



# LGBT Latinos and the Affordable Care Act

Research on Outreach and Communication Strategies from the Center for American Progress

The United States is in a period of rapid social and demographic change. In particular, public understanding of the experiences of lesbian, gay, bisexual, and transgender, or LGBT, people is growing, as is the size of the Latino population. Unsurprisingly, the United States is home to a substantial number of LGBT Latinos. In fact, 4.3 percent of the Latino population identifies as LGBT, which is more than the 3.5 percent of LGBT-identified people in the general population.<sup>1</sup> The 2010 Census shows that the majority of Latino same-sex couples live in areas of the country that generally have higher proportions of Latinos, such as Texas, California, and New Mexico.<sup>2</sup> These states also have large uninsured populations, and research demonstrates that Latinos are uninsured at high rates—39 percent of Latinos do not have health insurance coverage.<sup>3</sup> As a result, focused initiatives that speak to the concerns of LGBT Latinos and help them connect with their new coverage opportunities under the Affordable Care Act are critical to ensuring that uninsured people get the coverage they need.

## Raising awareness is one key to coverage

Only 31 percent of uninsured LGBT Latinos had heard of the new insurance options available through the Affordable Care Act—47 percent had not heard about new options, and 22 percent were not sure. Conversely, 48 percent had heard about the individual mandate provisions.

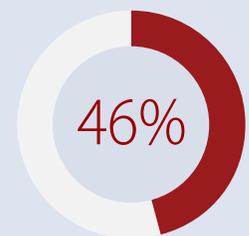
Here are the top facts and trusted messengers to get LGBT Latinos connected with the health insurance coverage they need.

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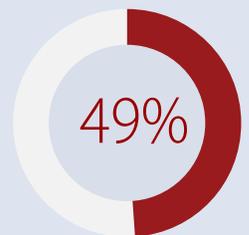
## Top facts LGBT Latinos need to hear about new insurance options

1. All insurance plans are required to cover doctor visits, hospitalizations, reproductive health, emergency room care, and prescriptions.
2. If you have a same-gender partner, getting family coverage will depend on things such as whether marriage is recognized in your state and whether insurance plans decide to offer domestic-partner coverage.

## Characteristics of LGBT Latinos



reported incomes of less than 139 percent of the federal poverty level.



reported being uninsured.



had been without health insurance for more than two years.

3. If you have a preexisting condition, insurance plans cannot deny you coverage.
4. You might be able to get financial help to pay for a health insurance plan based on household size and income.

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### Top needs of LGBT Latinos with new insurance options

1. Understanding what financial help is available
2. Finding the plan that is best for them
3. Finding out where they can get in-person help
4. Figuring out if a partner qualifies for family coverage
5. Filling out an application for a plan

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### Top motivators to get LGBT Latinos to engage with new insurance options

1. If you or a family member gets sick, you won't have to worry about big medical bills or going into bankruptcy.
2. The insurance plan you choose will be there to cover all of the care you need.
3. You will be able to find a plan that fits your budget.
4. You will be legally obligated to buy a plan, and you will have to pay a fine if you don't get coverage.

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### Top sources that can help LGBT Latinos with new insurance options

1. State or federal employees whose job it is to help with new options
2. Insurance companies
3. Medicaid office
4. Doctors or nurses
5. Local nonprofit organization

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### Top trusted messengers to talk about new insurance options with LGBT Latinos

1. Federal or state health department employees
2. Medicaid office employees
3. Someone like them who has already gotten insurance
4. Doctors
5. Local LGBT organization

Source: Data drawn from a national survey of 867 LGBT people at or below 400 percent of the federal poverty level conducted by PerryUndem Research and Communication for the Center for American Progress. For additional information, see Laura E. Durso, Kellan Baker, and Andrew Cray, "LGBT Communities and the Affordable Care Act: Findings from a National Survey" (Washington: Center for American Progress, 2013), available at <http://www.americanprogress.org/issues/lgbt/report/2013/10/10/76693/lgbt-communities-and-the-affordable-care-act>.

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### Endnotes

- 1 Angeliki Kastanis and Gary J. Gates, "LGBT Latino/a Individuals and Latino/a Same-sex Couples" (Los Angeles: The Williams Institute, 2010), available at <http://williamsinstitute.law.ucla.edu/wp-content/uploads/Census-2010-Latino-Final.pdf>.
- 2 Ibid.
- 3 Ibid.

## Characteristics of LGBT Latinos



had put off medical care in the past 12 months because they could not afford it.



had trouble getting on a partner's insurance plan or getting a partner on their plan.



reported discrimination in the process of getting on the same plan as their partner.