The Meaning of Medicaid: A State-by-State Breakdown

Medicaid and its sister program, the Children’s Health Insurance Program (CHIP), buffer millions of Latinos* and other vulnerable Americans from uninsurance. Private health coverage, obtained through the workplace or purchased directly from an insurance company, is often unattainable for millions of low-income working Latino families—a problem that has only deepened with the economic recession. Medicaid provides essential coverage to vulnerable populations who might otherwise go uninsured and have difficulty accessing affordable health care. A recent study confirms that Medicaid enrollees were more likely than low-income uninsured individuals to access health care (including preventive and primary care), incur less medical debt, and report better physical and mental health.†

The Medicaid program was also a key component of the recent health care reform law, expected to generate new coverage access channels for nearly 16 million Americans. Latinos, who often fall at the lower end of the income spectrum, are likely to be major beneficiaries of this new program expansion. Without adequate access to Medicaid, Hispanics’ uninsurance rate, already at approximately 32%, would climb even higher.‡ Medicaid and CHIP covered more than one in four Latinos (27%) in 2009, providing a critical source of health insurance for millions. The program is also at the crux of Latino children’s access to health care; nearly half (49.8%) of all Hispanics under age 18—representing 8.5 million children—were covered by either Medicaid or CHIP (see Table 1).

- Children make up the highest share of Latinos covered by Medicaid and CHIP (see Figure 1). About two-thirds (65.6%) of Hispanics who were covered by these programs in 2009 were under the age of 18. Of the remainder, 29.5% were adults from ages 18 to 64, and 4.5% were seniors over the age of 65.

- That year, the vast majority (82.9%) of Latino children covered by Medicaid and CHIP lived in low-income households with earnings below 200% of the federal poverty level (FPL) (see Figure 2). Most of these children (58.5%) live below the poverty line: One-quarter (25.2%) lived in deep poverty—in households with incomes below 50% of the FPL. Another one-third (33.3%) lived in households with incomes between 50% and 100% of the FPL.

* The terms “Hispanic” and “Latino” are used interchangeably by the U.S. Census Bureau and throughout this document to refer to persons of Mexican, Puerto Rican, Cuban, Central and South American, Dominican, Spanish, and other Hispanic descent; they may be of any race. Furthermore, unless otherwise noted, estimates in this document do not include the 3.7 million residents of Puerto Rico.


Medicaid is crucial to people living in poverty for whom private health insurance is out of reach—particularly families with children. Of people living in households with incomes below 100% of the FPL and with Medicaid or CHIP coverage, children make up more than 40% of those covered in every racial or ethnic group and the highest proportion (69.4%) of covered Latinos (see Figure 3).

With numerous proposals currently on the table to modify or cut Medicaid, it’s important to understand the possible extent to which the Latino community would be negatively affected if these policies were enacted. Table 2 presents state-by-state estimates for current Hispanic uninsurance rates and Medicaid coverage rates, including specific data on Latino children and seniors.

<table>
<thead>
<tr>
<th>Table 1: U.S. Medicaid/CHIP Coverage Rates by Race/Ethnicity and Age, 2009</th>
</tr>
</thead>
<tbody>
<tr>
<td>Demographic category</td>
</tr>
<tr>
<td>----------------------</td>
</tr>
<tr>
<td>Non-Hispanic White</td>
</tr>
<tr>
<td>Non-Hispanic Black</td>
</tr>
<tr>
<td>American Indian/Alaska Native</td>
</tr>
<tr>
<td>Asian</td>
</tr>
<tr>
<td>Native Hawaiian/Pacific Islander</td>
</tr>
<tr>
<td>Hispanic</td>
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</table>


Figure 2: Hispanic Children with Medicaid/CHIP Coverage by Federal Poverty Level (FPL), 2009


Figure 3: People Living Below 100% of the Federal Poverty Level with Medicaid/CHIP Coverage by Race/Ethnicity and Age Group, 2009

<table>
<thead>
<tr>
<th>State</th>
<th>Hispanics in all age groups</th>
<th>Latino Uninsurance</th>
<th>Medicaid/CHIP Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Percent</td>
<td>Number</td>
</tr>
<tr>
<td>Alabama</td>
<td>147,991</td>
<td>3.2%</td>
<td>41,126</td>
</tr>
<tr>
<td>Alaska</td>
<td>29,501</td>
<td>4.3%</td>
<td>11,004</td>
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<tr>
<td>Arizona</td>
<td>2,023,887</td>
<td>31.3%</td>
<td>742,880</td>
</tr>
<tr>
<td>Arkansas</td>
<td>140,323</td>
<td>5%</td>
<td>57,774</td>
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<tr>
<td>California</td>
<td>13,878,777</td>
<td>37.9%</td>
<td>4,799,917</td>
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<tr>
<td>Colorado</td>
<td>910,051</td>
<td>18.5%</td>
<td>323,350</td>
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<tr>
<td>Connecticut</td>
<td>385,564</td>
<td>11.1%</td>
<td>129,864</td>
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<td>Delaware</td>
<td>57,856</td>
<td>6.7%</td>
<td>20,513</td>
</tr>
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<td>District of Columbia</td>
<td>59,899</td>
<td>10.2%</td>
<td>15,011</td>
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<tr>
<td>Florida</td>
<td>3,761,114</td>
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<td>1,018,881</td>
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<td>788,415</td>
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<td>Maryland</td>
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<td>State</td>
<td>Hispanics in all age groups</td>
<td>State Population</td>
<td>Latinos Uninsurance</td>
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<td>------------------</td>
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</tr>
<tr>
<td></td>
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<td>Percent</td>
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<td>207,332</td>
<td>4%</td>
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<td>76,927</td>
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<td>179,032</td>
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<td>25,328</td>
<td>2.6%</td>
<td>10,434</td>
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<tr>
<td>Nebraska</td>
<td>148,192</td>
<td>8.4%</td>
<td>66,341</td>
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<tr>
<td>Nevada</td>
<td>603,564</td>
<td>23.3%</td>
<td>228,567</td>
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<tr>
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<td>29,816</td>
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<td>10,966</td>
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<td>1,550,419</td>
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<td>Medicaid/CHIP Coverage</td>
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<td>Percent</td>
<td>Number</td>
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