

# PUERTO RICO

## Latino Children's Health Coverage Facts

Puerto Rico is home to over 641,000 thousand children, 98.8% of whom are Latino. Nearly all Latino children in Puerto Rico are U.S. citizens (99.5%). Puerto Rico's longstanding commitment to health coverage has resulted in Latino children in Puerto Rico being more likely to have health coverage than their counterparts nationwide. It has managed to achieve higher children's coverage rates than many states while operating with fewer resources, but a persistent economic crisis, frequent natural disasters, and limits in the design of Puerto Rico's Medicaid program have made it difficult for Puerto Rican children to access comprehensive care. Children in Puerto Rico are also more likely to live in poverty and face a severe shortage of providers.

### Kids' Coverage



Puerto Rico is home to over **18,900** uninsured Latino kids



The uninsured rate for Latino children in Puerto Rico is **3.0%**

**2x**

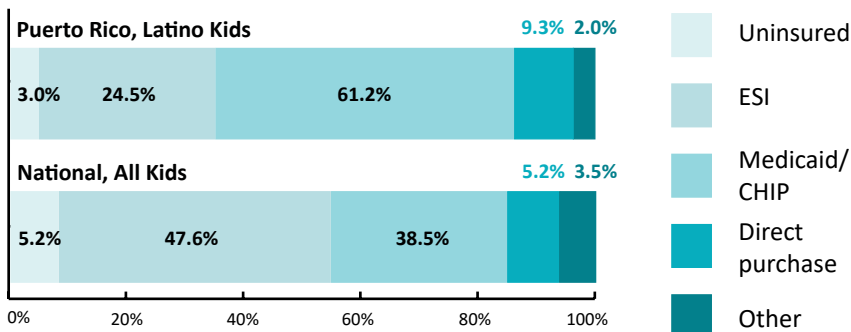
Children in Puerto Rico are almost 2 times as likely to be in low- to moderate-income families compared to children in the 50 states and D.C.

### Medicaid in Puerto Rico

Unlike Medicaid programs in the 50 states and D.C., federal funding for Puerto Rico's Medicaid program is capped – Puerto Rico receives a fixed amount of federal Medicaid funding under a block grant and must pay for any additional expenses on its own. In addition, Puerto Rico's Medicaid program does not have to comply with many federal Medicaid requirements that otherwise apply to state Medicaid programs including those related to eligibility and benefits. Medicaid/CHIP eligibility is based on the lower Puerto Rico Poverty Level (PRPL) and currently covers children with family incomes below 271% PRPL or approximately 88% of the federal poverty level (FPL) for a family of four. Despite the lower eligibility threshold compared to the 50 states and D.C., a large share of children in Puerto Rico are covered by Medicaid/CHIP, reflecting the disproportionate share of children in low-income families.

### Medicaid/CHIP is the Largest Source of Coverage for Latino Children in Puerto Rico

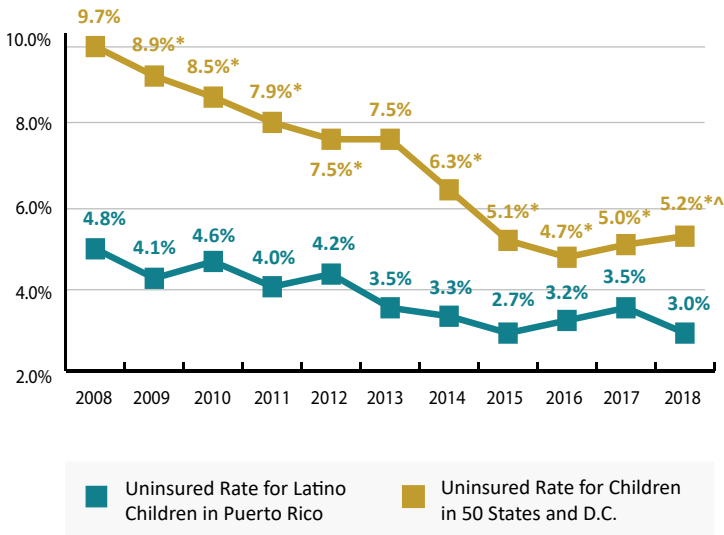
Coverage Sources for Latino Children in Puerto Rico and All Children Nationally, 2018



#### Limited Benefits Affect Kids' Health

Puerto Rico receives a smaller share of federal funding (55%) than states with similar per capita income, leading to limits on its ability to deliver comprehensive pediatric benefits known as Early and Periodic Screening, Diagnostic and Treatment (EPSDT) to all children.

# Trends in Latino Children's Coverage

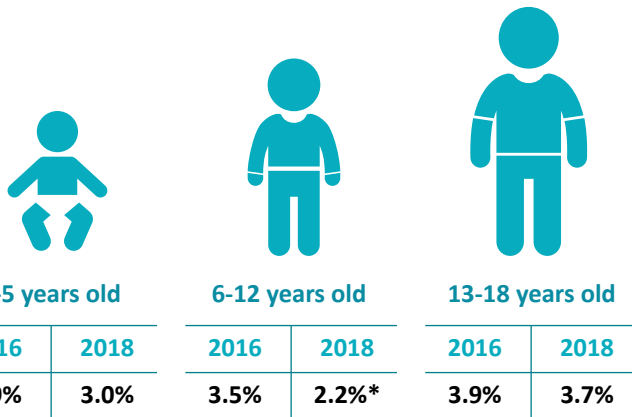


## Coverage Rates Have Improved Over Time

Child Uninsured Rates, 2008-2018

Children in Puerto Rico are more likely to have health coverage than children in the 50 states and D.C. The uninsured rate for Latino children in Puerto Rico fluctuated year to year, but trended downward over the period from 2008 to 2018. Federal funding for Puerto Rico's Medicaid program is limited to a small block grant, but since 2011, the federal government has provided supplemental funds (though Congress must approve additional funding after fiscal year 2021). Puerto Rico also expanded income eligibility to include more children in 2013. These policy changes likely contributed to the improvements in children's coverage rates over time.

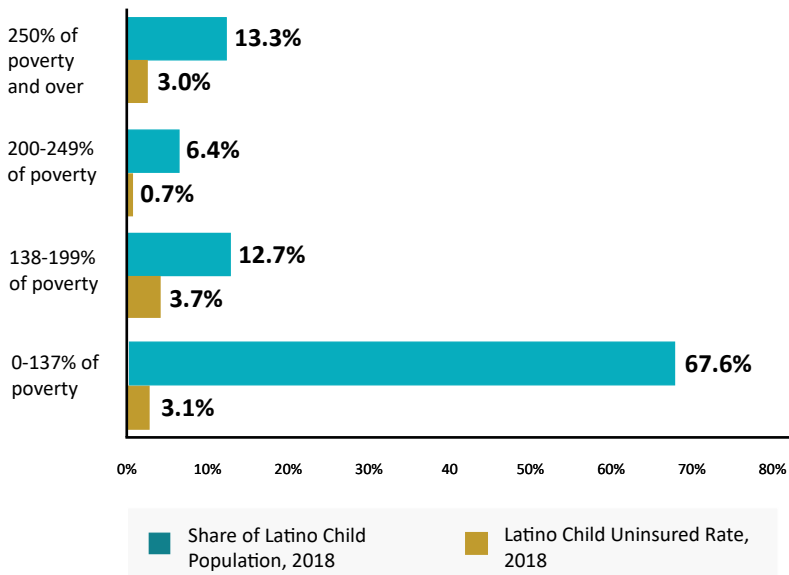
Note: \*Change is significant at the 90% confidence level and relative to prior year. ^Change is significant at the 90% confidence level (2016-2018).



## Teens are More Likely to be Uninsured

Latino Child Uninsured Rates in Puerto Rico by Age, 2016 and 2018

The child uninsured rate varies by age and over time. In 2016, the youngest children were the most likely to have health insurance coverage and teens were the least likely to be covered. However, in 2018, the uninsured rate increased for children under age 6, rising from 1.9% to 3.0%. Meanwhile, school-aged children ages 6 to 12 saw their coverage rates improve significantly over the same period, falling from 3.5% to 2.2%. Teens continued to have the highest uninsured rates over the period studied.



## The Vast Majority of Latino Children in Puerto Rico are in Low-Income Families

Share of Population and Uninsured Rates for Latino Children by Census Poverty Threshold, 2018

Just over 80% of Latino children in Puerto Rico are in low- to moderate-income families (80.3% with family income below 200% of the census poverty threshold or under \$52,000 for a family of four) compared to 40.8% of children in the 50 states and D.C.. Lower income Latino children in Puerto Rico are less likely to have health coverage than their peers with higher incomes. The current COVID-19 pandemic and related economic crisis, together with the frequent natural disasters such as hurricanes and earthquakes, make it very difficult for Puerto Rico's economy to stabilize. While more children in Puerto Rico are covered, those benefits are limited.

## Geographic Differences

Municipios with large Latino child populations are more likely to have large numbers of uninsured Latino children, but local policies have an impact on coverage rates. Despite relatively high coverage rates, provider shortages make it hard for children in Puerto Rico to access care.

Number & Rate of Uninsured Latino Children by Municipio in Puerto Rico, 2018

Municipio	Number of Uninsured Latino Children	Latino Child Uninsured Rate
San Juan	3,165	4.6%
Bayamón	1,481	4.0%
Carolina	1,415	4.4%
Ponce	1,004	3.2%
Toa Baja	778	4.4%
Caguas	750	2.7%
Trujillo Alto	735	5.0%
Vega Baja	657	5.8%
Río Grande	550	5.2%
Guaynabo	458	2.8%

Over half the population of Puerto Rico lives in a primary care health professional shortage area.

Nearly all of Puerto Rico has been designated as medically underserved. About 53% of the Commonwealth's population lives in a primary care health professional shortage area, where less than 2% of need has been met.

Note: Municipios are the primary geographic divisions of Puerto Rico, equivalent of a county in the 50 states. Data were suppressed due to low reliability in Toa Alta and Canóvanas.

## Policy Recommendations

**Health coverage is more important than ever.** Even prior to the current crises, Puerto Rico faced challenges from natural disasters and a financial crisis. But, any prior gains must be preserved especially as the economy falters. Puerto Rico has worked hard to cover nearly all children, but more can be done. Guaranteeing Puerto Rico Medicaid funding on par with the 50 states and D.C. is the first step to delivering more equitable access for all of the Commonwealth's children. Federal and local policymakers can ensure that more children receive comprehensive health coverage by:



**Eliminating the federal funding cap**



**Matching Medicaid/CHIP spending based on the federal medical assistance percentage**



**Ensuring all children receive full EPSDT benefits**



**Targeting outreach campaigns to reach children in areas with lower coverage rates**

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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.

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CENTER FOR CHILDREN AND FAMILIES

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.

To find out if your child is eligible for free or low-cost health coverage, go to <https://www.asespr.org/beneficiarios/beneficiarios-vital-2/quien-cualifica/>

For more information about the methodology and sources, visit: <https://ccf.georgetown.edu/2020/06/29/fact-sheets-latino-childrens-health-coverage/>