

Health Reform Proposals Should Ensure that All Workers Have a Level Playing Field and Can Contribute Toward Affordable Coverage for Themselves and Their Families

MAY 2009

Proposals expanding access to employment-related health coverage should treat all employees equally, including non-citizen employees and their families.

- If employers are required to offer health coverage to their employees, or to pay into an insurance fund, this requirement should be applied equally to all employees.
- If employers choose to pay into an insurance fund rather than directly offering health insurance to their employees, all otherwise eligible employees should be able to enroll and purchase health coverage equally through the insurance fund.
- Employers must not be given an “out” to fulfilling an employer mandate to provide coverage to their employees or an added incentive to hire workers not eligible for health coverage based on their work hours or immigration status.

Proof of employment should be the only documentation required in order to participate in any new or existing health care program or receive any service based upon status as an employee.

- Employers already are required, when hiring, to verify new employees’ eligibility to work. Imposing another layer of document requirements in providing employer health coverage would introduce unnecessary burdens and costs for employers as well as workers.
- The nation’s experience with Medicaid’s citizenship documentation requirement demonstrates that additional document requirements disproportionately harm eligible U.S. citizens while adding millions of dollars in costs to agencies.¹

Despite high rates of employment, immigrant workers are much less likely than native-born citizens to have job-based health coverage.

- In fact, immigrants are more than three times as likely to be uninsured as U.S.-born citizens.²
- In part, this is because immigrants often work in the industries that are least likely to provide health coverage (e.g., construction, food processing, and hospitality).
- However, even adjusting for job type and other factors, immigrants are still less likely to be *offered* health insurance at work than similar native-born workers.³

For many immigrants, the low rate of employer-sponsored coverage appears to be compounded by both racial/ethnic and immigrant status disparities.

- Whereas 87 percent of white citizen workers are offered job-based health insurance, it is offered to only 50 percent of Latino immigrant workers.⁴
- A study of Latinos in California found that 49 percent of undocumented Latino workers were offered job-based health insurance, compared to 62 percent of Latinos with a legal immigration status and 82 percent of native-born Latinos.⁵

Immigrant workers want to participate in employer-sponsored coverage, and to pay a portion of the costs.

- When offered job-based insurance, immigrants tend to take it up. In fact, one study found that the take-up rate was higher among both immigrants with legal status (83 percent) and undocumented immigrants (84 percent) than among native-born workers (72 percent).⁶

FOR MORE INFORMATION, CONTACT

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¹ See, e.g., Donna Cohen Ross, “New Medicaid Citizenship Documentation Requirement is Taking a Toll: States Report Enrollment Is Down and Administrative Costs Are Up” (Center on Budget and Policy Priorities, March 2007).

² “The Role of Employer-Sponsored Health Coverage for Immigrants: A Primer” (Kaiser Commission on Medicaid and the Unemployed, June 2006).

³ See, e.g., C. Shur and J. Feldman, “Running in Place: How Job Characteristics, Immigrant Status, and Family Structure Keep Hispanics Uninsured” (Commonwealth Fund, May 2001).

⁴ *Id.*, p. 15.

⁵ Enrico Marcelli, “The Unauthorized Residency Status Myth: Health Insurance Coverage and Medical Care Use Among Mexican Immigrants in California” (Migraciones Internacionales, July–Dec. 2004), p. 22.

⁶ *Id.*, p. 22.



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