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Study Looks at Language Barriers to Exchange Coverage

by David Gorn

Communities of color are expected to make up a large portion of the California Health Benefit Exchange population. Many potential enrollees have limited English skills, which could get in the way of obtaining coverage.

That's according to a report due to be released today as a joint project of the UCLA Center for Health Policy Research, the California Pan-Ethnic Health Network and the UC Berkeley Center for Labor Research and Education.

"We estimate that about 2.65 million nonelderly adults will be eligible for the exchange. Of that 2.65 million, about 67% of them are people of color," UCLA researcher Daphna Gans said. "That's mostly Latino, followed by African American, then Asian."

That adds up to a minority population of about 1.8 million adults who will be exchange-eligible. But the bigger statistic, she said, deals with language.

"About 40% of that 2.6 million are LEP -- limited English proficiency," Gans said. "This is a sizable proportion of the individuals. That's more than one million people."

Language skills could be a significant hurdle for those potential exchange applicants, she said.

"We looked at whether LEP individuals and non-LEP individuals would enroll at the same rate," Gans said. "And we think, of the LEP individuals, only 42% of those eligible will take up the exchange, while non-LEP individuals will enroll at a 59% rate. So LEP does play a big role in people's ability to enroll."

According to Ellen Wu, Pan-Ethnic Health Network executive director and one of the contributors to the report, that equates to roughly 110,000 individuals who could miss out on exchange coverage because of language issues.

"I think we inherently knew that people who don't speak English well, who speak English as a second language, they have barriers to enrolling," Wu said. "But this study shows the magnitude of it."

It's not just the Californians who miss out on the exchange's coverage, she said, but also the exchange that could miss out on all of those Californians.

"This is critical to success of the exchange itself," Wu said. "For it to work, they need a lot of people in the exchange."

Wu pointed out that the exchange recently put out a request for proposals for contractors who want to handle the exchange's outreach and marketing.

Gans said it will take a group effort, with providers, counties and government agencies all working together -- "and not just the exchange to get these people involved in the system," she said.

There must be cultural and linguistic competency in the exchange expansion, Gans said.

Kathy Ko of the Asian & Pacific Islander American Health Forum, who spoke at a recent legislative briefing on the subject in the Capitol Building, said that studies have shown that lack of language proficiency does affect people's overall health care.

"In California, nearly seven million people are limited English speaking," Ko said. "That's more than twice the LEP population of any other state."

Ko said there are several keys to including the LEP population: eliminating discrimination from the enrollment system, making sure that materials are printed in enough languages, and putting the information contained in those materials in plain language.

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