State officials’ decisions about coverage options, especially in times of crises, have a profound effect on children and can exacerbate pre-existing racial and ethnic disparities. In Arizona, the uninsured rate for children overall is higher than the national average (8.3% vs 5.2%). Additionally, Latino children are more than 1.5 times as likely to be uninsured compared to other children in the state (10.4% vs. 6.6%). Removing barriers to Arizona Health Care Cost Containment System (AHCCCS) and KidsCare enrollment would help reduce this disparity.

### Latino Kids’ Coverage

- Arizona is home to over **80,000** uninsured Latino children
- The uninsured rate for Latino kids in Arizona is **10.4%**
- Latino kids in Arizona are more than **1.5** times as likely to be uninsured compared to other kids

### Medicaid and Latino Kids

While AHCCCS and KidsCare are important sources of coverage for all children in Arizona, they are especially important for Latino children. Latino families have a higher labor force participation rate than others in the country, but are more likely to work in industries that do not offer employer-sponsored insurance (ESI). AHCCCS and KidsCare fill an important gap by providing affordable health coverage to these working families and while AHCCCS enrollment is always open, KidsCare enrollment was closed between 2010-2016.

### Medicaid/CHIP is the Largest Source of Coverage for Latino Kids

**Coverage Sources for Kids in Arizona, 2018**

<table>
<thead>
<tr>
<th></th>
<th>All Kids</th>
<th>Latino Kids</th>
</tr>
</thead>
<tbody>
<tr>
<td>Uninsured</td>
<td>8.3%</td>
<td>10.4%</td>
</tr>
<tr>
<td>ESI</td>
<td>43.7%</td>
<td>31%</td>
</tr>
<tr>
<td>Medicaid/CHIP</td>
<td>39.7%</td>
<td>52.6%</td>
</tr>
<tr>
<td>Direct purchase</td>
<td>3.3%</td>
<td>2.7%</td>
</tr>
<tr>
<td>Other</td>
<td>5.1%</td>
<td>3.2%</td>
</tr>
</tbody>
</table>

- **Uninsured**: 8.3% (All Kids), 10.4% (Latino Kids)
- **ESI**: 43.7% (All Kids), 31% (Latino Kids)
- **Medicaid/CHIP**: 39.7% (All Kids), 52.6% (Latino Kids)
- **Direct purchase**: 3.3% (All Kids), 2.7% (Latino Kids)
- **Other**: 5.1% (All Kids), 3.2% (Latino Kids)

### Covering Parents Helps Children

Having health insurance like Medicaid improves families’ health and economic security. When adults’ health care needs are met, they are better equipped to support their children as they grow and learn.

June 2020
Latino Child Trends Over Time

Coverage Disparities Persist
Latino Child Uninsured Rates, 2008-2018

All children in Arizona are significantly more likely to be uninsured compared to the national average. Almost half (44.6%) of all children in Arizona are Latino. Coverage inequities between Latino children and other children in Arizona narrowed from 2008 to 2018, but more work remains to be done. Between 2017 and 2018, the uninsured rate went in the wrong direction for all children in the state.

Note: * Change significant at the 90% confidence level and relative to prior year. ^ Change significant at the 90% confidence level (2016-2018).

Older Children are More Likely to be Uninsured
Latino Child Uninsured Rates in Arizona by Age, 2016 and 2018

The uninsured rate for Latino children in Arizona decreased for children 12 years old and younger, while the rate was flat for teens ages 13 to 18. Yet Latino teens have the highest uninsured rates by age group at over 15%. Although over 97% of Arizona’s Latino children are U.S. citizens, anti-immigrant rhetoric may lead parents to not enroll or renew their children’s coverage out of fear.

Families in All Income Groups Struggle to Access Coverage
Latino Child Uninsured Rates in Arizona by Census Poverty Threshold, 2016 and 2018

The uninsured rate for Latino children in Arizona decreased for most income groups studied between 2016 and 2018. However, the uninsured rate for Latino children in families earning between 200% and 249% of the poverty thresholds (about $40,400-50,300 for a family of 3) increased over the period studied. These children have the highest uninsured rate at 14%. The disproportionate job losses among Latinos during the COVID-19 pandemic could result in even more coverage losses.
Coverage Disparities by Race

AI/AN Latino Children Have Highest Uninsured Rate
Share of Population and Latino Child Uninsured Rates by Race,

The Census Bureau reports race and Latino ethnicity as separate variables, and Latino children may be of any race. In Arizona, the majority of Latino children identify as White (74.9%) and the uninsured rate for this group is 10.2%. A smaller share of Latino children identify as American Indian/Alaska Native (AI/AN) (2.5%) but their uninsured rate is twice as high at 20.6%. This indicates the value of targeted, culturally competent outreach in reducing racial coverage disparities.

The terms “Hispanic” and “Latino” are used interchangeably by the U.S. Census Bureau and throughout this document to refer to persons of Hispanic descent; they may be of any race. “Latinx” may also be used to respect various gender identities and expressions.

Top Arizona Counties and Congressional Districts with the Most Uninsured Latino Children, 2018

Counties and Congressional districts with large Latino child populations are more likely to have large numbers of uninsured Latino children, but state and local policies have an impact on the coverage rates.

<table>
<thead>
<tr>
<th>Number &amp; Rate of Uninsured Latino Children by County in Arizona</th>
<th>Number &amp; Rate of Uninsured Latino Children by Congressional District in Arizona</th>
</tr>
</thead>
<tbody>
<tr>
<td>County</td>
<td>Number of Uninsured Latino Kids</td>
</tr>
<tr>
<td>--------</td>
<td>--------------------------------</td>
</tr>
<tr>
<td>Maricopa County</td>
<td>56,313</td>
</tr>
<tr>
<td>Pima County</td>
<td>12,595</td>
</tr>
<tr>
<td>Yuma County</td>
<td>5,677</td>
</tr>
<tr>
<td>Pinal County</td>
<td>3,518</td>
</tr>
<tr>
<td>Mohave County</td>
<td>1,370</td>
</tr>
<tr>
<td>Yavapai County</td>
<td>1,366</td>
</tr>
<tr>
<td>Cochise County</td>
<td>859</td>
</tr>
<tr>
<td>Santa Cruz County</td>
<td>833</td>
</tr>
<tr>
<td>Coconino County</td>
<td>692</td>
</tr>
</tbody>
</table>

*Note: The uninsured rate for Latino children identifying as Asian/Pacific Islander is suppressed due to poor reliability.*
Policy Recommendations

Health coverage is more important than ever. Any prior gains must be preserved even as the economy falters. Some states have laid the groundwork to protect children by enacting policies to cover as many children as possible with more straightforward enrollment and renewal processes. Policymakers in Arizona can join these leaders and ensure that more children, including Latinos, receive health coverage by continuing to provide KidsCare funding and:

- Covering children in KidsCare up to 250% of federal poverty line
- Adopting 12 months continuous coverage in AHCCCS and KidsCare
- Ending KidsCare waiting period
- Waiving the 5-year waiting period for lawfully-residing children and pregnant women in AHCCCS and KidsCare
- Covering all children regardless of citizenship status

Most uninsured children are eligible but not enrolled in AHCCCS and KidsCare. To find out if your child is eligible for free or low-cost health coverage, go to www.insurekidsnow.gov.

UnidosUS, formerly the National Council of La Raza (NCLR), is the nation’s largest Latino civil rights and advocacy organization. Through our unique combination of research, advocacy, programs, and a national network of nearly 300 community-based Affiliate organizations across the country, we simultaneously challenge the social, economic, and political barriers that affect Latinos in the United States.

The Georgetown University Center for Children and Families (CCF) is an independent, nonpartisan policy and research center. As part of the McCourt School of Public Policy, CCF provides research, develops strategies, and offers solutions to improve the health of America’s children and families, particularly those with low and moderate incomes.

For more information about the methodology and sources, visit: https://ccf.georgetown.edu/2020/06/08/sources-latino-childrens-health-coverage-facts