

FLORIDA Latino Children's Health Coverage Facts

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 Florida, the uninsured rate for children overall is higher than the national average (7.8% vs. 5.2%). Additionally, Latino children are almost 1.5 times as likely to be uninsured than other children in the state (9.6% vs. 7.0%). Expanding Medicaid and removing barriers to Medicaid and Florida KidCare enrollment would help reduce this disparity.

Latino Kids' Coverage



Florida is home to over **137,000** uninsured Latino kids



The uninsured rate for Latino kids in Florida is **9.6%**

1.5x

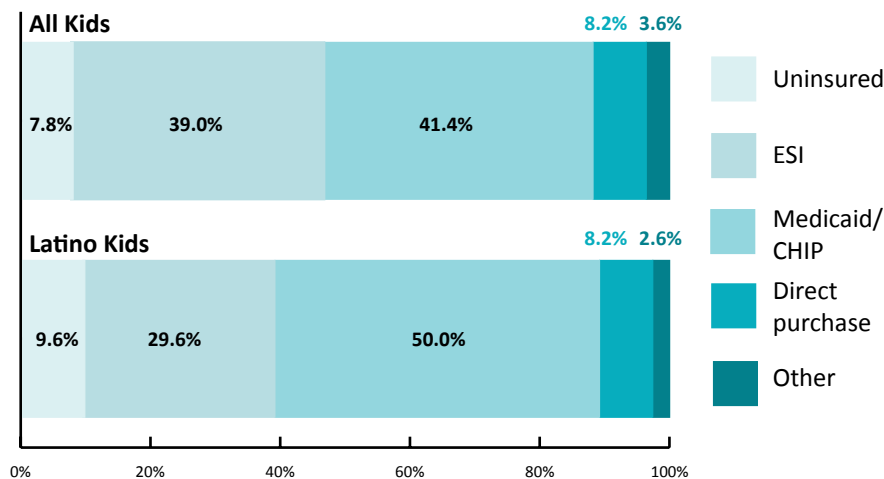
Latino kids are almost 1.5 times as likely to be uninsured compared to other kids

Medicaid and Latino Kids

While Medicaid and Florida KidCare (CHIP) are important sources of coverage for all children in Florida, 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). Medicaid and Florida KidCare fill an important coverage gap by offering affordable health insurance to these working families.

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

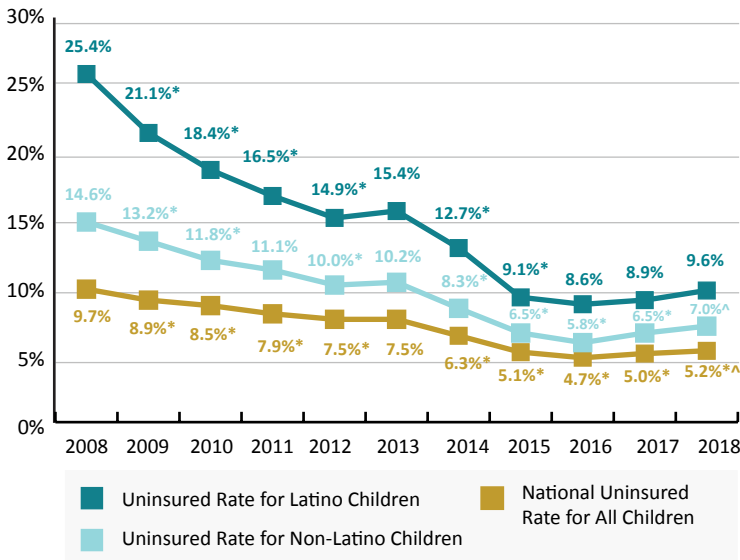
Coverage Sources for Kids in Florida, 2018



Covering Parents Helps Children

Children are about twice as likely to have coverage in states that expanded Medicaid to cover more parents compared to children in states like Florida that have not.

Latino Child Trends Over Time



Coverage Disparities Persist

Child Uninsured Rates, 2008-2018

All children in Florida are significantly more likely to be uninsured compared to the national average. Almost one third (31.8) of all children in Florida are Latino. Coverage rates fluctuated between 2008 and 2018 but generally moved in the right direction until 2016. Coverage disparities between Latino children and other children in Florida generally narrowed during this period but recently stalled as the uninsured rate for Latino children increased.

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



0-5 years old

2016	2018
5.8%	6.5%

6-12 years old

2016	2018
6.8%	9.2%*

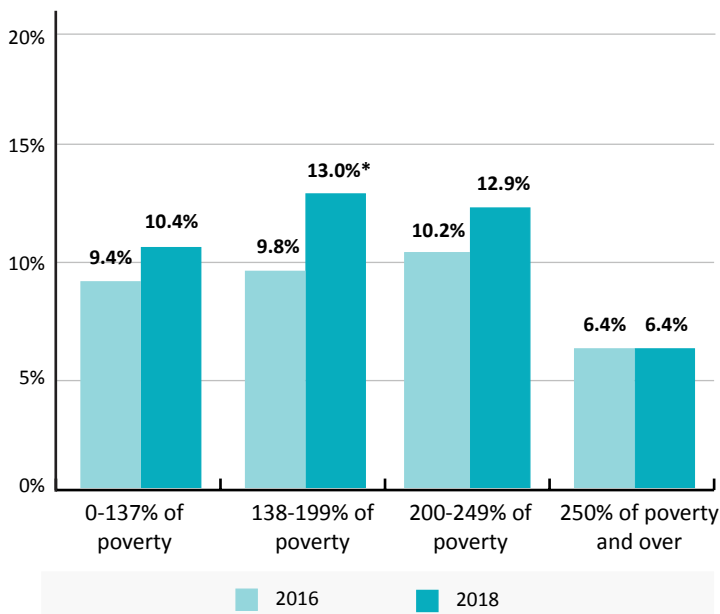
13-18 years old

2016	2018
13.4%	13.1%

Older Children are More Likely to be Uninsured

Latino Child Uninsured Rates in Florida by Age, 2016 and 2018

The uninsured rate for Latino children in Florida increased for children 12 years old and younger between 2016 and 2018, with the sharpest increase for school-aged children 6 to 12 years old, climbing to 9.2%. Latino teens have the highest uninsured rates by age group at 13.1%. Although over 90% of Florida'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 Florida by Census Poverty Threshold, 2016 and 2018

The uninsured rate for Latino children in Florida increased for all income groups below 250% of the census poverty threshold between 2016 and 2018. The uninsured rate increased significantly for children in families earning between 138 and 199% of the poverty threshold (about \$27,900-40,500 for a family of three), reaching 13%. The disproportionate job losses among Latinos during the COVID-19 pandemic could result in even more coverage losses.

Top 10 Florida 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.

Number & Rate of Uninsured Latino Children by County in Florida

County	Number of Uninsured Latino Kids	Latino Kids Uninsured Rate
Miami-Dade County	28,961	7.7%
Broward County	15,138	11.0%
Palm Beach County	11,491	12.7%
Orange County	10,486	9.2%
Hillsborough County	9,891	8.6%
Lee County	6,343	13.3%
Collier County	5,428	17.3%
Polk County	5,270	10.6%
Osceola County	5,130	9.7%
Duval County	2,664	10.0%

Number & Rate of Uninsured Latino Children by Congressional District in Florida

Congressional District (Geographic reference point)	Number of Uninsured Latino Kids	Latino Kids Uninsured Rate
District 25 (SW Miami-Dade County)	10,327	8.6%
District 9 (Kissimmee)	9,388	8.7%
District 26 (W Miami-Dade County)	9,231	7.2%
District 20 (Delray Beach)	8,525	15.1%
District 24 (Miami Gardens)	7,503	10.8%
District 16 (Sarasota)	7,425	13.8%
District 19 (Naples)	6,713	12.8%
District 27 (Coral Gables)	6,457	6.2%
District 23 (Weston)	6,320	8.7%
District 22 (Boca Raton)	6,315	14.8%

Policy Recommendations

Health coverage is more important than ever. Any prior gains must be preserved especially 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. State policymakers have adopted some tools at their disposal, such as the option to cover lawful immigrant children within the first five years, but Florida can go further and ensure that more children, including Latinos, receive health coverage by:



Expanding Medicaid



Adopting 12 months continuous coverage in Medicaid



Covering children in Florida KidCare up to 250% of federal poverty line



Ending Florida KidCare waiting period & lockout for nonpayment of premiums



Covering all children regardless of citizenship status



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.

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

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