

speak English less than “very well.” These data are applicable for 2011 and are calculated using 2005-2009 ACS data. The Departments will update this guidance annually on their website if there are changes to the list of the counties determined to meet this 10 percent threshold for the county’s population being literate only in the same non-English language.

TABLE 2.--*Percent of the County Population that Speak a Particular Non-English Language and Speak English Less Than “Very Well”, by U.S. County*⁴⁵

STATE	COUNTY	NON-ENGLISH LANGUAGE			
		Spanish %	Chinese %	Tagalog %	Navajo %
AK	Aleutians West Census Area	13		16	
AK	Aleutians East Borough			35	
AR	Sevier County	17			
AZ	Apache County				12
AZ	Maricopa County	11			
AZ	Yuma County	22			
AZ	Santa Cruz County	39			
CA	Colusa County	27			
CA	Fresno County	15			
CA	Glenn County	14			
CA	Imperial County	32			
CA	Kern County	16			
CA	Kings County	18			
CA	Los Angeles County	19			
CA	Madera County	18			
CA	Merced County	20			
CA	Monterey County	25			
CA	Napa County	14			
CA	Orange County	14			
CA	Riverside County	15			
CA	San Benito County	21			
CA	San Bernardino County	15			
CA	San Diego County	11			
CA	San Francisco County		12		
CA	San Joaquin County	12			
CA	Santa Barbara County	15			

⁴⁵ Data are from the 2005-2009 ACS available at www.census.gov/acs . Only those counties where at least 10% of the county speak a particular non-English language and speak English less than “very well” are listed.

CA	Santa Cruz County	12			
CA	Stanislaus County	13			
CA	Sutter County	12			
CA	Tulare County	21			
CA	Ventura County	14			
CO	Adams County	12			
CO	Costilla County	11			
CO	Denver County	12			
CO	Eagle County	16			
CO	Garfield County	12			
CO	Lake County	11			
CO	Phillips County	12			
CO	Prowers County	12			
CO	Saguache County	15			
CO	Yuma County	10			
FL	Collier County	13			
FL	DeSoto County	21			
FL	Glades County	10			
FL	Hardee County	22			
FL	Hendry County	26			
FL	Miami-Dade County	31			
FL	Okeechobee County	12			
FL	Osceola County	16			
GA	Atkinson County	12			
GA	Echols County	20			
GA	Hall County	16			
GA	Telfair County	10			
GA	Whitfield County	18			
IA	Buena Vista County	12			
ID	Clark County	22			
ID	Minidoka County	11			
ID	Owyhee County	12			
ID	Power County	13			
IL	Kane County	15			
KS	Finney County	16			
KS	Ford County	23			
KS	Grant County	16			
KS	Hamilton County	11			
KS	Seward County	26			
KS	Stanton County	19			
KS	Stevens County	11			
KS	Wichita County	12			
KS	Wyandotte County	10			
NC	Alleghany County	14			

NC	Duplin County	14			
NE	Colfax County	23			
NE	Dakota County	14			
NE	Dawson County	15			
NJ	Hudson County	18			
NJ	Passaic County	16			
NJ	Union County	13			
NM	Chaves County	11			
NM	Dona Ana County	18			
NM	Hidalgo County	12			
NM	Lea County	11			
NM	Luna County	18			
NM	McKinley County				15
NM	Mora County	11			
NM	Santa Fe County	12			
NM	Chaves County	11			
NV	Clark County,	11			
NY	Bronx County	20			
NY	New York County	10			
NY	Queens County	12			
OK	Texas County	18			
OR	Hood River County	15			
OR	Marion County	11			
OR	Morrow County	14			
TX	Andrews County	11			
TX	Atascosa County	11			
TX	Bailey County	18			
TX	Bexar County	12			
TX	Brooks County	18			
TX	Calhoun County	12			
TX	Cameron County	30			
TX	Camp County	11			
TX	Castro County	20			
TX	Cochran County	18			
TX	Concho County	29			
TX	Crane County	10			
TX	Crockett County	20			
TX	Crosby County	11			
TX	Culberson County	15			
TX	Dallam County	12			
TX	Dallas County	18			
TX	Dawson County	12			
TX	Deaf Smith County	20			
TX	Dimmit County	33			

TX	Duval County	26			
TX	Ector County	12			
TX	Edwards County	10			
TX	El Paso County	29			
TX	Frio County	16			
TX	Garza County	35			
TX	Gonzales County	14			
TX	Hale County	12			
TX	Hall County	14			
TX	Hansford County	16			
TX	Harris County	18			
TX	Hidalgo County	35			
TX	Howard County	16			
TX	Hudspeth County	31			
TX	Jim Hogg County	26			
TX	Jim Wells County	13			
TX	Karnes County	17			
TX	Kenedy County	14			
TX	Kinney County	15			
TX	Kleberg County	11			
TX	La Salle County	22			
TX	Lamb County	15			
TX	Lipscomb County	14			
TX	Lynn County	12			
TX	Maverick County	48			
TX	Midland County	11			
TX	Moore County	19			
TX	Nueces County	12			
TX	Ochiltree County	17			
TX	Parmer County	22			
TX	Pecos County	18			
TX	Presidio County	36			
TX	Reagan County	21			
TX	Reeves County	27			
TX	San Patricio County	12			
TX	Schleicher County	12			
TX	Sherman County	14			
TX	Starr County	43			
TX	Sterling County	11			
TX	Sutton County	18			
TX	Tarrant County	10			
TX	Terrell County	12			
TX	Terry County	11			
TX	Titus County	20			

TX	Travis County	12			
TX	Upton County	11			
TX	Uvalde County	15			
TX	Val Verde County	29			
TX	Ward County	12			
TX	Webb County	49			
TX	Willacy County	20			
TX	Winkler County	13			
TX	Yoakum County	23			
TX	Zapata County	36			
TX	Zavala County	33			
UT	San Juan County				12
VA	Manassas city	17			
VA	Manassas Park city	18			
WA	Adams County	23			
WA	Douglas County	11			
WA	Franklin County	27			
WA	Grant County	16			
WA	Yakima County	17			
PR	Anasco Municipio	85			
PR	Adjuntas Municipio	86			
PR	Aguada Municipio	81			
PR	Aguadilla Municipio	78			
PR	Aguas Buenas Municipio	90			
PR	Aibonito Municipio	82			
PR	Arecibo Municipio	83			
PR	Arroyo Municipio	84			
PR	Barceloneta Municipio	78			
PR	Barranquitas Municipio	87			
PR	Bayamon Municipio	78			
PR	Cabo Rojo Municipio	82			
PR	Caguas Municipio	80			
PR	Camuy Municipio	88			
PR	Canovanas Municipio	83			
PR	Carolina Municipio	77			
PR	Catano Municipio	82			
PR	Cayey Municipio	86			
PR	Ceiba Municipio	73			
PR	Ciales Municipio	88			
PR	Cidra Municipio	86			
PR	Coamo Municipio	84			
PR	Comero Municipio	93			
PR	Corozal Municipio	88			
PR	Culebra Municipio	76			

PR	Dorado Municipio	77			
PR	Fajardo Municipio	78			
PR	Florida Municipio	81			
PR	Guayama Municipio	80			
PR	Guayanilla Municipio	85			
PR	Guaynabo Municipio	69			
PR	Gurabo Municipio	81			
PR	Gußnica Municipio	83			
PR	Hatillo Municipio	86			
PR	Hormigueros Municipio	74			
PR	Humacao Municipio	83			
PR	Isabela Municipio	85			
PR	Jayuya Municipio	91			
PR	Juana Diaz Municipio	86			
PR	Juncos Municipio	85			
PR	Lajas Municipio	83			
PR	Lares Municipio	87			
PR	Las Marias Municipio	91			
PR	Las Piedras Municipio	85			
PR	Loiza Municipio	89			
PR	Luquillo Municipio	79			
PR	Manati Municipio	84			
PR	Maricao Municipio	95			
PR	Maunabo Municipio	88			
PR	Mayaguez Municipio	77			
PR	Moca Municipio	86			
PR	Morovis Municipio	87			
PR	Naguabo Municipio	83			
PR	Naranjito Municipio	91			
PR	Orocovis Municipio	91			
PR	Patillas Municipio	84			
PR	Penuelas Municipio	86			
PR	Ponce Municipio	80			
PR	Quebradillas Municipio	83			
PR	Rincon Municipio	73			
PR	Rio Grande Municipio	85			
PR	Sabana Grande Municipio	83			
PR	Salinas Municipio	86			
PR	San German Municipio	85			
PR	San Juan Municipio	73			
PR	San Lorenzo Municipio	83			
PR	San Sebastian Municipio	84			
PR	Santa Isabel Municipio	86			
PR	Toa Alta Municipio	80			

PR	Toa Baja Municipio	80			
PR	Trujillo Alto Municipio	79			
PR	Utua Municipio	83			
PR	Vega Alta Municipio	83			
PR	Vega Baja Municipio	76			
PR	Vieques Municipio	83			
PR	Villalba Municipio	88			
PR	Yabucoa Municipio	86			
PR	Yauco Municipio	85			

These amendments also require each notice sent by a plan or issuer to an address in a county that meets this threshold to include a one-sentence statement in the relevant non-English language about the availability of language services to be provided by the Departments. The Departments have provided guidance with sample sentences in the relevant languages in separate guidance being issued contemporaneous with the publication of this amendment.

In addition to including a statement in all notices in the relevant non-English language, a plan or issuer would be required to provide a customer assistance process (such as a telephone hotline) with oral language services in the non-English language and provide written notices in the non-English language upon request.

The Departments expect that the largest cost associated with the amended rules for culturally and linguistically appropriate notices will be for plans and issuers to provide notices in the applicable non-English language upon request. Based on the ACS data, the Departments estimate that there are about 12 million individuals living in covered counties that are literate in a non-English Language. The ACS did not start collecting insurance coverage information until 2008. Therefore, to estimate the percentage of the 12 million affected individuals that were insured, the Departments used the percentage of the population in the State that reported being insured by private or public employer insurance or in the individual market from the 2009