

**THE IMPACT OF THE  
AFFORDABLE CARE ACT  
ON ASIAN AMERICANS,  
NATIVE HAWAIIANS, AND  
PACIFIC ISLANDERS  
IN CALIFORNIA**

**SMALL BUSINESSES**

In 2013, the Asian & Pacific Islander American Health Forum (APIAHF) did a study on Asian American, Native Hawaiian, and Pacific Islander small business owners and employees throughout California. We were interested in identifying barriers they faced in getting health insurance, finding out what they knew about the Affordable Care Act (ACA), and if they thought its provisions would help them access health care services.

**Why is the ACA important to small business owners?**

- ▶ Many small business employers do not provide health insurance to their employees. (single most important reason why immigrants lack health insurance coverage)

**What to know about small business owners and employees...**

- ▶ **High cost** was the most common barrier (for employers and employees) to obtaining health insurance.
- ▶ Employers and employees have heard about the ACA, but **know very little** about its provisions, incentives, or where to get more information.
- ▶ Both employers and employees felt that the **income requirements** to qualify for Medi-Cal (\$15,000 for an individual, \$32,000 for a family of four) are **too low** and should be raised to allow more people to be covered.

“Any kind of coverage is better than none”

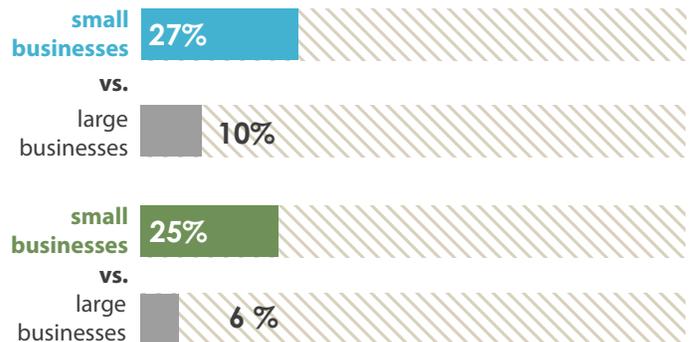
– Hmong Employee

“I’m all for it, because everyone should have health insurance”

– Pacific Islander Employer & Employee



**uninsurance** rates are **significantly higher** for AAs and NHPIs in small businesses...



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## Unique findings from employers and employees in small businesses...

### Employers

Some employers are **covered by their spouse's plan** or have another job (in addition to owning their business) so they can have insurance.

Many employers are **confused** about whether they are **required to provide insurance** under the ACA, and what the penalties are if they don't.

Employers felt online resources would **NOT** be helpful (due to language, complexity of information, and computer literacy).

Most employers felt that tax credits would **NOT** help them because they would not offset the cost of providing health insurance to their employees.



### Employees

Most small business employees had **health insurance through Medi-Cal** (California Medicaid) or were **uninsured**; most small business owners reported having private insurance.

Employees expressed **concerns** that the new ACA rules for businesses may drive business owners to **pay employees less** or reduce their number of employees.

Employees felt that online resources **WOULD** be helpful.

Even with the new ACA subsidies, employees felt that health insurance will still be **too expensive**. Expanding Medi-Cal would be better.

Note: No employer (small or large business) is required to provide insurance to employees until the year **2015**.

## Trusted information sources vary by age...



- ethnic media
- ethnic language resources
- community-based organizations

1<sup>st</sup> generation



2<sup>nd</sup> generation

- online resources

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