



Health Insurance Coverage and Health Care Utilization Among Hispanic Construction Workers

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The health care reform bill enacted in March 2010 aims to expand health coverage to millions of Americans. Among those hardest hit by lack of health coverage are Hispanics, the fastest growing U.S. minority population. To better understand how disparities in health coverage affect this population, this CPWR Data Brief presents current data on insurance coverage and access to health care among Hispanic construction workers.

The construction industry has the highest percentage of Hispanic workers among all U.S. industries. During the U.S. economic boom, the proportion of Hispanics more than tripled in construction. Yet health insurance coverage among Hispanic construction workers remained far behind other workers. To make matters worse, Hispanic construction workers are more likely than other populations to take jobs in high-risk occupations and hence are more likely to be injured on the job. Statistics on injuries and fatalities among Hispanic construction workers, as well as other reports on this population, can be found at www.cpwr.com.

As health care reforms are rolled out, this data brief is a timely guide on the current state of health care access among Hispanic construction workers.



KEY FINDINGS*

- Nearly two out of three (64%) Hispanic construction workers had no health insurance.
- The rate of employment-based coverage for union members was double that of non-union workers (78% v. 39%).
- Nearly 75% of unionized Hispanic construction workers had employment-based coverage versus only 24% of non-union Hispanic workers.
- Nearly 60% of uninsured Hispanic construction workers had not seen or talked with a health professional in over a year.

* All data are for 2008. Data sources found on pg. 13.

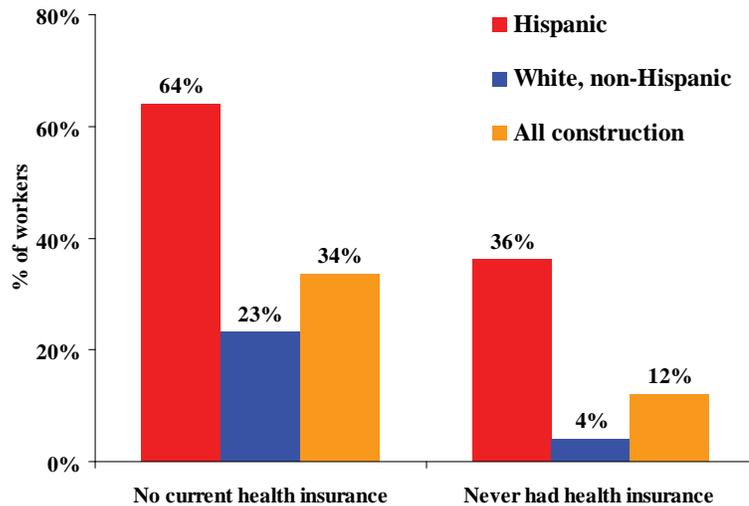


Health insurance coverage

Coverage among Hispanic v. white, non-Hispanic construction workers

Overall, the construction industry has higher rates of uninsured workers than other industries, but the disparity is much greater for Hispanic workers. Nearly two out of three (64%) Hispanic construction workers reported that they did not have health insurance in 2008, while less than one-quarter (23%) of white, non-Hispanic construction workers reported that they were uninsured at the time of the survey. Perhaps even more telling, more than one-third (36%) of Hispanic construction workers reported that they have never had health insurance (Chart 1).

Chart 1. Health insurance coverage among Hispanic and white, non-Hispanic construction workers, 2008



Source: 2008 National Health Interview Survey.

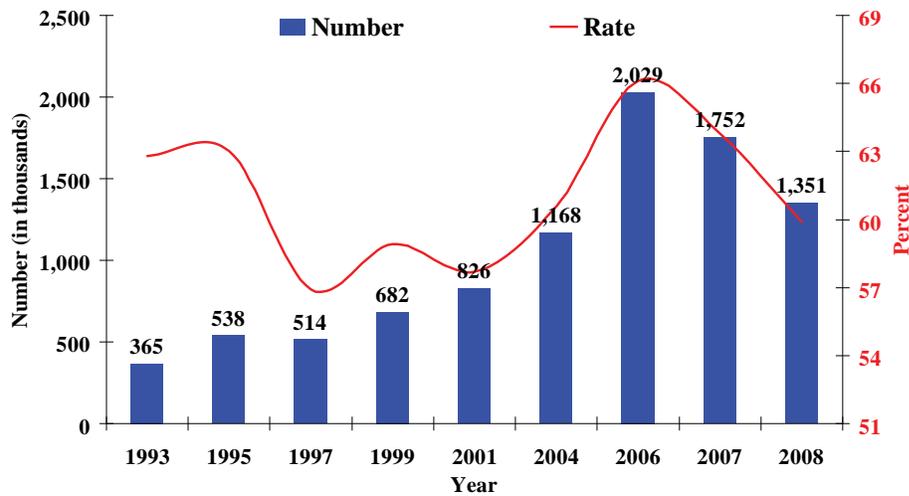


Health insurance coverage

Coverage over time

There have been fluctuations in the rate of health insurance coverage among Hispanic construction workers in the period 1993 to 2008, as shown by the curved line in Chart 2. The number of uninsured Hispanic workers declined somewhat from 2006 to 2008, due to shrinking construction employment during the economic downturn, but the rate of the uninsured remained high in 2008 (Chart 2).

Chart 2. Number and rate of uninsured Hispanic construction workers, selected years, 1993-2008



Source: 1994-2009 March Supplement to the Current Population Survey.

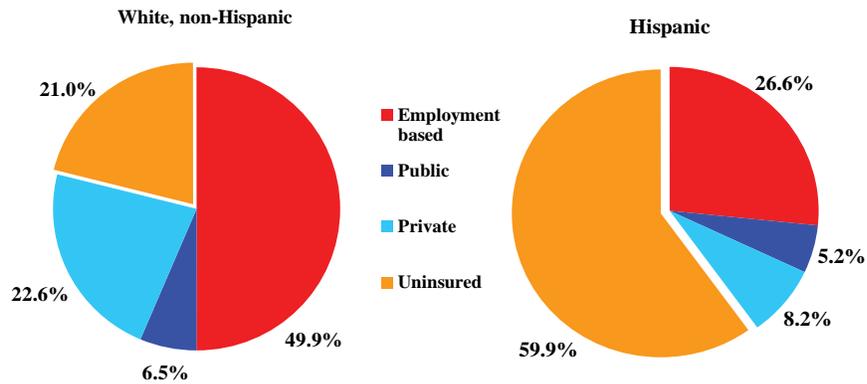


Health insurance coverage

Type of coverage

Only about one-quarter (26.6%) of Hispanic construction workers received employment-based health insurance in 2008, while nearly half (49.9%) of their white, non-Hispanic counterparts had employment-based coverage (Chart 3).

Chart 3. Types of health insurance coverage among Hispanic and white, non-Hispanic construction workers, 2008



Source: 2009 March Supplement to the Current Population Survey.

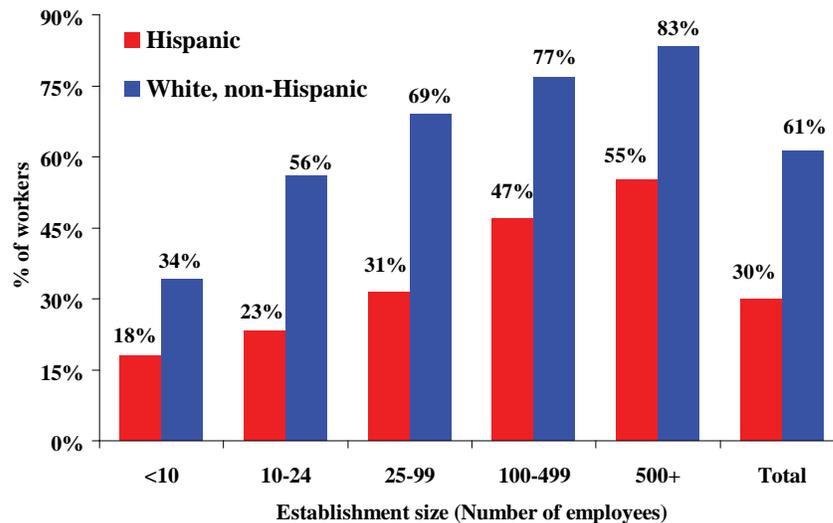


Health insurance coverage

Coverage by employer size

Among employer groups, small employers are much less likely to provide health insurance coverage than larger companies, but the disparity in coverage for Hispanic workers occurs across the establishment size range. Among wage-and-salary workers, only 18% of Hispanic workers in companies with less than 10 employees had employment-based health insurance, compared with 34% of white, non-Hispanic workers working for the same size of company (Chart 4).

Chart 4. Employment-based health insurance coverage in construction, by establishment size and Hispanic ethnicity, 2008 (Wage-and-salary workers)



Source: 2009 March Supplement to the Current Population Survey.

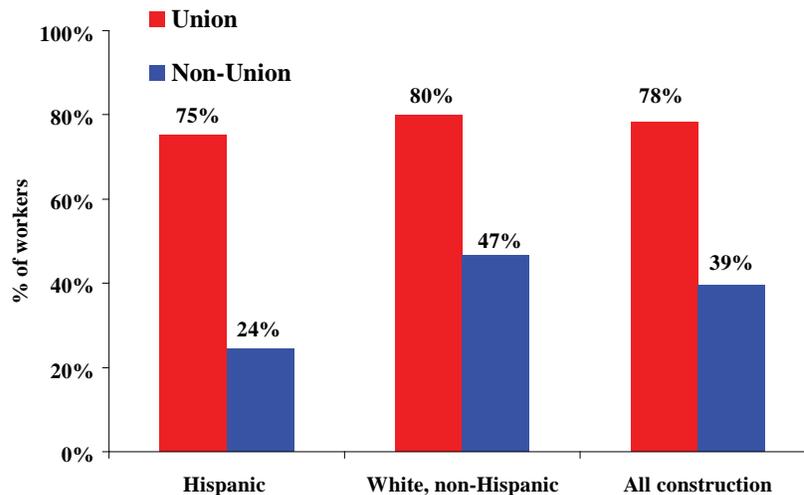


Health insurance coverage

Coverage by union status

Unionization greatly improves the likelihood of receiving employment-based health insurance. In 2008, health insurance coverage among construction union members was double that for non-union workers: 78% v. 39%. Hispanic workers who were union members were much more likely to be insured than their non-union counterparts, but their coverage rate of 75% is still lower than the rate of 80% for unionized white, non-Hispanic workers (Chart 5).

Chart 5. Employment-based health insurance coverage in construction, by union status and Hispanic ethnicity, 2008 (Production workers)



Source: 2009 March Supplement to the Current Population Survey.
Note: Self-employed workers are excluded due to lack of union status information.

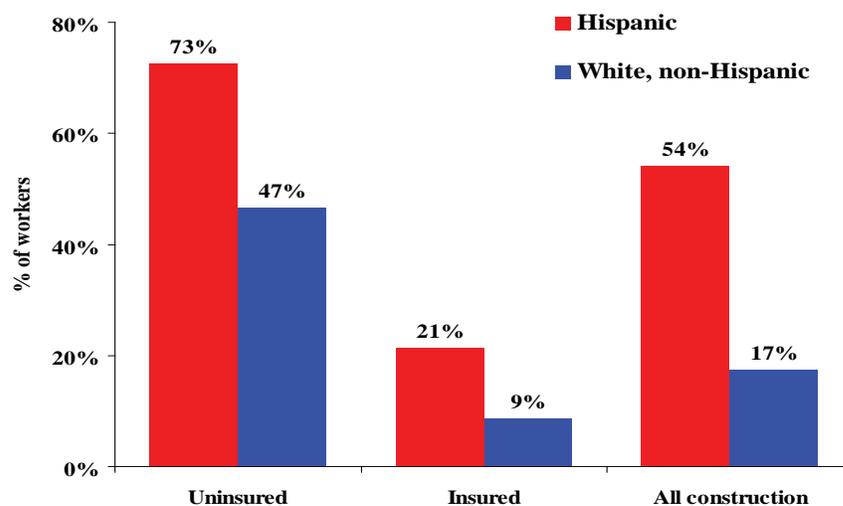


How Health Insurance Coverage Affects Use of the Health Care System

Having a “usual place” to receive care

Construction workers without health insurance, regardless of their ethnicity, are less likely than insured workers to have a regular health care provider. Yet even among uninsured construction workers, Hispanic workers are affected disproportionately. Almost three-fourths (73%) of uninsured Hispanic construction workers reported that they do not have a usual source of care to go to when they are sick, compared with 47% of uninsured white, non-Hispanic workers (Chart 6). In response to the survey question – “Is there a place you usually go to when you are sick or need advice about your health?” – about 27% of all construction workers reported that they had no usual place for care, compared with only 15% of workers in all industries. As used in this survey, the term “usual source of care” includes doctors’ offices, clinics, outpatient departments, emergency rooms, and any other health care location mentioned by the respondent.

Chart 6. Percentage of construction workers who had no “usual place” to receive care when sick, 2008



Source: 2008 National Health Interview Survey.

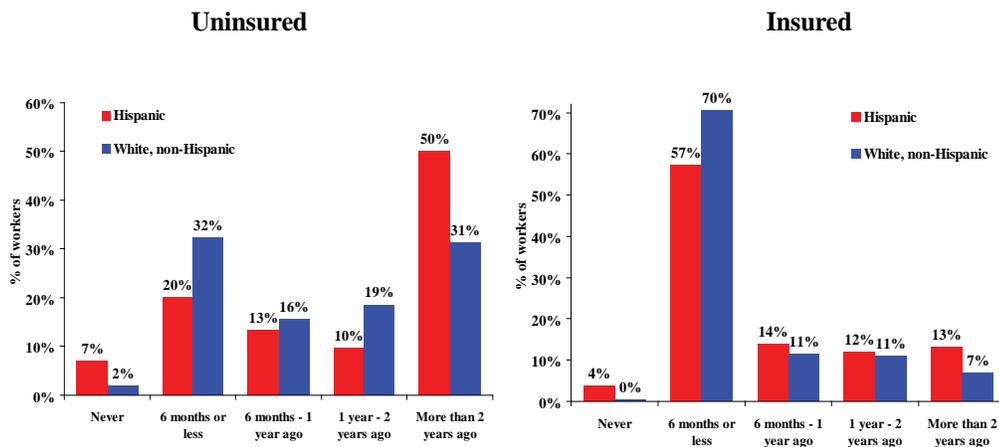


How Health Insurance Coverage Affects Use of the Health Care System

Medical care

Lack of insurance coverage means less frequent doctor visits. In 2008, one-half of uninsured Hispanic construction workers had not seen or talked with a doctor or other health professional in more than two years, and another 10% had not seen a doctor in more than one year (Chart 7). By contrast, just 13% of insured Hispanic workers had not seen a health professional in more than two years. Whether insured or not, Hispanic construction workers trailed behind other construction workers in their access to routine medical care, based on their last reported contact with a health professional.

Chart 7. Time since last contact with a health professional, by Hispanic ethnicity and insurance status, construction, 2008



Source: 2008 National Health Interview Survey.

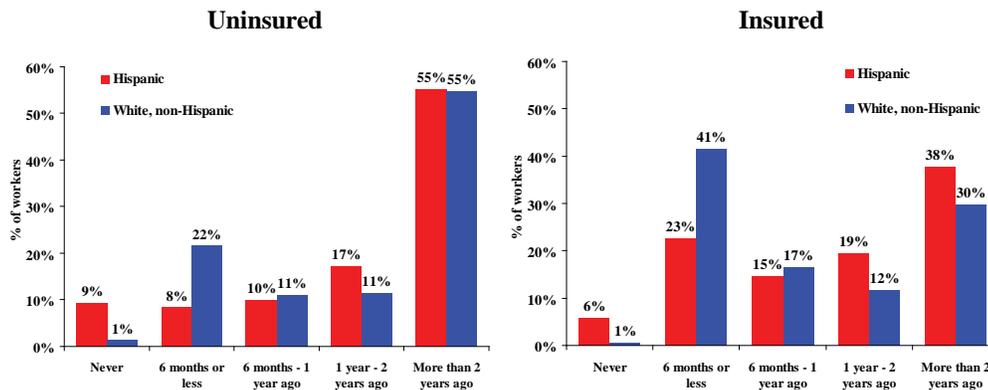


How Health Insurance Coverage Affects Use of the Health Care System

Dental care

As with medical care, Hispanic workers lagged behind their non-Hispanic counterparts in obtaining regular dental care. Almost half (49%) of Hispanic construction workers reported they had not seen a dentist in more than two years, compared with 36% of white, non-Hispanic workers. In the case of dental care, lack of insurance coverage had a similar impact on both Hispanic and white, non-Hispanic workers: more than half of the uninsured workers in both groups had not seen a dentist in at least two years (Chart 8).

Chart 8. Time since last dentist visit, by Hispanic ethnicity and insurance status, construction, 2008



Source: 2008 National Health Interview Survey.

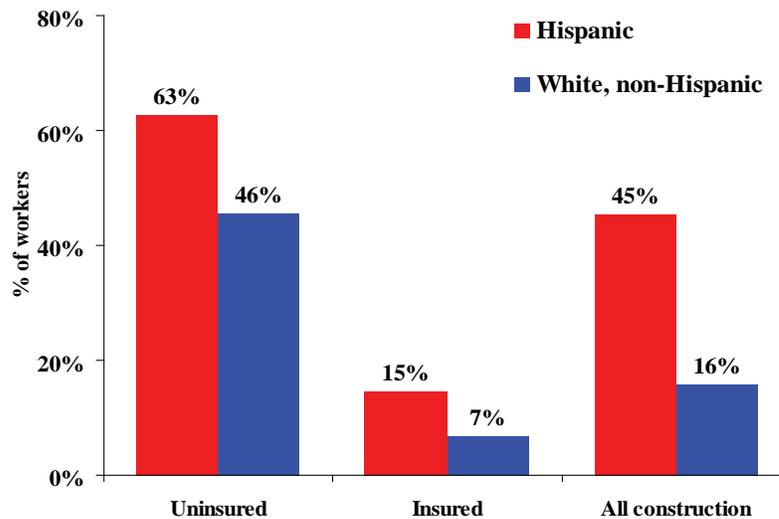


How Health Insurance Coverage Affects Use of the Health Care System

Preventive Care

Having health insurance coverage affects access to preventive care. About 63% of uninsured Hispanic workers reported that they did not receive preventive care of any kind in 2008, such as “a physical examination or a check up.” By contrast, only about 15% of insured Hispanic workers did not receive such care (Chart 9).

Chart 9. Percentage of workers who did not receive preventive care of any kind, by Hispanic ethnicity and insurance status, 2008



Source: 2008 National Health Interview Survey.

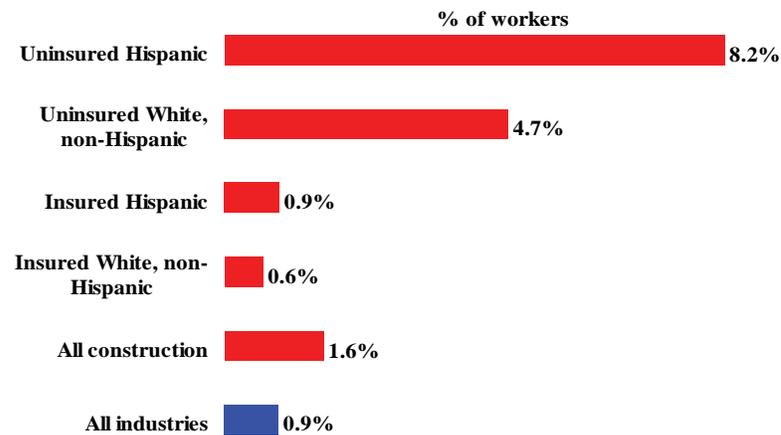


How Health Insurance Coverage Affects Use of the Health Care System

Emergency room care

The emergency room is the place of last resort for the uninsured, and that is no exception among construction workers. Uninsured construction workers, in particular Hispanic workers, used a hospital emergency room for health care more often than insured workers. More than 8% of uninsured Hispanic construction workers and almost 5% of uninsured white, non-Hispanic workers relied on hospital emergency rooms for treatment when sick. By contrast, less than 1% of both insured Hispanic and white, non-Hispanic workers sought emergency room care (Chart 10).

Chart 10. Percentage of workers who used a hospital emergency room for treatment, by Hispanic ethnicity and insurance status, 2008



Source: 2008 National Health Interview Survey..



Conclusions

In general, U.S. construction workers have lower rates of health insurance coverage than other industries, but the rate of insurance coverage is even lower among Hispanic construction workers when comparing this population to white, non-Hispanic workers. However, Hispanic workers who are union members are more likely than their non-union counterparts to have health insurance. The data suggest that uninsured Hispanic workers seek medical care mainly for treatment of illness or injury, rather than for routine or preventive care, and many receive no preventive care of any kind. Hispanic construction workers already face tremendous risks to their health and well being due to the hazardous nature of their job. That risk is compounded with their low rates of insurance coverage and inconsistent use of health care services. The findings of this data brief underscore the urgent need to improve access to health care among Hispanic construction workers.



Data Sources

Data provided in this report were derived from the March Supplement (Annual Demographic Survey) to the Current Population Survey (CPS) and the National Health Interview Survey.

The March CPS, conducted by the U.S. Census Bureau for the U.S. Bureau of Labor Statistics (BLS), collects information on health insurance coverage as part of the Annual Social and Economic Supplement. This survey asks respondents about their health insurance coverage during the calendar year prior to the interview.

The National Health Interview Survey (NHIS) is one of the major data collection programs of the National Center for Health Statistics, which is part of the Centers for Disease Control and Prevention. NHIS is the principal source of information on the health of the American people, collecting data on a broad range of health topics as well as demographic and socioeconomic characteristics. For this data brief, the NHIS data were used to assess health services among Hispanic construction workers.



Definitions

Hispanic construction workers are defined as respondents who reported themselves of Hispanic origin and were employed in the construction industry. Hispanic refers to any person or individual whose origin is Mexican, Puerto Rican, Cuban, South or Central American, Chicano, or other Latin American, regardless of racial background.

White, non-Hispanic workers were used as the comparison group in this report. Non-Hispanic black and other racial or ethnic groups were included in computations for the entire construction workforce, but were not included in the comparisons with Hispanic workers.

Uninsured workers were defined in the National Health Interview Survey (NHIS) as those who were not covered by any health plan at the time of the interview. Such health plans include private health insurance, Medicare, Medicaid, State Children's Health Insurance Program (SCHIP), a state-sponsored health plan, other government programs, or military health plans, which include TRICARE, VA, and CHAMP-VA. Unlike the NHIS, the Current Population Survey (CPS) counted the uninsured as those who did not have health insurance in the calendar year prior to the interview.



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About the CPWR Data Center

The CPWR Data Center is part of CPWR—The Center for Construction Research and Training. CPWR is a 501(c)(3) nonprofit research and training institution created by the Building and Construction Trades Department, AFL-CIO, and serves as the research arm of the BCTD. CPWR has focused on construction safety and health research since 1990. This study on Hispanic employment in construction is part of our ongoing surveillance activities on vulnerable populations in the construction industry, and the data analysis updates and expands on information found in CPWR's *The Construction Chart Book*.

This data brief is the second in a series of publications that analyzes data on Hispanic construction workers. The first, *Hispanic Employment in Construction*, can be found on the CPWR website, www.cpwr.com.

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