



Helping Hispanics

Aetna Thought Leadership

Making health care work for Hispanic employees



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Raising the bar for Hispanic health care

3 major barriers to Hispanics' access to health care

Hispanic employees are a large part of the U.S. workforce. Yet they face some unique challenges when it comes to health care. Companies should be sure their health plan options address these challenges.

Why employers need to improve health benefits for Hispanic employees

Hispanics represent 17.5 percent of the U.S. workforce.¹ And that number is growing. This group makes up an even higher percentage of workers in service industries like hospitality, food service and retail.

But, as a group, they are not getting the health care they need. They have the highest uninsured rate² of any racial or ethnic group in the U.S. They also have higher-than-average

rates of chronic conditions³ like diabetes. And lower use of preventive screenings like mammograms.

And 18.3 percent of Hispanics¹ live below the poverty level. So the cost of care is a major concern.

All this makes health insurance a highly sought employee benefit. A robust health package can go a long way to attract and retain a healthy, productive workforce.

1 Often work irregular hours

Hispanic employees make up a large portion of the hourly workforce in service industries where longer shifts and irregular work hours are common. This can make it difficult to see a doctor during normal office hours.

Scheduling care can be a barrier for Hispanics who work in the hospitality and retail sectors. Nearly half of restaurant workers (47 percent), 41 percent of retail workers and 38 percent of hospitality employees work extra hours⁴ beyond full time.

2 May perceive health insurance as too expensive

Only 45 percent of Hispanics under age 65 have private health insurance⁵ versus 70 percent for non-Hispanics. One reason could be the view that health plans cost too much. Without coverage, employees may delay care or fail to seek the right levels of care. For instance, disease management

or prenatal care may suffer. This could lead to underuse of preventive care. Delayed care often results in overuse of costly emergency services.

"These habits of underutilizing primary care physicians, specialists and screenings are more common in service industries," says Catherine Rivera, Aetna Multicultural and Community Affairs Manager. "And the net results are higher health care costs and worsening health for employees. Plus, more absenteeism and poorer overall health of employees."

3 Many face language and cultural barriers to health care

Nearly 30 percent of Hispanics say they're not fluent in English.² Then consider the complexities of health insurance and the U.S. health care system. Is it any wonder, then, that Hispanics may find it challenging to access care? Especially from a system they do not understand and in a language they are uneasy using?

¹Kayla Fontenot, Jessica Semega, and Melissa Kollar. U.S. Census Bureau. Income and Poverty in the United States: 2017. September 2018. Available at: [census.gov/content/dam/Census/library/publications/2018/demo/p60-263.pdf](https://www.census.gov/content/dam/Census/library/publications/2018/demo/p60-263.pdf). Accessed July 1, 2020.

²U.S. Department of Health and Human Services Office of Minority Health. Profile: Hispanic/Latino Americans. August 22, 2019. Available at: [minorityhealth.hhs.gov/omh/browse.aspx?lvl=3&lvlid=64](https://www.minorityhealth.hhs.gov/omh/browse.aspx?lvl=3&lvlid=64). Accessed July 1, 2020.

3 ways to engage Hispanic employees in health care

1 Increase access

Worksite health clinics, like those offered by Aetna, can bring preventive and wellness care to job sites where Hispanics work. Employers can also increase access to health care through a variety of high-value, low-cost services. For instance, telehealth and onsite clinics.

Finally, employers can seek out carriers, like Aetna, that provide bilingual customer support. We can help them find network providers, after-hours care and answers to other benefits questions.

2 Improve affordability and education

Employers can offer low-cost plans created just for hourly workers. Fixed benefits plans and Aetna MedSureSM plan are two good examples.

Education is another way to help Hispanic employees save money. Providing Hispanic members a better understanding of plan benefits helps them to make more cost-effective choices. These steps may help:

- Choosing in-network vs. out-of-network providers
- Prioritizing preventive and ongoing wellness care vs. costly ER visits
- Treating conditions like diabetes and high blood pressure before they become serious and require time off work

3 Reduce language and cultural issues

Employers can help reduce these obstacles by offering an experienced bilingual insurance carrier. For example, Aetna has enrollment materials in Spanish.

“We find it’s important to have an on-site event where Spanish-speaking employees can have their questions answered face to face by a Spanish-speaking health plan representative. It promotes a stronger dialogue and more engagement,” Rivera said.

Finally, employers can provide written information that is easy to understand. And offer materials that clearly explains terms like “copay” and “premium.” These materials should capture important cultural nuances.

Summary

Hispanic employees make up almost one-fifth of the U.S. workforce. They form the backbone of certain industries like hospitality, food service and retail. These sectors require a large number of hard working, reliable hourly employees. But Hispanic employees also face certain challenges in understanding and accessing health care. Employers that address these challenges often have a healthier, more productive workforce.

³Centers for Disease Control and Prevention. Table 33: Use of mammography among women aged 40 and over. 2018. Available at: [cdc.gov/nchs/data/abus/2018/033.pdf](https://www.cdc.gov/nchs/data/abus/2018/033.pdf). Accessed July 1, 2020.

⁴Fast Casual. Study: Why hourly workers forced to work multiple jobs. April 20, 2018. Available at: [fastcasual.com/news/study-why-hourly-workers-forced-to-work-multiple-jobs/](https://www.fastcasual.com/news/study-why-hourly-workers-forced-to-work-multiple-jobs/). Accessed July 1, 2020.

⁵Centers for Disease Control and Prevention. Table 45: Private health insurance coverage among persons under age 65. 2018. Available at: [cdc.gov/nchs/data/abus/2018/045.pdf](https://www.cdc.gov/nchs/data/abus/2018/045.pdf). Accessed July 1, 2020.

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