



## Hispanics or Latinos

*The federal government defines Hispanic or Latino as a person of Mexican, Puerto Rican, Cuban, South or Central American, or other Spanish culture or origin regardless of race. Hispanics are thus a heterogeneous group and may be of any race.*

Small businesses owned by Hispanics produce \$ 271 billion in total revenues.

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### Coverage

Insurance status, more than any other demographic or economic factor, determines the timeliness and quality of health care.

- Thirty-two percent of Hispanics are uninsured, compared to 11.4 percent of non-Hispanic whites.
- 68 percent of Hispanics had health insurance coverage in 2009 compared to 88 percent of white Americans.
- Of those employed by a small business, 57 percent (3.6 million people) of Hispanic workers under age 64 are uninsured, compared to 24 percent of white Americans.

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### Disparities

Hispanics also face significant health disparities, many of which could be prevented by comprehensive health care coverage and consistent care.

- 35 percent of nonelderly uninsured Hispanics report having chronic health conditions.
- Cancer screenings are about 12 percent less common among Hispanics than non-Hispanic whites. Hispanic women contract cervical cancer at twice the rate of white women.
- Hispanics have higher rates of end-stage renal disease, caused by diabetes, and they are 50 percent more likely to die from diabetes than non-Hispanic whites.

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## Benefits for business

Hispanic small business employers and employees will benefit from the new health law, which seeks to expand coverage and improve primary care. Specifically, the new health exchanges and the minimum coverage requirement will improve health care coverage for this population.

As of 2014, small employers will be able to purchase packages of “essential health benefits” for their employees. The plans offered inside the state-based exchanges will also cover preventive services and limit out-of-pocket costs. These provisions strengthen health security, and make health expenditures more affordable. The law also has provisions that will benefit self-employed workers, who are among the most difficult to insure. The law protects such individuals by requiring insurers to provide quality, affordable coverage, and by implementing high-risk insurance pools for those with pre-existing conditions. In 2014, self-employed workers will also be eligible to join the exchanges.

- Approximately 2.3 million Hispanics who are self-employed or small employers (and their 1.4 million employees) might be eligible to participate in the exchanges. Tax credits for certain employers and eligible individuals are available to facilitate the purchase of health insurance.
- Hispanics will comprise an estimated 25 percent of the exchange population.

The new health reform law improves the quality of care and ensures coverage for the uninsured. Currently, Hispanics disproportionately suffer from these issues, particularly because they are strongly represented in the small business sector. The law helps to secure affordable health care for this population and strengthens its potential for financial prosperity and better health.