



Expanding health care options for immigrants benefits us all

The COVID-19 pandemic highlighted how our own health and the health of our neighbors and communities are interconnected, and the importance of everyone having access to health care. Yet many people in the United States and Minnesota still fall through the cracks of our current health care system, especially those within the immigrant population.

Minnesota is known for having high access to health care and health insurance overall. In 2021, of Minnesota's population of roughly 5.7 million people, only 4.5 percent were uninsured at some point in the year.¹ However, due to policy and structural barriers, immigrant Minnesotans have a much harder time getting the health care they need. About 12 percent of immigrants in Minnesota were uninsured in 2021.²

When all Minnesotans are able to see a doctor and get the medical treatment they need, that means folks are healthier and contributes to a vibrant economy and workforce.

State policymakers have an opportunity this year to create a healthier and more equitable Minnesota by extending affordable health insurance coverage through Medicaid or MinnesotaCare to Minnesotans regardless of immigration status.

Ability to access affordable health care coverage varies by immigration status

Immigrants have varying degrees of access to health insurance coverage, depending on whether they are citizens, non-citizens, refugees, or undocumented immigrants.

Undocumented immigrants in particular face severe challenges in obtaining health care. As of 2019, roughly 81,000 undocumented immigrants lived in Minnesota, and nearly 36,000 were uninsured.³ This means that nearly 45 percent of undocumented immigrants were uninsured.

While undocumented immigrants are able to receive emergency care and limited supports for pregnant people, they are generally not currently eligible to access more ongoing health coverage through public health insurance, including Medicare, Medicaid, or MinnesotaCare, all of which are affordable health coverage options that many Minnesotans can rely on. Many undocumented immigrants also cannot get employer-sponsored coverage since a significant portion work in low-wage jobs and in industries that are less likely to offer such benefits.⁴

Due simply to their citizenship status, undocumented Minnesotans often cannot receive affordable health care that most of us count on, like regular doctor visits, vaccinations, or prescriptions. This can lead to financial hardship and setbacks when they need a medication, to seek treatment for a broken bone, or manage a chronic illness.

Access to health insurance for all supports our economy and workforce

Increasing access to health care for undocumented immigrants will support the economic well-being of immigrants and support the economy as a whole in Minnesota. When workers have health coverage, they are able to stay healthy and working at their jobs and experience fewer financial setbacks from an illness.

People with health care coverage generally take fewer sick days, which means these individuals are less likely to lose wages on days they are unable to work, and employers are better able maintain levels of service. A study from the University of Pennsylvania and the University of Colorado found that workers with health coverage miss 52 percent fewer workdays per year on average than workers without health coverage. That translates to two to three fewer missed days of work each year for those that were insured.⁵

When workers and their families have health insurance, they are better able to afford the care they need and avoid economic hardship. Folks without health insurance can experience financial setbacks for up to four years after being hospitalized, resulting in lost savings and a higher likelihood of filing for bankruptcy.⁶ The difference health care coverage can make for preventing medical debt and hardship is shown by research that shows that states that expanded Medicaid coverage through the Affordable Care Act significantly reduced the number of unpaid bills and the amount of debt held among previously uninsured people. People who gained health care through Medicaid were able to reduce their debt balances on average by \$1,140.

Health coverage for more Minnesotans is good for the health of our communities and is cost effective

Ensuring all of our neighbors can access preventive measures and the care they need on a timely basis instead of relying on emergency care is also better for our communities and state. Currently, urgent and emergency care at hospitals is the only health care that people can access regardless of their immigration or insurance status. Many of these emergency visits are due to people delaying care until they are critically sick, because they don't have access to other types of care.⁷ In contrast, preventative care – like primary care visits, vaccinations, and health screenings – helps reduce the number of emergency visits.

And those emergency visits are expensive and likely could have been avoided. The Minnesota Department of Health found that nearly 1.2 million emergency visits that cost the state almost \$1.3 billion were potentially preventable.⁸ If more people had insurance and could get the primary care they need, Minnesota could have saved roughly \$1 billion a year.

Expanding health care would allow more undocumented immigrants to see primary care providers and therefore they would be more likely to get routine vaccinations like the chickenpox, measles, and the flu, keeping families, schools, workplaces, and communities safer for everyone. Studies have also shown that for every dollar invested in childhood vaccinations, up to \$10 to \$17 is returned to the economy because children and their families are able to live healthier lives.⁹ Childhood vaccination is associated with better long-term health, cognitive function, schooling, and work outcomes.

Expanding public health insurance eligibility through Medicaid or MinnesotaCare to include undocumented folks will strengthen the health of those individuals and families who would gain coverage, as well as their communities as a whole. Greater access to health care also benefits workers, employers, and our state economy. It's a powerful policy tool towards creating a healthier, more equitable Minnesota we all deserve.

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¹ U.S. Census Bureau, [American Community Survey](#), 2022.

² Minnesota Compass, [All Immigrants - Minnesota Foreign-Born Population 2017-2021](#), accessed April 2023.

³ Migration Policy Institute, [Profile of the Undocumented Population: Minnesota](#), 2019.

⁴ Kaiser Family Foundation, [Health Coverage and Care of Undocumented Immigrants](#), 2019.

⁵ Labour Economics, [Health Insurance as a Productive Factor](#), June 2016.

⁶ Journal of Public Economics, [The Effect of the Affordable Care Act Medicaid Expansions on Financial Wellbeing](#), May 2018.

⁷ UCLA Health, [The True Healthcare Costs of Undocumented Immigrants](#), May 2014.

⁸ Minnesota Department of Health, [An Introductory Analysis of Potentially Preventable Health Care Events in Minnesota](#), June 2015.

⁹ Journal of the American Medical Association, [Economic Evaluation of the 7-Vaccine Routine Childhood Immunization Schedule in the United States](#), 2001, and Pediatrics, [Economic Evaluation of the Routine Childhood Immunization Program in the United States](#), 2009.