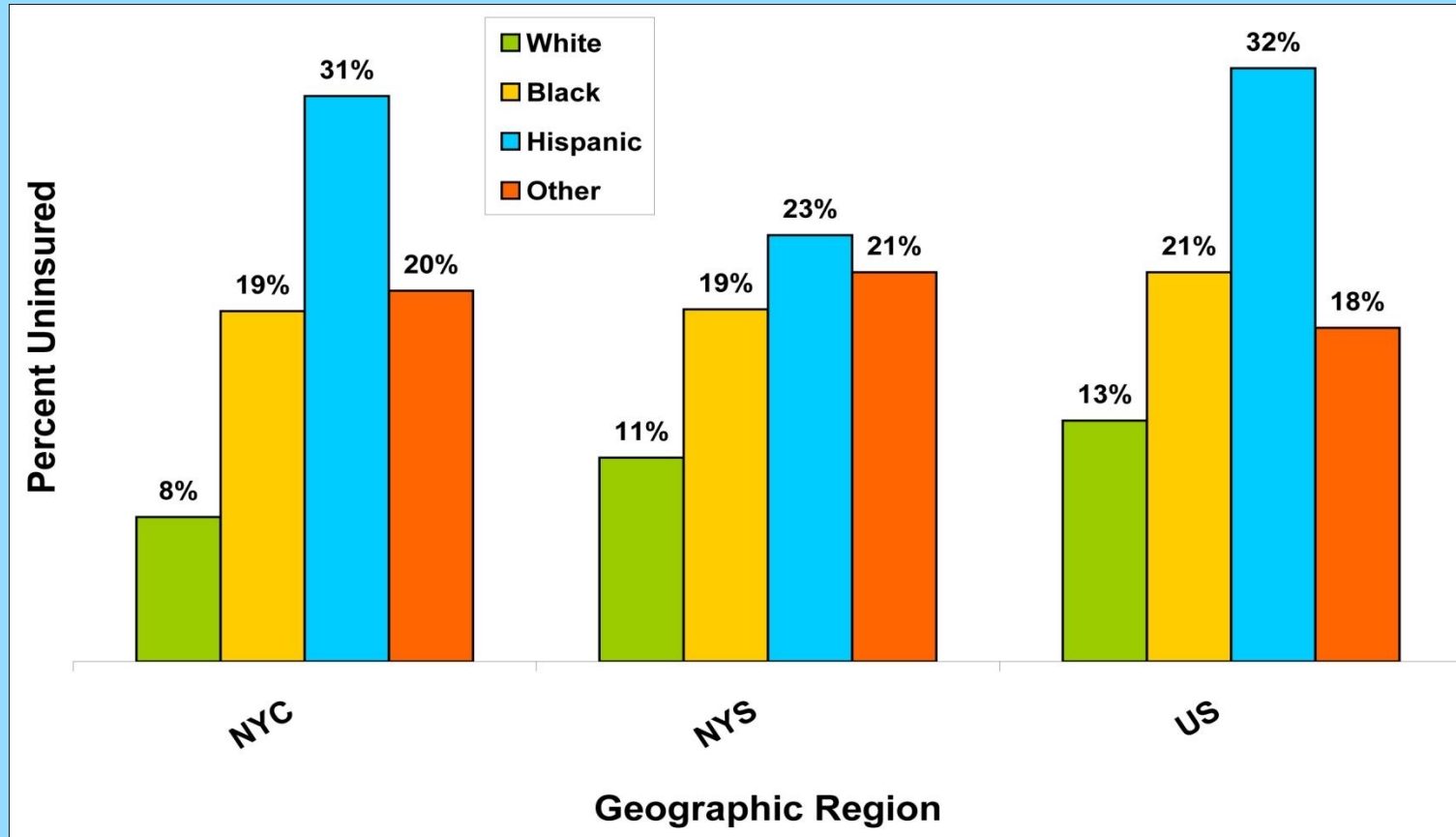


Figure 4, The Latino Population of NYC 1990-2010 by Laird Bergad, Director of the Center for Latin American, Caribbean and Latino Studies, Latino Data Project Report 4, Nov. 2011.



# Uninsured Rates by Race/Ethnicity NYC (2011), NYS (2010-2011), US (2011)



**Sources:** City of New York Community Health Survey 2011; Census Bureau's March 2010 and 2011 Current Population Surveys



# Uninsured Rates by Race/Ethnicity

## NYC (2011), NYS (2010-2011), US (2011)

	NYC #	NYC %	NYS #	NYS %	US #	US %
White	167,000	8%	973,000	11%	21,400,400	13%
Black	255,000	19%	470,400	19%	7,020,600	21%
Hispanic	545,000	31%	740,900	23%	15,544,000	32%
Other	193,000	20%	373,800	21%	3,956,500	18%

**Sources:** City of New York  
Community Health Survey  
2011; Census Bureau's March 2010 a  
nd 2011 Current Population Surveys



# Options for Immigrants

- Naturalized citizens and “lawful present” immigrants will have the same access to affordable health insurance as US born citizens in the new insurance exchanges and will be eligible for the Medicaid expansion
- Undocumented immigrants have the following options: emergency Medicaid, Medicaid for Pregnant Women, Hospital Financial Assistance, HHC options, Federally Qualified Health Centers, and other safety net providers.



# Undocumented Immigrants and the Exchange

- The ACA restricts undocumented immigrants from buying full price health insurance on the exchange
- Undocumented immigrants are not eligible for tax relief to help make insurance more affordable
- Undocumented immigrants are therefore exempt from the insurance requirement
- Emergency Medicaid- we hope that immigrants will be able to apply for emergency Medicaid through the exchange



# New York State Health Insurance Exchange

## *Barriers to enrollment for Latino/a Immigrants*

- Language
- Cultural
- Immigration Status (mixed status families)
- Fear/Misconceptions



# Outreach to immigrant populations

- The state marketing and outreach campaign must be designed to ensure that it reaches immigrant communities. For example, sufficient resources should be devoted to marketing to ethnic papers and other “alternative media” that target these communities.
- The state should work with and fund CBOs that have existing relationships with these targeted constituencies to reach the uninsured in “hard- to reach” communities
- Outreach materials should represent and speak to diverse communities.
- Community based education and outreach should use innovative approaches (ex. promotora model)



# Language Access

- Outreach should be conducted by CBOs whose staff are linguistically and culturally representative of the LEP population. The state should also ensure that outreach is conducted in at least the top 6 languages spoken by LEP individuals and that adequate translation services are available for those who speak other languages.
- Adequate and linguistically-appropriate advertising should be distributed in at least the top 6 languages spoken by the LEP population, and should be directed to appropriate media outlets (TV, newspapers, cable, internet etc.) viewed and used by LEP people.
- Community outreach should target communities that speak diverse languages.
- Exchange outreach materials and enrollment forms need to be appropriately translated and translation services need to be readily available.



# Navigator Program

- Purpose is to increase awareness about the Exchange and tax subsidies
- Conduct public education and outreach
- Enroll individuals, families and small businesses onto public and private health insurance using Exchange interface
- Provide referrals for Appeals and Grievances
- Provide information in an impartial and culturally competent manner
- Navigators in community based organizations are essential to reaching and enrolling “hard to reach” immigrant populations
- Navigators need to be linguistically and culturally competent



# Consumer Assistance Programs

Consumer Assistance Programs (CAPs) have four functions in the ACA:

1. Public education about insurance and enrollment
2. Help with enrollment and renewal of coverage
3. Navigate coverage and benefits
4. Reporting and monitoring
  - Trends, data on plans
  - Identify issues for regulators and policy makers



# Community Health Advocates/ Small Business Assistance Program

- In NY, Community Health Advocates (CHA) and the Small Business Assistance program (SBAP) provide free, confidential individual counseling and educational community presentations to consumers, advocates, providers and small businesses.
- Through the CHA and SBAP networks Make the Road NY has been able to assist immigrant individuals, families and small businesses in navigating the health care system.
- In 2012 through the CHA program, MRNY assisted 667 individuals, and provided 24 presentations to a total of 538 participants. Through the SBAP program from May 2012-December 2012, MRNY assisted 82 small businesses and provided SBAP presentations to 48 individuals.



# Key Issues Moving Forward

- Outreach in vulnerable, hard-to-reach communities.
- Enrollment assistance by trusted community organizations that are culturally and linguistically competent.
- Outreach, advertising and enrollment efforts should take into account the linguistic diversity of our state
- Maintain robust consumer assistance programs to trouble shoot and help beyond enrollment
- Increase access for all immigrant populations



*“The Bronx is 41% immigrant. You will have the fear of anything government related, and the insurance terminology is difficult.”*

**Melissa Cebollero**

Director of Health and Human Services for  
Bronx Borough President Ruben Diaz, Jr.



# Thank You!

For further questions, please contact me at:

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