

Friday, Mar. 02, 2012

Language benefits may limit California's health carrier benefits

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More than 100,000 people in California will probably miss out on benefits from a provision in the Patient Protection and Affordable Care Act because of language barriers, according to a study released this week.

The study estimates that more than 1 million limited-English-proficient adults will be eligible to receive tax credits to help them get affordable coverage in the Health Benefit Exchange. The exchange is a provision in the health care law that's designed to allow individuals and small businesses to get better bargaining for insurance deals. California has already established its exchange, and it's scheduled to launch in 2014.

But only 42 percent of eligible LEP adults are expected to enroll in the program, according to the study.

If language isn't a barrier because of multicultural and multilingual outreach efforts, that percentage could rise to 53 percent, the study found. That represents a difference of about 110,000 people.

Ellen Wu, with the California Pan-Ethnic Health Network, said it doesn't have a geographic breakdown for the estimated people who are likely to miss out on the benefits.

There are more than 15 million residents in the state who speak a language other than English at home, according to the study. About 7 million of them have limited proficiency in English, the study found.

"This study has implications locally as Merced County is one of the counties in the state that has a significant number of non- or limited-English speakers," said Richard Rios, public health manager for the Merced County Department of Public Health.

Based on a federal study, it's estimated that 52 percent of the people in Merced County speak a language other than English at home, Rios said. That translates to about 134,500 people. The county's population is slightly more than 258,000.

Out of those 134,500 people, about 80 percent are Spanish speakers, he said. That translates to about 107,600 people.

Tens of thousands of people in Merced County would qualify for the tax credits, but would probably not enroll because of the language barrier cited in the study, Rios said.

"Any barriers, such as limited language proficiency, may have an impact in efforts to move forward to get healthy communities in Merced County, and to help aid in the county's economic recovery," he said.

People without insurance have the worst outcomes for chronic diseases, Rios said, which later results in higher health care costs. Also, households without insurance tend to suffer economically because parents end up missing work to stay home with their sick children.

He added that children miss out on their education, which is a vital component for a strong economy. "From a public health perspective, it's important that as many people as possible get access to health care insurance and health care access," he said.

The study was released by the California Pan-Ethnic Health Network, the UCLA Center for Health Policy Research, and the UC Berkeley Center for Labor Research and Education.

To view the study, visit www.healthpolicy.ucla.edu/pubs/files/enrolledpbf2012.pdf.

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