Health Equity & Medicaid Enrollment
Nonpartisan Learning Session
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Impact of the COVID-19 Pandemic on Black, Latinx, AAPI, and Immigrant Populations

Presented by Dulce Gonzalez*, MPP

Based on work with colleagues from the Health Policy Center and Income and Benefits Policy Center at the Urban Institute

*The views presented are my own and should not be attributed to the Urban Institute, its Trustees, or its funders.
Primary Data Sources

- These findings draw primarily on rapid-turnaround surveys from the Urban Institute that receive core funding from the Robert Wood Johnson Foundation and supplemental funding from the Spitzer Foundation:
  - March/April 2020 Health Reform Monitoring Survey
  - September 2020 Coronavirus Tracking Survey
  - December 2020 Well-Being and Basic Needs Survey
- Select findings also draw from the 2018 American Community Survey
Black and Hispanic/Latinx adults were more likely than white adults to be worse off six months into the pandemic.

Impact of the Pandemic on Family Financial Situation and Employment among Adults Ages 18 to 64, By Race/Ethnicity, September 2020

Current financial situation compared with March

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Better off</th>
<th>Worse off</th>
<th>Lost or laid off from a job</th>
<th>Furloughed, had hours reduced, or lost income</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>15.4%</td>
<td>19.8%</td>
<td>12.0%</td>
<td>23.2%</td>
</tr>
<tr>
<td>Black</td>
<td>15.0%</td>
<td>29.1%***</td>
<td>15.8%*</td>
<td>19.6%</td>
</tr>
<tr>
<td>Hispanic/Latinx</td>
<td>13.3%</td>
<td>36.9%***</td>
<td>23.7%***</td>
<td>29.3%**</td>
</tr>
</tbody>
</table>

Changes in family employment since March

- Better off: Estimates are not shown for non-Hispanic/Latinx adults who are not Black or white or are more than once race because of sample size restrictions. Estimates of those reporting a furlough, reduced hours, or lost income excludes adults who also reported they or their spouse or partner lost or was laid off from a job but includes adults who reported a child under age 19 losing or being laid off from a job. The survey was conducted September 11 through 28, 2020.
- * Estimate differs significantly from white adults at the 0.10 level, using two-tailed tests.
- ** Estimate differs significantly from white adults at the 0.05 level, using two-tailed tests.
- *** Estimate differs significantly from white adults at the 0.01 level, using two-tailed tests.
Black, Hispanic/Latinx, and Native American adults faced greater coronavirus exposure risks at work

Shares of Workers in Essential and Nonessential Industries, by Race and Ethnicity and Whether They Must Work In Person or Can Work Remotely, 2018

Source: How Risk of Exposure to the Coronavirus at Work Varies by Race and Ethnicity and How to Protect the Health and Well-Being of Workers and Their Families. Urban Institute analysis of 2018 American Community Survey data, using the Integrated Public Use Microdata Series.

Notes: Estimates are for employed adults. All estimates differ significantly from the estimate for white workers at the p < 0.05 level.
Among AAPI adults, Southeast Asian and Pacific Islander adults more likely to work in person

Shares of Workers in Essential and Nonessential Industries Among AAPI Adults, by Whether They Must Work In Person or Can Work Remotely, 2018

Notes: Estimates are for employed adults.
Black and Hispanic/Latinx parents of school-age children faced high levels of food insecurity

Share of Families with School-Age Children Who Had Experienced Household Food Insecurity in the Past 30 Days, September 2020

Source: Forty Percent of Black and Hispanic Parents of School-Age Children Are Food Insecure. Urban Institute Coronavirus Tracking Survey, wave 2.

Notes: School-age children are ages 6 to 18. Survey respondents are ages 18 to 64. Race/ethnicity is for the parent responding to the survey. Estimates are not shown for non-Hispanic/Latinx adults who are not Black or white or are more than once race because of sample size restrictions. The survey was conducted September 11 through 28, 2020. *** Estimates differ significantly from white adults at the 0.01 level, using two-tailed tests.
Black and Hispanic/Latinx adults report unfair treatment when applying for social services or public assistance

Share of Low-Income Adults Ages 18 to 64 Reporting Unfair Treatment or Judgment Because of Their Race or Ethnicity When Applying for Social Services or Public Assistance, by Race or Ethnicity, December 2020

Notes: Low income is family income below 200 percent of the federal poverty level. The experiences reported occurred in the past 12 months. Estimates for non-Hispanic/Latinx adults who are not Black or white or are more than one race are not presented because of sample size limitations.
Hispanic/Latinx adults in families with noncitizens particularly adversely affected during the pandemic

Share of Adults Ages 18 to 64 Whose Families Lost Jobs, Work Hours, or Work-Related Income Because of the Coronavirus Outbreak, by Race/Ethnicity and Family Citizenship Status, March/April 2020

<table>
<thead>
<tr>
<th>Category</th>
<th>Share of Adults</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hispanic/Latinx, any noncitizen in the family</td>
<td>68.8%</td>
</tr>
<tr>
<td>Hispanic/Latinx, all family members are citizens</td>
<td>49.1%***</td>
</tr>
<tr>
<td>White</td>
<td>38.0%***</td>
</tr>
<tr>
<td>Black</td>
<td>40.7%***</td>
</tr>
</tbody>
</table>


Notes: Estimates are not shown for non-Hispanic/Latinx adults who are not Black or white or are more than once race. The survey was conducted between March 25 and April 10. ***Estimate differs significantly from Hispanic/Latinx adults living with any noncitizen family member at the 0.01 level, using two-tailed tests.
Over 4 in 10 adults in low-income immigrant families reported food insecurity in 2020

Share of Adults in Low-Income Immigrant Families Who Reported Material Hardships in the Past 12 Months, December 2020

Problems paying rent or mortgage: 21.7%
Problems paying utility bills: 22.6%
Unmet need for medical care in the family because of costs: 25.7%
Problems paying family medical bills: 26.8%
Food insecurity: 41.4%


Notes: Adults are ages 18 to 64. Low family income is below 200 percent of the federal poverty level.
1 in 4 adults in low-income immigrant families reported chilling effects in 2020

Share of Adults in Low-Income Immigrant Families Who Avoided Noncash Government Benefits or Other Assistance in the Past Year Because of Immigration Concerns, Overall and by Family Citizenship and Immigration Status, December 2020

- 27.5% of all low-income adults in immigrant families reported chilling effects in 2020.
- 13.9% of adults in families with naturalized citizens avoided noncash government benefits or other assistance.
- 27.4%*** of adults in families with green card holders avoided noncash government benefits or other assistance.
- 43.9%***/^/^ of adults in families with nonpermanent residents avoided noncash government benefits or other assistance.


Notes: Adults are ages 18 to 64. Low family income is below 200 percent of the federal poverty level. */**/*** Estimate differs significantly from that for adults in families with naturalized citizens at the 0.10/0.05/0.01 level, using two-tailed tests. ^/^/^/^/^ Estimate differs significantly from that for adults in families with green card holders at the 0.10/0.05/0.01 level, using two-tailed tests.
Connecting the Data to Policy

- Research demonstrates pandemic assistance could help mitigate the disproportionate economic challenges that Black and Hispanic/Latinx adults are facing;

- An end to Medicaid “maintenance of effort” requirements in place during the Public Health Emergency could impact health coverage for Black and Hispanic/Latinx adults, given that they depend on Medicaid more than white adults;

- The American Rescue Plan broadened access for immigrant families, but mistrust and implementation challenges remain;

- Greater attention to unfair treatment when applying for or accessing public assistance could help improve experiences; and

- Disaggregated data could provide better insights on experiences of Asian American, Pacific Islander, and Native American populations.
Uneven Recovery Leaves Many Hispanic, Black, and Low-Income Adults Struggling

How Risk of Exposure to the Coronavirus at Work Varies by Race and Ethnicity and How to Protect the Health and Well-Being of Workers and Their Families

Forty Percent of Black and Hispanic Parents of School-Age Children Are Food Insecure

Hispanic Adults in Families with Noncitizens Disproportionately Feel the Economic Fallout From COVID-19

Adults in Low-Income Immigrant Families Were Deeply Affected by the COVID-19 Crisis yet Avoided Safety Net Programs in 2020

Many Immigrant Families with Children Continued to Avoid Public Benefits in 2020, Despite Facing Hardships

To reach me, contact ExternalAffairs@urban.org
Medicaid Enrollment Strategies for Health Equity: Lessons & Policy Strategies

Community Catalyst
Partners subcontract with local and state community-based organizations to conduct Medicaid outreach and enrollment activities.
Key Examples from the Project

**UNIDOS US**
Successful events from partners in Texas included partnerships with food banks and flu clinics which specifically targeted Latinx communities.

**FARMWORKER JUSTICE**
Radio PSAs developed in Spanish were particularly effective in reaching migrant farmworker communities.

**ASIAN & PACIFIC ISLANDER AMERICAN HEALTH FORUM (APIAHF)**
Highlighted importance of translating materials into languages for Asian American and Native Hawaiian and Pacific Islander communities.
Community Voices for Medicaid Project

Focus on public education around Medicaid and development of Medicaid ambassadors - community members who share/educate communities about Medicaid.
People are more likely to enroll if they have culturally competent, in-language assistance from trusted groups.

Application process is overwhelming.

People need support after enrollment when questions/issues arise.

People don't know they qualify for Medicaid.

People from immigrant communities need information regarding public charge.

Lessons From This Work
Policy Strategies
CONSUMER ASSISTANCE PROGRAMS
- Critical enrollment and post-enrollment support

NAVIGATOR/CERTIFIED APPLICATION COUNSELORS PROGRAM
- ACA/Medicaid enrollment – enhanced investment needed

COMMUNITY BASED ORGANIZATIONS
- Provide wrap around supports to Consumer Assistance Programs (CAPs) and Navigators
- Usually more trusted messengers with deeper ties to the community
- Need investment and reduced barriers to federal grant processes

Policy Strategies
Invest in Enrollment and Enrollment Wrap-Around
**Policy Strategies:**

- **Eligibility Policy**
  - Continuous eligibility
    - Enrolled for 12 months regardless of fluctuations in their income
  - Streamlined eligibility & enrollment
  - Medicaid re-entry eligibility & enrollment
  - Public Health Emergency Wind Down
Policy Strategies:

Eligibility & Underlying Program Policy

Countercyclical financing
- More timely and targeted federal funds commensurate with the level of need due to the downturn

Access to coverage for immigrant families
- End the five-year waiting period where lawfully present immigrants must wait five years before they can enroll in federally funded programs, such as Medicaid and CHIP that they are eligible for

Compliance
QUESTIONS?
THANK YOU.