

Special Audio Report Transcript

Headline: Grassroots Campaigns Hope to Increase Low Rate of Latino Enrollment in Exchange

Reported/Produced by: Kenny Goldberg
Publication: *California Healthline*
Date Posted: February 12, 2014

Text:

Enrollment in the Covered California health benefit exchange continues to pick up speed. But Latino participation, particularly in the online exchange, remains low. This is an audio report for *California Healthline*, a daily news service of the California HealthCare Foundation. I'm Kenny Goldberg.

As executive director of Neighborhood Healthcare, Tracy Ream oversees 10 community clinics in San Diego and Riverside counties.

Over the past year, clinic employees have tried to raise awareness about Covered California at more than three dozen Latino-focused events. And Neighborhood Healthcare has deployed 15 certified enrollment counselors to help people enroll -- and all of those counselors speak Spanish.

Ream says that, even though Latinos have been targeted in a statewide media campaign, her counselors still have had to start with most clients at square one.

(Ream): "People need to even learn that they might be eligible for insurance, they have no idea, they never heard of it."

Ream says the counselors have had to spend up to three hours with some Spanish speakers.

(Ream): "Because there are so many pieces of it that they have to learn about, and make decisions about."

Statewide, an estimated 1.2 million Latinos are eligible for subsidies to help lower their costs. But so far, only about 74,000 Latinos have signed up for coverage.

There likely are a number of reasons for the dearth in Latino enrollment.

For one thing, Covered California didn't post an online Spanish-language enrollment form until early January, more than three months after it opened for business.

And even though about 60% of the state's certified enrollment counselors speak Spanish, only about 10% of the exchange's call-center operators do.

What's more, says state Sen. Norma Torres (D-Pomona), Covered California's website is just not user-friendly for Spanish speakers.

(Torres): "They need the website to work, they need the hotline to work, they need a counselor to answer the call. When they want to refer a friend, because they know how important it is to have health care, they can't refer a friend, because the button goes right back to English on the website."

Covered California spokeswoman Lizelda Lopez admits the website hasn't been operating on all cylinders. She also concedes that consumers who call often have to wait a long time to talk to someone.

(Lopez): "We have a heavy lift. We are working very hard to resolve this quickly, to make sure that everybody who should be benefitting from Covered California is coming through our doors."

But even if the website and call centers were functioning perfectly, there would still be some cultural issues to consider.

Gregory Talavera is a physician and professor in San Diego State University's Graduate School of Public Health.

Talavera says Spanish-speaking Latinos, many of whom are immigrants, tend to be unfamiliar with the concept of private-sector health insurance.

(Talavera): "Many Latinos who come to the United States, come from countries where the purchase of insurance is not based on individual choice or selection. They either are uninsured, and seek care on an episodic basis, or they were insured through their government employer."

Talavera says families of Latinos who have yet to apply for full citizenship have another concern.

(Talavera): "There is a perception within the community that by utilizing public services such as health care and other social service benefits, that it could somehow affect their application in the future."

Covered California's Lopez agrees that there are cultural factors affecting Latino enrollment.

That's why the exchange continues to emphasize the importance of community outreach to get its message across.

In addition, the exchange is targeting Latinos in its multimillion-dollar marketing campaign, through Spanish-language television ads and direct mail. The exchange is also active on Facebook and Twitter.

Initially, their marketing sought to build awareness of Covered California. Lately, it's trying to educate Latinos about some of the nuts and bolts of health insurance.

(Lopez): "They have a lot of questions, and so it takes a little bit more effort to enroll a Latino family than it would somebody else. And we appreciate that, we want to make it work. And so we're giving them the basic information, like, what's a deductible, what is a co-pay, what does this mean."

Tracy Ream says at California's community clinics, the point of entry for many Latinos, it's all about word of mouth.

(Ream): "So if you have a patient come in, and they're happy with the service, they definitely talk with their neighbor. And I think that's what's going to happen with Covered California. So, it's just going to take time."

This has been an audio report for *California Healthline*, a daily news service of the California HealthCare Foundation.

If you have feedback or other issues you'd like to have addressed, please email us at CHL@CHCF.org. I'm Kenny Goldberg. Thanks for listening.