

HEALTH INSURANCE ENROLLMENT AMONG PUERTO RICANS IN CONNECTICUT, 2021

Puerto Rican Studies Initiative for
 Community Engagement and Public Policy
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Volodymyr Gupan and Charles R. Venator-Santiago
 University of Connecticut

ABOUT THIS REPORT

Puerto Ricans account for a little more than half of the Hispanic/Latino population groups in Connecticut. This data sheet contains information on historical trends in health Insurance enrollment and coverage as well as current (2021) enrollment numbers for Puerto Ricans in the state.

Where did we get this information from?

Data for this report was gathered from IPUMS data repository that stores US Census and American Community Survey(ACS) records.

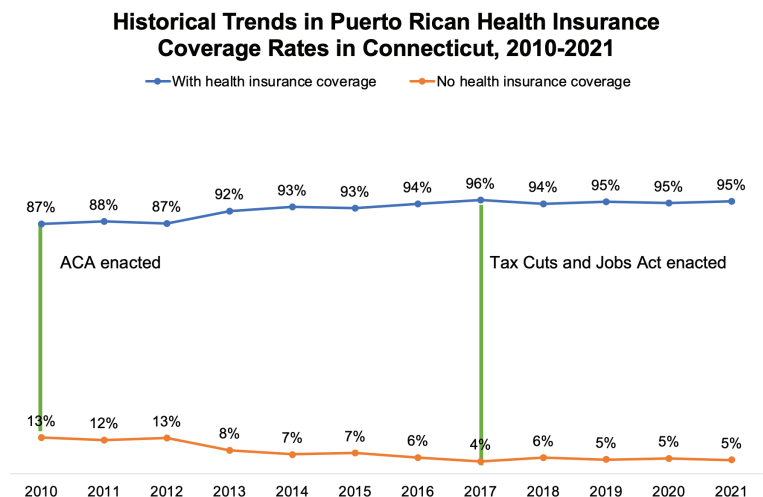
EXECUTIVE SUMMARY

- Puerto Ricans’ enrollment in health insurance plans has been steadily increasing since 2010 and the enactment of Affordable Care Act(ACA).
- The share of enrollment among Puerto Ricans in public vs. private plans fluctuates year over year and depends on extraneous factors such as labor market conditions or reaching of retirement age.
- Puerto Rican Millennials (born between 1981 and 1996) and Generation X (born between 1965 and 1980) are the least likely to be covered by any health insurance plans, but those who are covered among these two generational groups are most likely to have private insurance plans.
- Older Puerto Ricans, such as Baby Boomers (born between 1946 and 1964) and the Silent Generation (born between 1928 and 1945), are most likely to have double coverage by Medicaid and Medicare.
- Puerto Rican homeowners with associate degree or higher are least likely to be enrolled in Medicaid plans.

HISTORICAL HEALTH INSURANCE ENROLLMENT

Rates of health insurance enrollment among Puerto Ricans steadily increased between 2010 and 2017, when the Trump administration and Republican majority in Congress set ACA individual mandates at 0\$, eliminating personal penalty for uninsured. This change contributed to marginal decrease in enrollment between 2017 and 2019.

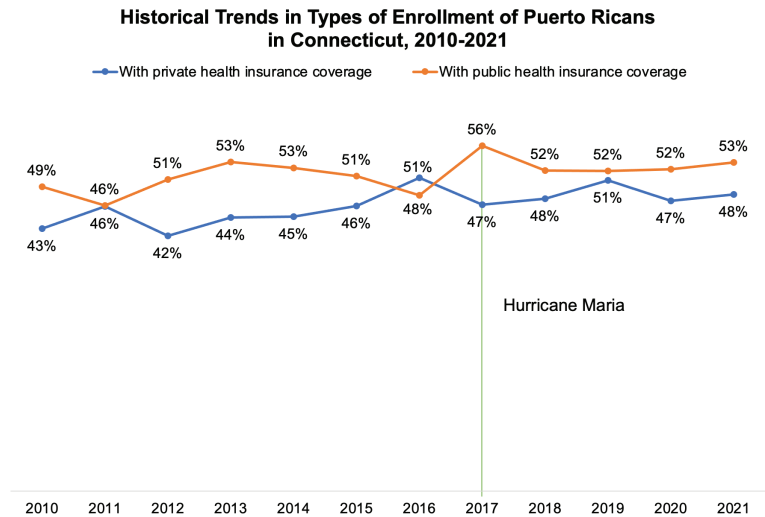
Source: IPUMS USA, University of Minnesota, www.ipums.org.



HISTORICAL TRENDS IN TYPES OF ENROLLMENT

Historically more Puerto Ricans in Connecticut were enrolled in public health insurance plans than Hispanics/Latinos. Hurricane Maria more likely contributed to a slight uptick in public health plans enrollment in 2017. Since then, Puerto Rican enrollment in public health plans returned to its historical averages.

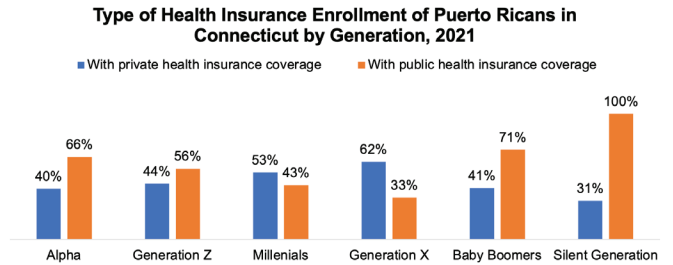
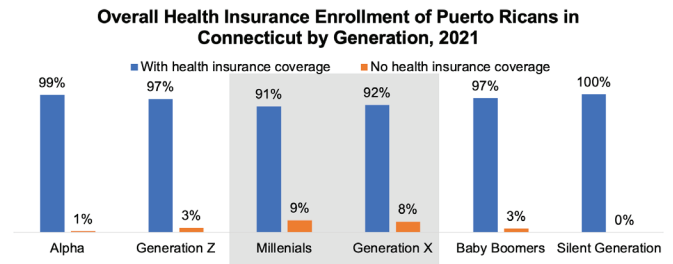
Source: IPUMS USA, University of Minnesota, www.ipums.org.



GENERATIONAL DIFFERENCES IN HEALTH INSURANCE ENROLLMENT AMONG PUERTO RICANS IN 2021

In 2021, Puerto Ricans in their prime working age, Millennials and Generation X, were least likely to have health insurance coverage compared to other groups. They were also the least likely to be enrolled in health insurance through public plans. Retirement age Puerto Ricans tended to supplement their public insurance plans with some form of private insurance through employment or other means.

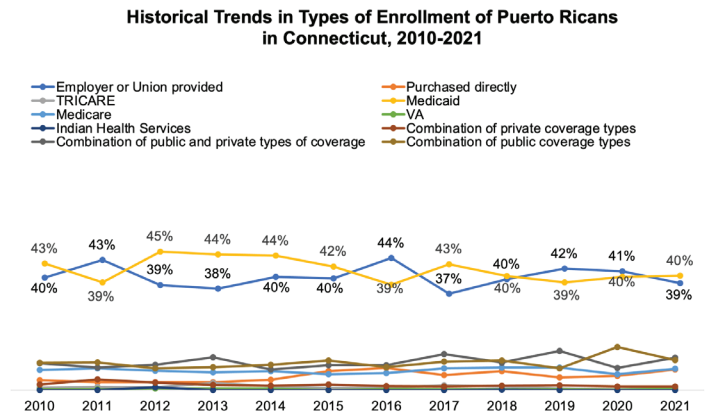
Source: IPUMS USA, University of Minnesota, www.ipums.org.



HISTORICAL ENROLLMENT TRENDS IN SPECIFIC TYPES OF PLANS

More than a third of Puerto Rican were historically enrolled in Medicare plans. Decreases in employer/union provided coverage tend to correlate with increases in Medicare coverage. Less than one fifth of Puerto Ricans were enrolled in other plans.

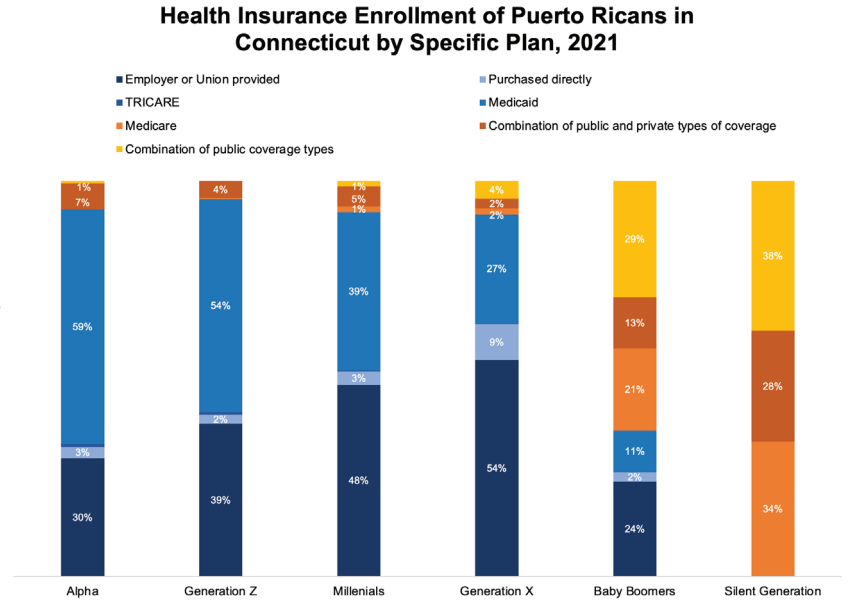
Source: IPUMS USA, University of Minnesota, www.ipums.org.



GENERATIONAL DIFFERENCES IN HEALTH INSURANCE ENROLLMENT AMONG PUERTO RICANS IN 2021

In 2021, the generation Alpha (born between 2010 and 2025), had the highest enrollment in Medicaid programs. The oldest representatives of this generational group had not reached 18 years of age, therefore they were enrolled through their parents' participation in a specific plan. Retirement age generations (Baby Boomers and Silent generation) were most likely to enroll in Medicare and Medicaid double coverage.

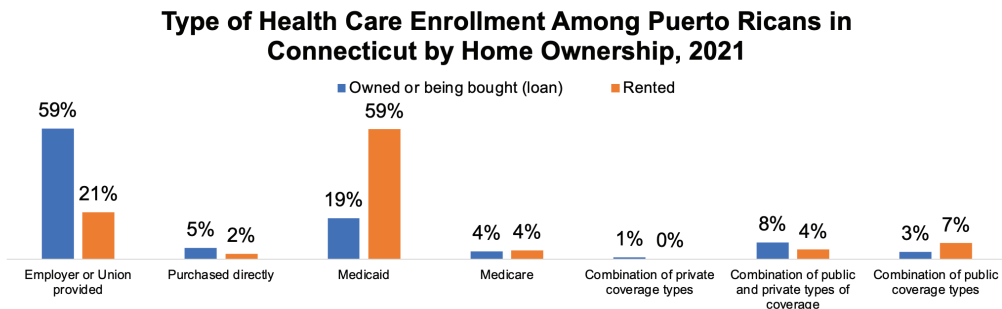
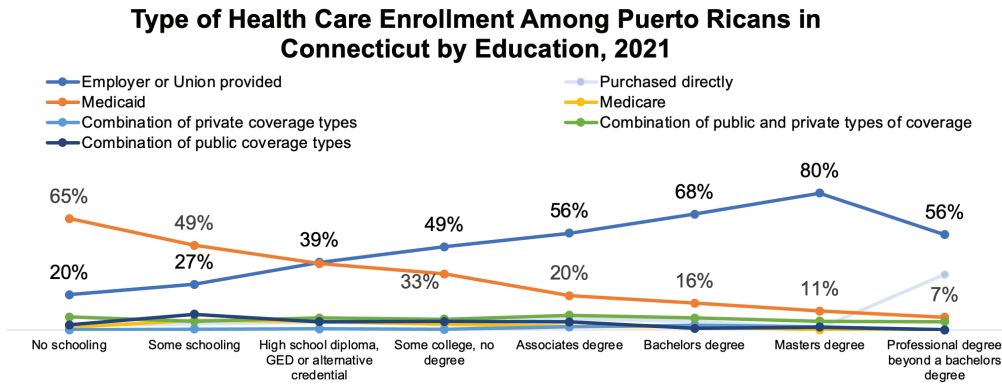
Source: IPUMS USA, University of Minnesota, www.ipums.org.



ADDITIONAL PREDICTORS OF TYPES OF ENROLLMENTS

In 2021 home ownership and higher level of educational attainment were the two most significant predictors for enrollment in public (Medicaid) or private (employer/union provided) health plans.

Source: IPUMS USA, University of Minnesota, www.ipums.org.



POLICY RECOMMENDATIONS

1. Provide more information specifically on private plan purchases to working age populations(Millennial and Gen X).
2. Provide more information to seniors on double coverage enrollment(Medicare and Medicaid).

The Puerto Rican Studies Initiative for Community Engagement and Public Policy (PRSI) is a research initiative that can help document and support the Puerto Ricans' vital economic, intellectual, and cultural contributions to Connecticut and provide research-based support for the development of public policies addressing the needs of Puerto Ricans in the State of Connecticut.

This initiative is part of a collaboration between El Instituto (CLAS, UConn Storrs), the Puerto Rican and Latin@ Studies Project (School of Social Work, UConn Hartford), and the Hispanic Health Council.

El Instituto: Institute of Latina/o,
Caribbean and Latin American Studies
College of Liberal Arts and Sciences
University of Connecticut
Ryan Building
2nd floor 2006 Hillside Road, Unit 1161
Storrs, Connecticut 06269-1161