

County Data for Culturally and Linguistically Appropriate Services (CLAS County Data)

Edition Date: November 2023

Public Health Service (PHS) Act section 2719 and its implementing regulations require non-grandfathered group health plans and health insurance issuers offering non-grandfathered health insurance coverage to provide relevant notices in a culturally and linguistically appropriate manner. The regulations implementing section 2719 require these plans and issuers to make certain accommodations for notices sent to an address in a county meeting a threshold percentage of people who are literate only in the same non-English language. This threshold percentage is set at 10 percent or more of the population residing in the claimant's county, as determined based on American Community Survey (ACS) data published by the United States Census Bureau.¹² 26 C.F.R. § 54.9815-2719(e), 29 C.F.R. § 2590.715-2719(e), and 45 C.F.R. § 147.136(e).

Section 2715 of the PHS Act requires group health plans and health insurance issuers offering group and individual coverage to provide the summary of benefits and coverage (SBC) and uniform glossary in a culturally and linguistically appropriate manner. The regulations implementing section 2715 adopt the 10 percent threshold set forth in the section 2719 implementing regulations. 26 C.F.R. § 54.9815-2715(a)(5), 29 C.F.R. § 2590.715-2715(a)(5), and 45 C.F.R. § 147.200(a)(5).

The list below includes all counties that meet or exceed the 10 percent threshold (rounded to the nearest percent) based on the 2016-2020 ACS data and is applicable for plan years (in the

¹ The Final Rules for Grandfathered Plans, Preexisting Condition Exclusions, Lifetime and Annual Limits, Rescissions, Dependent Coverage, Appeals, and Patient Protections Under the Affordable Care Act establish that the threshold percentage of people who are literate only in the same non-English language must be determined based on ACS data published by the U.S. Census Bureau, 80 FR 72192, 72208 (Nov. 18, 2015), available at <https://www.federalregister.gov/d/2015-29294/p-185>.

² The relevant ACS data set used is the U.S. Census, 2016-2020 American Community Survey 5-Year Estimates, Table B16001, Language Spoken at Home by Ability to Speak English for the Population 5 Years and Over, available at <https://data.census.gov/cedsci/table?tid=ACSDT5Y2020.B16001>. The Departments note that this guidance is also applicable to group health plans, including non-Federal governmental plans, (whether insured or self-insured) offering coverage in the U.S. Territories of American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands, and that are subject to the language access standards in PHS Act section 2719. However, HHS determined that certain PHS Act requirements enacted in the Affordable Care Act are appropriately governed by the definition of "state" at ACA section 1304(d) and therefore will not apply to health insurance issuers in the U.S. Territories. See the 2016 Payment Notice final rule, 80 FR at 10757, 10781, 10862, and 10863 (amending the definition of "State" in 45 C.F.R. §§ 144.103 and 154.102)." This analysis applies only to health insurance governed by the PHS Act. Therefore, as a practical matter, PHS Act, Employee Retirement Income Security Act (ERISA) and the Internal Revenue Code (Code) requirements applicable to group health plans, including non-Federal governmental plans, such as the language access requirements in PHS Act section 2719, continue to apply to such coverage in the U.S. Territories. Issuers selling policies to both private sector and public sector employers in the U.S. Territories will want to make certain that their products comply with relevant federal requirements applicable to group health plans since their customers are still subject to those provisions.

individual market, policy years) beginning on or after January 1, 2025 and until the next version of this guidance is issued and effective.

The Departments of Labor, Health and Human Services (HHS), and the Treasury (the Departments) will review ACS data as newer data become available to determine if and when changes in applicable non-English languages warrant updates to this guidance and to make taglines available in additional non-English languages. Updates to this guidance will be posted on the Center for Consumer Information and Insurance Oversight (CCIIO) website at https://www.cms.gov/CCIIO/Resources/Fact-Sheets-and-FAQs#External_Appeals and the Department of Labor Employee Benefits Security Administration website at <https://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/affordable-care-act/for-employers-and-advisers>.

This guidance includes sample taglines in each of the languages listed in the table below which meet the 10 percent threshold. Accordingly, the translated taglines available for use by group health plans and health insurance issuers are below:

Spanish (Español): Para obtener asistencia en Español, llame al [insert telephone number].

Traditional Chinese (中文): 如果需要中文的幫助, 請撥打這個號碼 [insert telephone number].

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' [insert telephone number].

Pennsylvania Dutch (Deutsch): Fer Hilf griege in Deutsch, ruf [insert telephone number] uff.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa [insert telephone number].

Samoan (Gagana Samoa): Mo se fesoasoani i le Gagana Samoa, vala'au mai i le numera telefoni [insert telephone number].

Carolinian (Kapasal Falawasch): ngere aukke ghut alillis reel kapasal Falawasch au fafaingi tilifon ye [insert telephone number].

Chamorro (Chamoru): Para un ma ayuda gi finu Chamoru, â'gang [insert telephone number].

Relation to Other Language Access and Nondiscrimination Laws

We note that Qualified Health Plan (QHP) issuers are also responsible for complying with the standards set forth at 45 CFR 155.205(c) to provide information in a manner that is accessible to individuals living with disabilities and individuals with limited English proficiency, including with respect to oral interpretation, written translations, and website translations.

We also remind QHP issuers of their obligations take reasonable steps to provide meaningful access to their programs or activities to individuals with limited English proficiency under applicable Federal civil rights laws, including Affordable Care Act section 1557 and Title VI of the Civil Rights Act of 1964, and their implementing regulations.

State/Territory	County	Language	Percentage
Alaska	Aleutians East Borough	Tagalog*	11%
	Aleutians West Census Area	Tagalog*	12%
	Kodiak Island Borough	Tagalog*	13%
American Samoa	Eastern District	Samoan	46%
	Manu'a District	Samoan	63%
	Western District	Samoan	48%
Arizona	Apache County	Navajo	14%
	Santa Cruz County	Spanish	31%
	Yuma County	Spanish	19%
Arkansas	Sevier County	Spanish	15%
California	Colusa County	Spanish	20%
	Fresno County	Spanish	14%
	Glenn County	Spanish	14%
	Imperial County	Spanish	32%
	Kern County	Spanish	16%
	Kings County	Spanish	20%
	Los Angeles County	Spanish	15%
	Madera County	Spanish	19%
	Merced County	Spanish	19%
	Monterey County	Spanish	24%
	Napa County	Spanish	12%
	Riverside County	Spanish	12%
	San Benito County	Spanish	15%
	San Bernardino County	Spanish	12%
	San Francisco County	Chinese**	11%
	San Joaquin County	Spanish	10%
	Santa Barbara County	Spanish	15%
	Santa Cruz County	Spanish	10%
	Stanislaus County	Spanish	12%
	Tulare County	Spanish	25%
Ventura County	Spanish	12%	
Colorado	Costilla County	Spanish	12%
	Eagle County	Spanish	10%
	Garfield County	Spanish	10%
	Phillips County	Spanish	13%
Florida	Broward County	Spanish	10%
	Collier County	Spanish	11%
	DeSoto County	Spanish	13%
	Glades County	Spanish	11%
	Hardee County	Spanish	14%
	Hendry County	Spanish	23%
	Miami-Dade County	Spanish	32%

State/Territory	County	Language	Percentage
	Orange County	Spanish	10%
	Osceola County	Spanish	18%
Georgia	Atkinson County	Spanish	14%
	Hall County	Spanish	12%
	Stewart County	Spanish	10%
	Whitfield County	Spanish	13%
Idaho	Gooding County	Spanish	11%
	Jerome County	Spanish	16%
	Lincoln County	Spanish	13%
	Minidoka County	Spanish	14%
	Power County	Spanish	10%
Indiana	LaGrange County	Pennsylvania Dutch [†]	10%
Iowa	Buena Vista County	Spanish	12%
	Crawford County	Spanish	13%
Kansas	Finney County	Spanish	14%
	Ford County	Spanish	21%
	Grant County	Spanish	14%
	Hamilton County	Spanish	22%
	Haskell County	Spanish	12%
	Seward County	Spanish	24%
	Wyandotte County	Spanish	11%
Minnesota	Nobles County	Spanish	13%
Nebraska	Colfax County	Spanish	32%
	Dakota County	Spanish	16%
	Dawson County	Spanish	13%
	Saline County	Spanish	12%
New Jersey	Cumberland County	Spanish	12%
	Hudson County	Spanish	17%
	Passaic County	Spanish	17%
	Union County	Spanish	14%
New Mexico	Doña Ana County	Spanish	15%
	Guadalupe County	Spanish	14%
	Lea County	Spanish	13%
	Luna County	Spanish	16%
New York	Bronx County	Spanish	21%
	Queens County	Spanish	12%
North Carolina	Duplin County	Spanish	10%
Northern Mariana Islands	Northern Islands Municipality	Chamorro	57%
		Carolinian	43%
	Rota Municipality	Chamorro	14%
		Tagalog ^o	10%
	Saipan Municipality	Tagalog ^o	16%

State/Territory	County	Language	Percentage
	Tinian Municipality	Chamorro	15%
		Tagalog ^o	18%
Ohio	Holmes County	Pennsylvania Dutch [‡]	13%
Oklahoma	Texas County	Spanish	19%
Oregon	Hood River County	Spanish	14%
	Morrow County	Spanish	13%
Puerto Rico	Adjuntas Municipio	Spanish	87%
	Aguada Municipio	Spanish	76%
	Aguadilla Municipio	Spanish	71%
	Aguas Buenas Municipio	Spanish	85%
	Aibonito Municipio	Spanish	76%
	Arecibo Municipio	Spanish	79%
	Arroyo Municipio	Spanish	81%
	Añasco Municipio	Spanish	79%
	Barceloneta Municipio	Spanish	82%
	Barranquitas Municipio	Spanish	82%
	Bayamón Municipio	Spanish	71%
	Cabo Rojo Municipio	Spanish	83%
	Caguas Municipio	Spanish	76%
	Camuy Municipio	Spanish	85%
	Canóvanas Municipio	Spanish	79%
	Carolina Municipio	Spanish	69%
	Cataño Municipio	Spanish	77%
	Cayey Municipio	Spanish	84%
	Ceiba Municipio	Spanish	75%
	Ciales Municipio	Spanish	83%
	Cidra Municipio	Spanish	81%
	Coamo Municipio	Spanish	74%
	Comerío Municipio	Spanish	83%
	Corozal Municipio	Spanish	82%
	Culebra Municipio	Spanish	75%
	Dorado Municipio	Spanish	70%
	Fajardo Municipio	Spanish	73%
	Florida Municipio	Spanish	81%
	Guayama Municipio	Spanish	84%
	Guayanilla Municipio	Spanish	84%
	Guaynabo Municipio	Spanish	58%
	Gurabo Municipio	Spanish	76%
	Guánica Municipio	Spanish	80%
Hatillo Municipio	Spanish	83%	
Hormigueros Municipio	Spanish	82%	
Humacao Municipio	Spanish	79%	

State/Territory	County	Language	Percentage
	Isabela Municipio	Spanish	80%
	Jayuya Municipio	Spanish	88%
	Juana Díaz Municipio	Spanish	82%
	Juncos Municipio	Spanish	70%
	Lajas Municipio	Spanish	84%
	Lares Municipio	Spanish	88%
	Las Marías Municipio	Spanish	91%
	Las Piedras Municipio	Spanish	76%
	Loíza Municipio	Spanish	86%
	Luquillo Municipio	Spanish	77%
	Manatí Municipio	Spanish	80%
	Maricao Municipio	Spanish	94%
	Maunabo Municipio	Spanish	88%
	Mayagüez Municipio	Spanish	76%
	Moca Municipio	Spanish	81%
	Morovis Municipio	Spanish	80%
	Naguabo Municipio	Spanish	84%
	Naranjito Municipio	Spanish	84%
	Orocovis Municipio	Spanish	84%
	Patillas Municipio	Spanish	81%
	Peñuelas Municipio	Spanish	83%
	Ponce Municipio	Spanish	81%
	Quebradillas Municipio	Spanish	80%
	Rincón Municipio	Spanish	67%
	Río Grande Municipio	Spanish	78%
	Sabana Grande Municipio	Spanish	72%
	Salinas Municipio	Spanish	73%
	San Germán Municipio	Spanish	81%
	San Juan Municipio	Spanish	68%
	San Lorenzo Municipio	Spanish	79%
	San Sebastián Municipio	Spanish	83%
	Santa Isabel Municipio	Spanish	72%
	Toa Alta Municipio	Spanish	67%
	Toa Baja Municipio	Spanish	72%
	Trujillo Alto Municipio	Spanish	79%
	Utua Municipio	Spanish	84%
	Vega Alta Municipio	Spanish	73%
	Vega Baja Municipio	Spanish	76%
	Vieques Municipio	Spanish	78%
	Villalba Municipio	Spanish	82%
	Yabucoa Municipio	Spanish	81%
	Yauco Municipio	Spanish	77%

State/Territory	County	Language	Percentage
Texas	Andrews County	Spanish	12%
	Atascosa County	Spanish	15%
	Bailey County	Spanish	16%
	Bexar County	Spanish	10%
	Brooks County	Spanish	12%
	Caldwell County	Spanish	12%
	Cameron County	Spanish	24%
	Castro County	Spanish	13%
	Cochran County	Spanish	14%
	Concho County	Spanish	23%
	Crane County	Spanish	12%
	Culberson County	Spanish	34%
	Dallam County	Spanish	13%
	Dallas County	Spanish	16%
	Deaf Smith County	Spanish	16%
	Dimmit County	Spanish	16%
	Duval County	Spanish	12%
	Ector County	Spanish	12%
	El Paso County	Spanish	30%
	Frio County	Spanish	22%
	Garza County	Spanish	25%
	Glasscock County	Spanish	23%
	Gonzales County	Spanish	14%
	Hansford County	Spanish	19%
	Harris County	Spanish	16%
	Haskell County	Spanish	11%
	Hemphill County	Spanish	14%
	Hidalgo County	Spanish	31%
	Hudspeth County	Spanish	45%
	Jim Hogg County	Spanish	13%
	Karnes County	Spanish	15%
	Kinney County	Spanish	11%
	Knox County	Spanish	10%
	La Salle County	Spanish	16%
	Maverick County	Spanish	35%
Moore County	Spanish	18%	
Ochiltree County	Spanish	20%	
Parmer County	Spanish	16%	
Pecos County	Spanish	11%	
Presidio County	Spanish	45%	
Reagan County	Spanish	15%	
Reeves County	Spanish	19%	

State/Territory	County	Language	Percentage
	Sherman County	Spanish	17%
	Starr County	Spanish	40%
	Sutton County	Spanish	11%
	Swisher County	Spanish	13%
	Terry County	Spanish	11%
	Titus County	Spanish	17%
	Uvalde County	Spanish	14%
	Val Verde County	Spanish	19%
	Waller County	Spanish	11%
	Webb County	Spanish	37%
	Willacy County	Spanish	18%
	Winkler County	Spanish	15%
	Yoakum County	Spanish	15%
	Zapata County	Spanish	38%
	Zavala County	Spanish	12%
Virginia	Manassas Park city	Spanish	15%
	Manassas city	Spanish	16%
Washington	Adams County	Spanish	24%
	Chelan County	Spanish	10%
	Douglas County	Spanish	12%
	Franklin County	Spanish	22%
	Grant County	Spanish	14%
	Yakima County	Spanish	16%

Note: Counties and languages may have been added or removed compared to previous versions of this guidance based on changes in the data. While the format of the chart has changed (by using a single column to indicate languages that meet the 10 percent threshold, rather than a separate column for each language), there are no changes to the substantive requirements in the regulations.

* Tagalog is listed for the language grouping “Tagalog (incl. Filipino)” in the 2016-2020 ACS data.

** Chinese is listed for the language grouping “Chinese (incl. Mandarin, Cantonese)” in the 2016-2020 ACS data.

‡ Pennsylvania Dutch is listed for the language grouping “Yiddish, Pennsylvania Dutch, or other West Germanic languages” (which includes Yiddish, Eastern Yiddish, Pennsylvania Dutch, Pennsylvania German, Dutch, Vlaams, Afrikaans, Northern Frisian, Western Frisian, Scots) in the 2016-2020 ACS data.

° Tagalog is listed for the language grouping “Philippine languages” (which includes Tagalog, Bikol, Bisayan, Sebuano, Ilocano, Pampangan, or Pangasinan) in the 2016-2020 ACS data.