



Native Hawaiian and Other Pacific Islander

Native Hawaiian and other Pacific Islander refers to people having origins in any of the original peoples of the Pacific Islands including Polynesian, Micronesian, and Melanesian ancestry.

Small businesses owned by Native Hawaiians and other Pacific Islanders produce \$6.9 billion in total revenues.

Coverage

Insurance status, more than any other demographic or economic factor, determines the timeliness and quality of health care.

- Twenty percent of Native Hawaiian and other Pacific Islanders are uninsured, compared to 11.4 percent of non-Hispanic whites.

Disparities

This group also faces significant health disparities, many of which could be prevented by comprehensive health care coverage and consistent care.

- In comparison to other racial and ethnic groups, Native Hawaiians and Pacific Islanders have higher rates of smoking, alcohol consumption, and obesity. This group also has little access to cancer prevention and control programs.
- The state of Hawaii found that the diabetes rate for Native Hawaiians was twice that of the white population. Native Hawaiians are also more than 5.7 times as likely as whites living in Hawaii to die from diabetes.
- Native Hawaiians and Pacific Islanders are 30 percent more likely to be diagnosed with cancer compared to non-Hispanic whites.

Benefits for business

Native Hawaiian and other Pacific Islander small business employers and employees will benefit from the new health law, which seeks to expand coverage and improve primary care. Specifically, the new health exchanges and the minimum coverage requirements will improve health care coverage for this population.

As of 2014, small employers will be able to purchase packages of “essential health benefits” for their employees. The plans offered inside the state-based exchanges will also cover preventive services and limit out-of-pocket costs. These provisions strengthen health security and make health expenditures more affordable. The law also has provisions that will benefit self-employed workers, who are among the most difficult to insure. The law protects such individuals by requiring insurers to provide quality, affordable coverage, and by implementing high-risk insurance pools for those with pre-existing conditions. In 2014, self-employed workers will also be eligible to join the exchanges.

- Approximately 39,000 Native Hawaiian and other Pacific Islanders who are self-employed or small employers (and their 43,000 employees) might be eligible to participate in the exchanges. Tax credits are available for certain employers and eligible individuals to facilitate the purchase of health insurance.

The new health reform law improves the quality of care and ensures coverage for the uninsured. Native Hawaiians and other Pacific Islanders are traditionally under-represented in the business sector and underserved in health care. The law helps to secure affordable health care for this population and strengthens its potential for financial prosperity and better health.