

HEALTH INSURANCE ENROLLMENT AMONG HISPANICS/LATINOS IN CONNECTICUT, 2021

Puerto Rican Studies Initiative for
 Community Engagement and Public Policy
 Data Sheet/DS-5-2021 | July 2023

Volodymyr Gupan and Charles R. Venator-Santiago
 University of Connecticut

ABOUT THIS REPORT

Hispanics/Latinos account for the one of the largest shares (17.7%) of the population groups in Connecticut. This data sheet contains information on historical trends in health Insurance enrollment and coverage as well as the latest (2021) available information on enrollment numbers for Hispanics/Latinos 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.

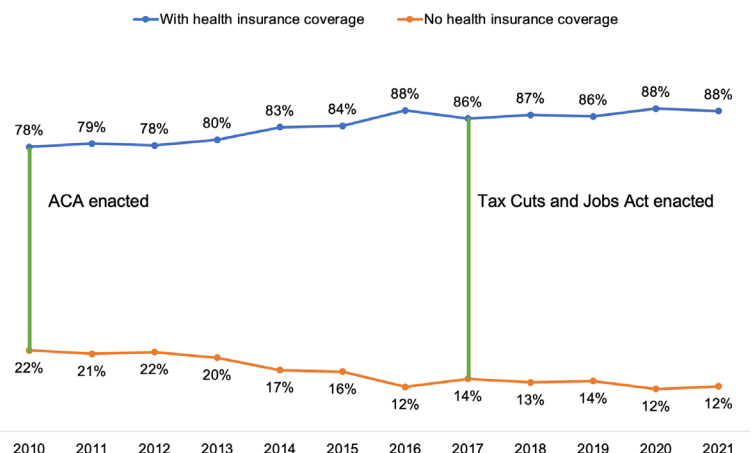
EXECUTIVE SUMMARY

- Hispanic/Latino population enrollment in health insurance plans steadily increased since 2010 and the enactment of Affordable Care Act(ACA).
- The share of enrollment in public versus private plans fluctuated over the years and depended on extraneous factors such as labor market conditions or reaching of retirement age.
- 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, of those who are covered these two generational groups are the most likely to have private insurance plans.
- Enrollment in private plans historically correlates with enrollment in Medicaid plan increases.
- Older generations (Baby Boomers and the Silent Generation) are most likely to have double coverage by Medicaid and Medicare.
- Homeowners with associate degree or higher are least likely to be enrolled in Medicaid plans.

HISTORICAL HEALTH INSURANCE COVERAGE RATES

Since 2010, rates of health insurance enrollment among Hispanics/Latinos steadily increased until 2017 when the Trump administration and Republican majority in Congress lowered the ACA individual mandates to a rate of 0\$. This rate change eliminated the personal penalty for the uninsured. This change contributed to a slight decrease in enrollment between 2017 and 2019.

Historical Trends in Hispanic/Latino Health Insurance Coverage Rates in Connecticut, 2010-2021

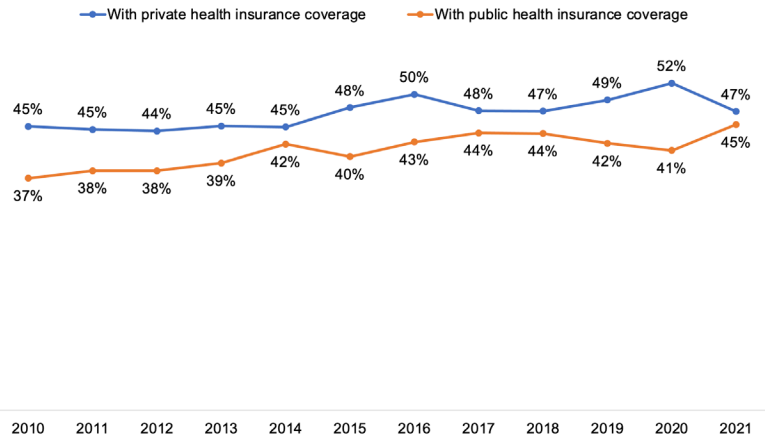


Source: IPUMS USA, University of Minnesota, www.ipums.org.

HISTORICAL TRENDS IN TYPES OF ENROLLMENT

In 2021 the number of Hispanics/Latinos enrolled in private health insurance plans was the lowest in the last 3 years, while enrollment in public plans was the highest in last 3 years. Enrollment in different types of plans fluctuated from year to year due to changes in the labor market such as decreasing/increasing in employment and/or certain groups nearing retirement

Historical Trends in Types of Enrollment of Hispanics/Latinos in Connecticut, 2010-2021



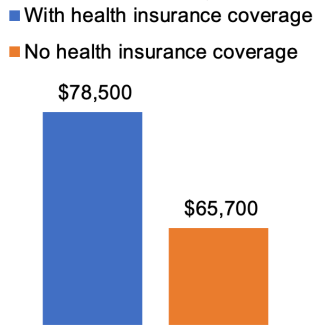
Source: IPUMS USA, University of Minnesota, www.ipums.org.

MAJOR PREDICTORS FOR HEALTH INSURANCE ENROLLMENT

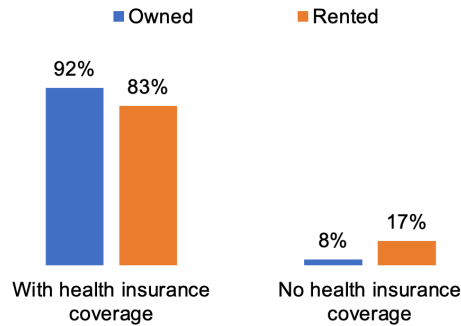
In 2021, income, home ownership and education were major predictors for enrollment in health insurance plans.

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

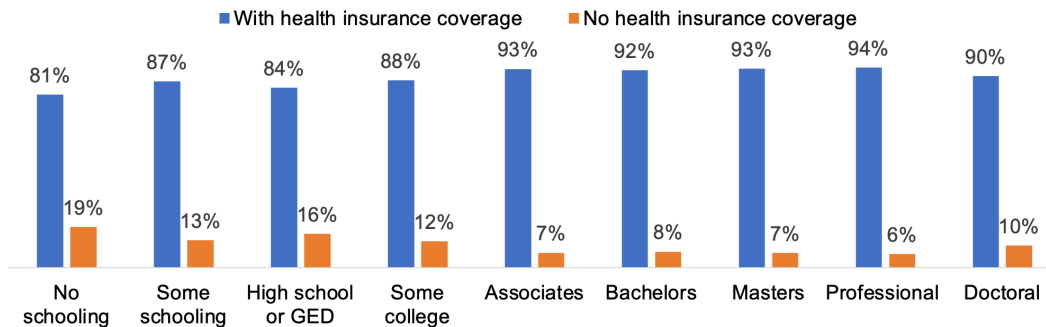
Hispanic/Latino Median Income and Health Insurance Coverage in Connecticut, 2021



Hispanic/Latino Homeownership and Health Insurance Coverage in Connecticut, 2021



Hispanic/Latino Education and Health Insurance in Connecticut, 2021

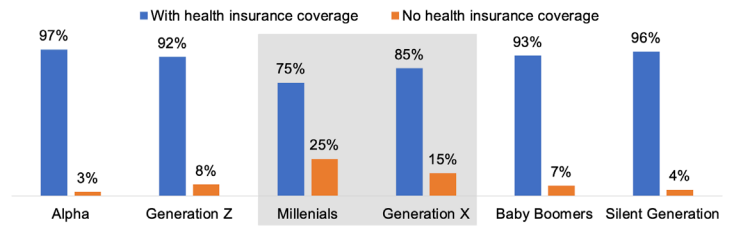


GENERATIONAL DIFFERENCES IN HEALTH INSURANCE ENROLLMENT FOR HISPANICS/LATINO

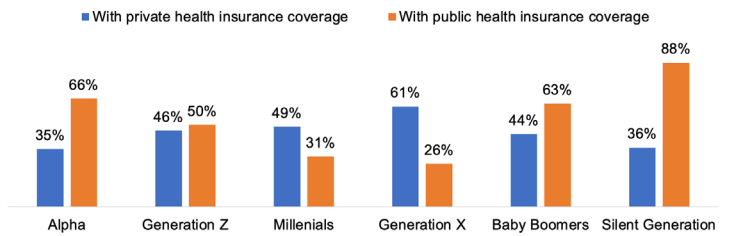
Historically, generations in their prime working age, Millennials and Generation X were the least likely to have health insurance coverage compared to other groups. They were also the least likely to be enrolled in public health insurance plans. Retirement age Hispanic/Latinos tended to supplement their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

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

Overall Health Insurance Enrollment for Hispanic/Latino by Generation, 2021



Type of Health Insurance Enrollment for Hispanic/Latino by Generation, 2021

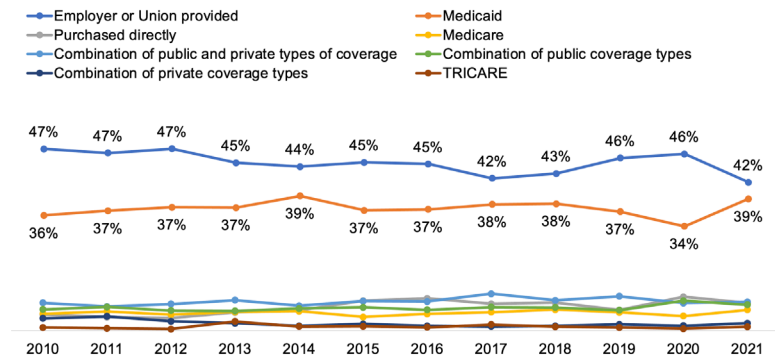


HISTORICAL ENROLLMENT TRENDS IN SPECIFIC TYPES OF PLANS

Historically, more than a third of Hispanics/Latinos have been enrolled in Medicare plans. Decreases in employer/union provided coverage tend to correlate with increases in Medicare coverage. Less than one fifth of the Hispanics/Latinos are enrolled in other plans.

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

Historical Trends in Types of Enrollment of Hispanics/Latinos in Connecticut, 2010-2021

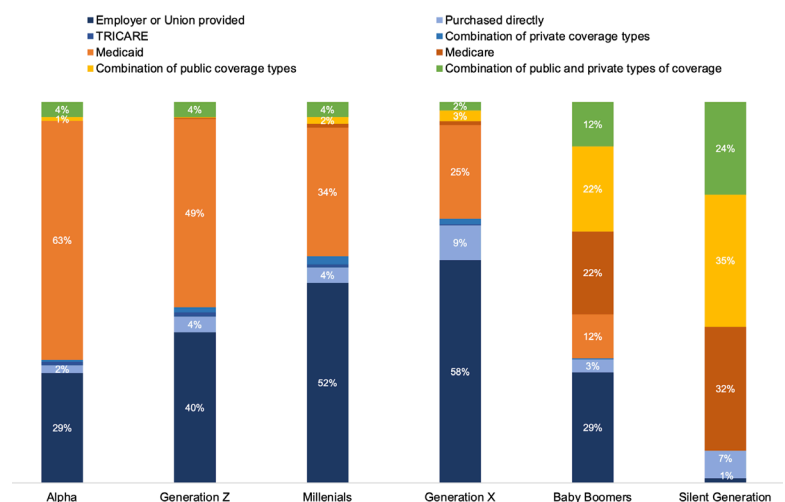


GENERATIONAL DIFFERENCES IN HEALTH INSURANCE ENROLLMENT IN 2021 FOR HISPANIC/LATINOS

In 2021, the Alpha Generation (born between 2010 and 2025) accounted for the highest reliance of Medicaid. Given their age, it is likely that they are enrolled through their parents' participation in Medicaid. Retirement age generations, Baby Boomers (born between 1946 and 1964) and the Silent generation (born between 1928 and 1945) were more likely to be enrolled in both Medicare and Medicaid.

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

Health Insurance Enrollment for Hispanic/Latinos in Connecticut by Specific Plan, 2021

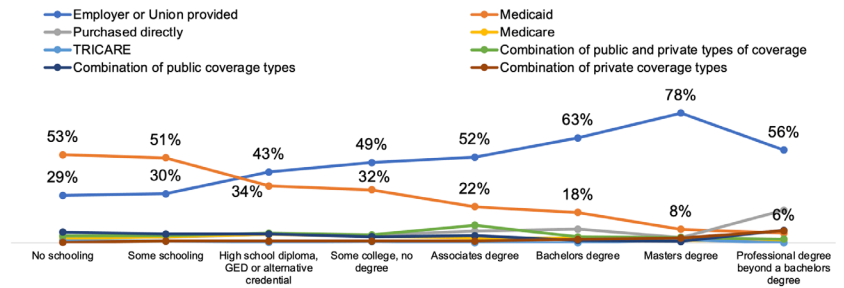


ADDITIONAL PREDICTORS OF TYPE OF ENROLLMENT

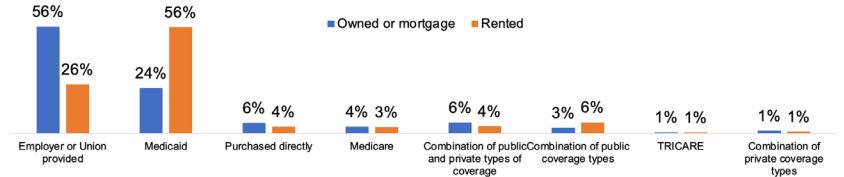
In 2021, home ownership and higher level of degree or educational attainment and home ownership were the most significant predictors of enrollment in public health plans (Medicaid) and private (employer/union provided) plans.

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

Hispanic/Latino Type of Enrollment by Education, 2021



Hispanic/Latino Type of Enrollment by Home Ownership, 2021



POLICY RECOMMENDATIONS

1. We recommend an increase in access to health insurance for uninsured Hispanics/Latinos through better public education about Medicaid enrollment.
2. Provide more information specifically on private plan purchases to working age (both Millennial and Gen X) populations.
3. 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