

ACA boosts coverage for blacks, Hispanics

1 June 2016, by Greta Guest

The Affordable Care Act has reduced racial and ethnic disparities in health insurance coverage, although substantial disparities remain, a new study shows.

Researchers at the University of Michigan and University of Wisconsin say that Hispanics and blacks had the largest percentage-point declines in their rate of uninsurance—7.1 and 5.1 points, respectively, compared with 3 points for whites.

However, a much larger percentage of Hispanics and blacks remain uninsured, compared with whites. Coverage gains for these two groups were greater in states that expanded Medicaid programs.

The analysis of data from the American Community Survey from 2008 to 2014 examined changes in the percentage of non-elderly adults who were uninsured, covered by Medicaid, or covered by private health insurance.

"The data suggests that both before and after the ACA coverage expansions went into effect, differences in income explain much, but not all, of the coverage gaps between blacks and whites," said Thomas Buchmueller, professor of business economics and <u>public policy</u> at the U-M Ross School of Business.

In 2014, the coverage gap between blacks and whites was 3.2 percentage points among adults in the lowest income category, compared with a gap of 9 points among all adults of both groups. Income also appears to explain a sizeable, although smaller, portion of the coverage gap between whites and Hispanic citizens.

The coverage gap between whites and Hispanic noncitizens was extremely large—it was more than 40 percentage points in both non-expansion and expansion states. The eligibility restrictions facing many Hispanic immigrants, along with language barriers and a reluctance to use benefits, have a negative effect on coverage for this group, the

researchers say.

"To increase coverage for low-income <u>adults</u> in expansion states will require the adoption of Medicaid expansion by more states along with an improvement in program enrollment in states that have already done so," said Helen Levy, research associate professor at U-M's Ford School of Public Policy.

More information: Thomas C. Buchmueller et al. Effect of the Affordable Care Act on Racial and Ethnic Disparities in Health Insurance Coverage, *American Journal of Public Health* (2016). DOI: 10.2105/AJPH.2016.303155

Provided by University of Michigan

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