The Impact of Lack of Health Insurance on Latinos Injured on the Job

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Introduction

Latinos are the leading ethnic group that lack health insurance. Unintended injuries are also the third leading factor for causes of death among Latinos because they tend to work in hazardous environments. Language and legal status are two major barriers that affect their access to health insurance. How does the lack of health insurance affect Latinos who have experienced unintended work injuries?

Methods & Materials

- Conducted a literature review on articles on uninsured Latinos and unintended work injuries, including the article, “Why are More Latinos Dying on the Job Again,” by Lydia Depillis.
- Conducted a semi-structured interview with a Latino worker who was injured on the job.
- Conducted a review on a report done by the New York Latino Research and Resources Network on issues impacting Latinos.

Findings

- 40% of Latinos in the U.S. are uninsured (not including those undocumented); the highest percentage of the uninsured are Latinos compared to other ethnic backgrounds.
- Latinos are unable to afford the cost of health insurance because they work low paying jobs and are therefore less likely to pay for access to health facilities and services.
- Latinos who experienced unintended work injuries have a mortality rate that is almost double that of other races.
- Most Latinos worked “off-the-book” in jobs where health and safety is enforced less than jobs that are on the books.
- Interviews conducted by students revealed that a Latino male was let go of his job when he was injured, and he received no compensation from the company.

Uninsured Americans

- Total: 46 million Americans

Conclusions

Latinos have lower rates of achieving a high school and college education. Therefore, they are more likely to work in manual labor such as construction work. The lack of education plays a key role in low paying jobs or “off-the-book” jobs, making it hard for Latinos to pay for health insurance. Increasing efforts to make health care benefits universal and make healthcare a priority, along with education, can help the majority of uninsured Latinos across the country.

Leading Causes of Death in U.S

- Latinos
- Other races

References