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## Health Insurance Beyond Reach of Many U.S. Minorities

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*HealthDay Reporter*

TUESDAY, Aug. 1 (HealthDay News) -- Hispanic and black working-age adults are up to three times more likely to lack health insurance than their white counterparts.

Minority groups are also more likely to lack access to health care, forego needed care, and struggle with withering medical debt.

Those findings are part of a new report, *Health Care Disconnect: Gaps in Coverage and Care for Minority Adults*, released Tuesday by The Commonwealth Fund.

"We're talking about working adults who are being pushed out of the [health-care] system," said Michelle M. Doty, lead author of the report and associate director of research for health policy, research and evaluation at The Commonwealth Fund.

"They're working, and they should have coverage. They should have access to a regular doctor."

Dennis Andrulis, director of the Center for Health Equality at Drexel University School of Public Health, in Philadelphia, said, "This is not simply a money issue. There are other factors related to culture, your experience, your exposure to the health-care system and how health-care practitioners have related to you that have another impact. One size does not fit all."

Overall, the number of uninsured people in the United States increases every year, Doty said. In 2004, nearly 46 million people were uninsured, compared to 40 million in 2000. More and more of this burden is being shouldered by working people, she said.

A previous report from The Commonwealth Fund found that 41 percent of working-age Americans with annual incomes between \$20,000 and \$40,000 were uninsured for at least part of the past year, up from 28 percent in 2001. The study also found one in five working-age adults, whether insured or not, were struggling to pay off medical debt.

The new study found more of the same.

Based on telephone interviews with more than 3,000 adults throughout the United States, the researchers found that almost two-thirds (62 percent) of Hispanic adults aged 19 to 64 (15 million people) were uninsured at some point during the past year, a rate more than triple that of working-age white adults (20 percent).

"The strategies that people have been pursuing simply aren't going to be very effective," said Greg Scandlen, founder of Consumers for Health Care Choices. "An awful lot of Hispanics work for small employers [who don't offer health insurance]. They change jobs a lot. Very often, they're in the underground economy."

The study also found that one-third of working-age black adults (more than 6 million

people) were also uninsured or experienced a gap in coverage during the year.

Low-income Hispanics were at even greater risk: 76 percent with incomes below 200 percent of the federal poverty level spent time uninsured, compared with 44 percent of blacks and 46 percent of whites in the same income bracket.

More than one-quarter (27 percent) of uninsured Hispanic adults with health problems said they did not see a doctor in the past year, compared to 17 percent of black and white adults. In addition, only three-quarters of Hispanic adults had had their blood pressure checked in the past year, compared with 94 percent of blacks and 90 percent of whites. Just 51 percent of Hispanics had had a dental exam in the past year, compared with 60 percent of blacks and 65 percent of whites.

Hispanics are also least confident about their ability to "self-manage" chronic diseases or health problems such as [diabetes](#) or heart disease. Thirty-one percent of uninsured Hispanic adults with health problems said they were not too or not at all confident about managing their health problems, compared to 16 percent of black adults and 17 percent of white adults with health problems.

More than one-third (36 percent) of black adults said they went to the emergency room for a condition that could have been treated by a regular doctor had one been available, compared to 19 percent of Hispanics and 19 percent of whites.

Blacks had the most problems with medical debt, with 61 percent of uninsured black adults reporting medical bill or debt problems, vs. 56 percent of whites and 35 percent of Hispanics.

"This report brings home the message that if you don't have insurance, the system basically burdens you with medical debt," Andrulis said. "Anybody who's had any kind of debt is going to be discouraged from using [health-care] services. Why do you want to think twice about using health care if you need it? This has profound, long-term consequences that affect behavior."

The Commonwealth Fund is a private foundation that seeks to promote a better-performing health-care system in the United States.

SOURCES: Michelle M. Doty, Ph.D., associate director, research for health policy, research and evaluation, The Commonwealth Fund, New York City; Greg Scandlen, founder, Consumers for Health Care Choices, Hagerstown, Md.; Dennis Andrulis, director, Center for Health Equality, Drexel University School of Public Health, Philadelphia; Aug. 1, 2006, *Health Care Disconnect: Gaps in Coverage and Care for Minority Adults*

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