

My view: Medicaid expansion matters most for Utah's Hispanic community

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Utah lawmakers have spent more than two years debating ways to increase access to health care coverage for low-income families. This has allowed us to learn a great deal about the 53,000 Utahns who fall in our state's Medicaid coverage gap. These are Utahns who earn too little to qualify for subsidies on healthcare.gov, yet earn too much money or don't otherwise qualify for Medicaid.

This is what we know. Women account for half of all Utahns in the gap that would be eligible for coverage under the governor's Healthy Utah plan. Three-quarters of those eligible are over 25, and half are part of families of which the vast majority have children living at home. Looking at employment, 64 percent of those newly eligible are working full time or part time. Plus, 30 percent identify their ethnicity as Latino or Hispanic.

Of all these statistics, the one that has received the least attention by lawmakers and the public is the high percentage of Hispanics/Latinos living in Utah's coverage gap. Why is this important? Why should Utah's fastest-growing demographic care about this issue?

Did you know that 22.2 percent of Hispanic children in Utah are uninsured, compared with only 11.5 percent nationwide? What hypocrisy for a state that claims to care so much for children and families. Hispanic children in Utah make up 16.9 percent of Utah's total child population but account for nearly 40 percent of the uninsured children in the state. As a result, Utah ranks 41st (highest being worst) in the country for insuring Hispanic children.

All Utah children living in poverty already have access to health insurance through Medicaid or the Children's Health Insurance Program (CHIP). Yet Utah is next to last in the nation when it comes to signing up eligible children for health insurance. There are literally tens of thousands of uninsured Utah children (40 percent of them Hispanic) walking around getting sick, missing vaccinations and avoiding the care that will help them grow into healthy and responsible adults.

How does this problem involve Healthy Utah and the Medicaid coverage gap? Because one way to increase health care coverage for Utah's children is to get more of their parents insured. Study after study prove that increasing coverage rates for parents directly increases coverage rates for kids. In addition, researchers from Cornell and Harvard have found that children who have health insurance through Medicaid or CHIP perform better in school than children who are uninsured. Compared with their uninsured counterparts, children covered by Medicaid or CHIP are more likely to complete high school, as well as attend and complete college.

Right now Utah covers most children in families with incomes up to 200 percent of poverty, or about \$39,000 per year for a family of three. But because Utah hasn't expanded Medicaid or passed the Healthy Utah plan, eligibility for their parents is much lower — only 47 percent of poverty, or \$10,045 per year for a family of three. So a family of three earning above \$10,000 a year falls into Utah's coverage gap and experiences constant disincentives to improve its status and well-being. Because of the gap, tens of thousands of Utah parents do not have any options for affordable health coverage, and it also means their children are likely uninsured as well.

Expanding Medicaid through Gov. Gary Herbert's Healthy Utah plan will give more Utah parents an option for affordable health insurance while also increasing coverage for uninsured children. If our goal is to make Utah a better and healthier place to raise our families, using the Healthy Utah plan to close the coverage gap is the best approach for our state to take.

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