Health Coverage and Access to Care Among Asian Americans, Native Hawaiians and Pacific Islanders

There are over 13 million Asian Americans, and over one-half million Native Hawaiians & Pacific Islanders in the United States. Asian Americans, as a whole, have higher educational attainment rates, median household incomes and lower rates of poverty compared with non-Hispanic Whites. However, the exact opposite is true of Native Hawaiians and Pacific Islanders.

However, analyses of Asian Americans, Native Hawaiians and Pacific Islanders (AA & NHPI) separately, and analyses among the numerous ethnic populations that comprise these two racial groups reveal a complex picture (Fig. 1). Through comparisons with non-Hispanic Whites, the group with the highest rate of health coverage, and the fewest problems accessing care, this fact sheet provides an overview of coverage, access to care, and health status of AA & NHPI.

Health Status
In general the health status of AA & NHPI tends to be better than that of non-Hispanic Whites and members of other racial and ethnic groups. They are less likely to rate their health status as fair or poor. Eleven percent of Asian Americans and 11 percent of Native Hawaiian and Pacific Islander adults rated their health as fair or poor. (Fig. 2) compared to 23 percent of American Indians/Alaska Natives, 22 percent of African Americans, 18 percent of Hispanics and 13 percent of non-Hispanic Whites. AA & NHPI also have lower death rates from heart disease, HIV/AIDS and cancer compared to members of other racial and ethnic groups, but they have higher mortality rates for certain types of cancer such as stomach and liver.

Overall, AA & NHPI adults are less likely than non-Hispanic Whites to have a chronic condition (29% vs. 45%), and prevalence rates for any chronic condition are lower in all groups (less than 29%) with the exception of Filipinos (40%). A similar pattern emerges when looking at diabetes. The percentage of Asians and Pacific Islanders who said a doctor or other health professional told them they had diabetes is similar to that of non-Hispanic Whites (8%). However, the prevalence rate among Asian Indians (14%) was significantly higher than that of all AA & NHPI subgroups, and comparable to that of American Indians and Alaska Natives, and African Americans, the groups with the highest prevalence rates for all racial and ethnic groups.

Health Insurance Coverage
Most Americans get their health coverage through their employer. Nonelderly AA & NHPI are less likely to have employer-sponsored health coverage compared to non-Hispanic Whites, and are more likely to be uninsured (Fig. 3). Native Hawaiians and Pacific Islanders are more likely to be uninsured and more likely to be on Medicaid than both Asians and non-Hispanic Whites.

There is large variation in health coverage among AA & NHPI subgroups. Employer-sponsored coverage ranges from as low as 49 percent among Koreans to a high of 77 percent among Asian Indians (Fig. 4). Reliance on Medicaid and other public coverage ranges from 4 percent among Asian Indians to 19 percent among Other Southeast Asians, and uninsured rates range from 11 percent among 3rd Plus Generation Asians to 31 percent among Koreans.

People who work for companies with fewer than 100 employees are less likely to have employer-sponsored coverage than people who work for companies with 100 or more employees. Sixty percent of nonelderly adult Korean workers are employed at a firm with fewer than 100 employees compared to less than 40 percent of other AA & NHPI. It is not surprising
given the nature of their employment that Koreans (31%) are the most likely of all AA & NHPI subgroups to be uninsured.

Health coverage also varies by income. More than 40 percent of nonelderly Vietnamese (42%), Other Southeast Asians (44%), and Native Hawaiians and Pacific Islanders (43%) are poor or near poor compared with 27 percent of the remaining AA & NHPI subgroups. This in part explains higher rates of uninsured and higher rates of Medicaid coverage among these groups.

Access to Health Care

Having a usual source of care is a measure of access to care that is associated with use of preventive services and timely and appropriate medical care.1 Nonelderly AA & NHPI are more likely to be without a usual source of care compared to non-Hispanic Whites (18% vs. 14%). A closer look shows that 20 percent of Asian Indians and 21 percent of Other Asians lack a usual source of care, while rates for Chinese and Filipinos are similar to that of non-Hispanic Whites. A lack of health coverage exacerbates the problem. Uninsured Asians are more than 4 times as likely to lack a usual source of care or care compared with insured Asians (Fig. 5).

Access to health care is significantly affected by coverage status. Individuals without insurance are more likely to lack a usual source of care. Among nonelderly uninsured AA & NHPI, 52 percent lack a usual source of care, compared to 46 percent of non-Hispanic Whites.

The uninsured are also less likely to have been to a doctor’s office in the past year. AA & NHPI are more likely to have not had a visit to the doctor compared with non-Hispanic Whites (51% vs. 39%). Among uninsured AA & NHPI subgroups, Other Asian (58%) and Chinese Americans (55%) are most likely to not have visited the doctor in the past year compared to Asian Indians (42%) and Filipinos (36%), whose rates are comparable to those of non-Hispanic Whites.

Policy Implications

AA & NHPI are two relatively small but diverse populations. Analyses of AA & NHPI subgroups reveal a more complex picture of health coverage and access to care, one which is clouded by both a lack of data and the reporting of data on AA & NHPI as one group.

A closer look at AA & NHPI reveals variations in health coverage, access to care, and health. For some subgroups, these problems are comparable to the most disadvantaged racial and ethnic group. More and better data are needed to fully understand the needs of these populations in order to develop solutions for improved access to and quality health care.

NOTE: * Data do not include individuals from the Middle East. The inclusion of these individuals would increase total population to 13,044,400.


SOURCE: KFF and Urban Institute estimates

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