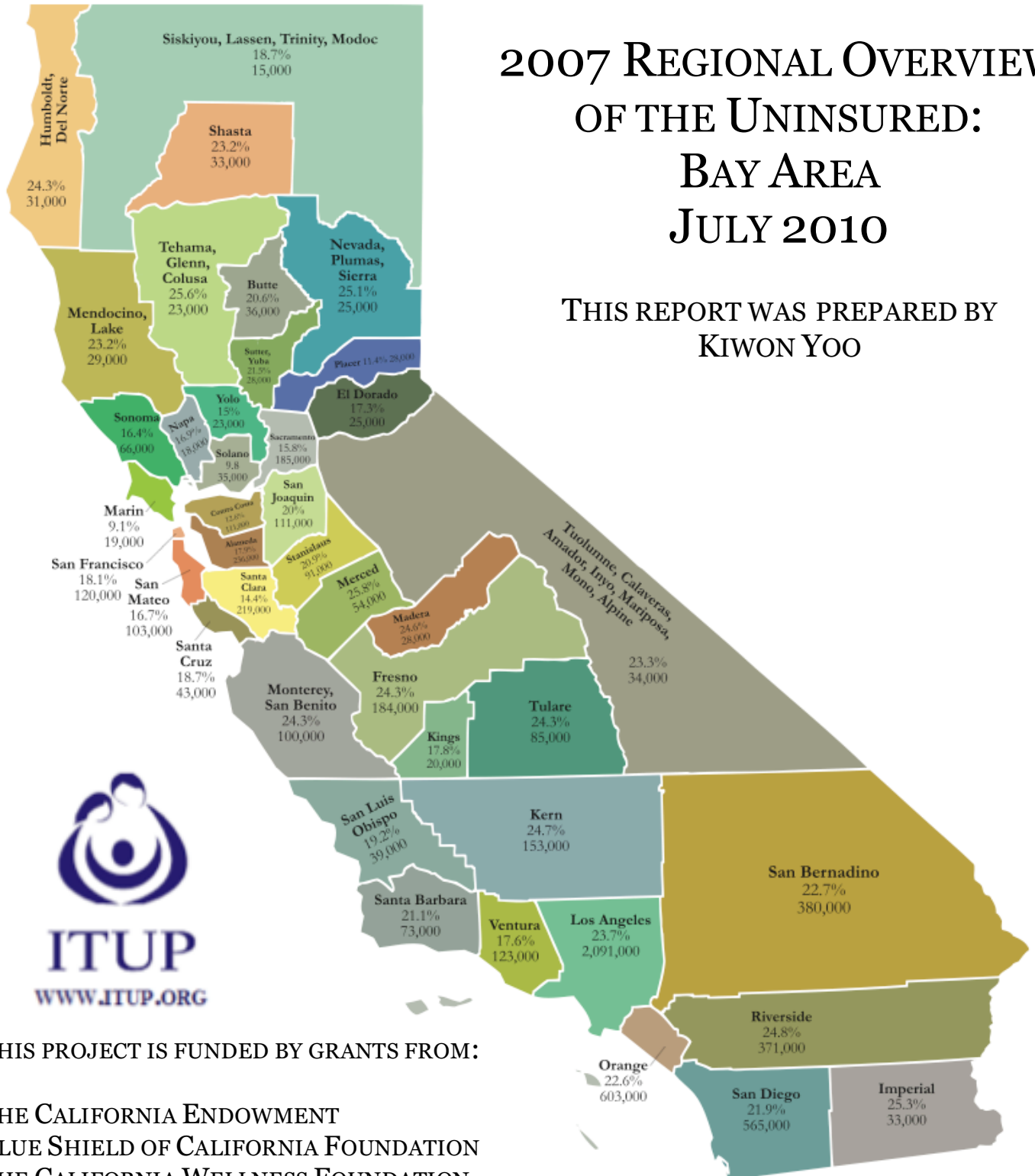


INSURE THE UNINSURED PROJECT

2007 REGIONAL OVERVIEW OF THE UNINSURED: BAY AREA JULY 2010

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INSURE THE UNINSURED PROJECT

Insure the Uninsured Project's (ITUP) fundamental goal is to increase health coverage of California's 6.6 million uninsured. ITUP regional workgroups seek to develop consensus on local efforts to cover the uninsured. Our goal is to support local decision makers in their efforts to simplify and expand coverage for the uninsured. Each year, ITUP releases reports on 48 counties, six California regions, and a statewide overview reflecting comparative data and trend analysis. These reports aim to inform local decision makers on critical matters. The reports form the foundation for ITUP's regional workgroups and annual conference. ITUP was founded in 1996 and is a project of the Center for Governmental Studies. ITUP has been supported through a series of grants from the California Wellness Foundation, Blue Shield of California, The California Endowment, LA Care Health Plan, and project-specific grants from the California HealthCare Foundation.

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INTRODUCTION

This overview reflects the Bay Area's changing demographics, utilization and funding of community clinics and hospitals, and health plan costs and options in 2005. Our objective is to enable interested parties to identify demographic movements in a county's population, patient utilization and funding trends in its safety net services, and cost changes in its employer-based and private insurance markets.

The Bay Area Overview includes the counties of Alameda, Contra Costa, Marin, San Francisco, San Mateo, and Santa Clara. By using a region-specific model, this report acknowledges the very different challenges, needs and opportunities that prevail in diverse parts of the state while keeping in mind the similarities and coalescing issues of counties within California's regions. For a regional and statewide perspective, please see additional reports available on ITUP's website at www.itup.org.

This report provides five snapshots of the Bay Area: a General Perspective, providing an update on Bay Area economic and demographic changes since 2004; a Focus on Community Clinics, examining the utilization and funding mechanisms of Bay Area free and community clinics; a Focus on Hospitals, offering a similar analysis on the usage and financing of Bay Area hospitals; a Focus on County Health Funding, analyzing the economic state of the county health system; and a look at Employer and Private Insurance Plans, presenting a sample of health insurance offerings and premiums for small employer and individual health plans. To complement the 2007 regional and county overviews, a presentation of the data findings for the Bay Area region is also available on ITUP's website at www.itup.org.

SECTION I: GENERAL PERSPECTIVE

ECONOMY

The regional unemployment rate for the Bay Area was 4.3% in 2006, lower than the state average of 5.4%. At 3.5%, Marin County had the lowest unemployment rate in the region. Santa Clara County had the highest at 4.5%. However, the unemployment rate for every county in the Bay Area and the region decreased from the previous year.

Table 1: Regional Unemployment Rate

County/Region	Rate
Alameda	4.4%
Contra Costa	4.3%
Marin	3.5%
San Francisco	4.2%
San Mateo	3.7%
Santa Clara	4.5%
Bay Area	4.3%
California	5.4%

Source: State of California Employment Development Department, Labor Market Information Division "Industry Employment and Labor Force – by Annual Average (1990-2007); March 2007 Benchmark (Not Seasonally Adjusted)."

DEMOGRAPHICS

The Bay Area is home to 5.9 million residents and contains the sixth and seventh most populous counties in the state (Alameda and Santa Clara). The region increased in population by 1.8% since 2000.

Among Bay Area residents, 7.5% live below 100% of the federal poverty line (FPL), lower than the state average of 14.2%. Over a tenth (13.6%) live between 100 and 200% of FPL, while 17.5% live below 200% of FPL.

Table 2: Bay Area Population by Ethnicity

	White	Black	Hispanic	Native American	Asian/Pacific Islander	Other	Total
Alameda	37.5%	13.1%	21.4%	0.3%	24.8%	2.9%	100%
Contra Costa	52.3%	9.0%	21.9%	0.4%	13.2%	3.0%	100%
Marin	76.1%	2.8%	13.1%	0.3%	5.4%	2.2%	100%
San Francisco	44.6%	6.7%	14.1%	0.2%	32.2%	2.2%	100%
San Mateo	46.7%	3.0%	23.0%	0.2%	24.5%	2.6%	100%
Santa Clara	39.1%	2.5%	25.7%	0.3%	30.3%	2.1%	100%
Bay Area	44.1%	6.8%	21.7%	0.3%	24.6%	2.5%	100%

Source: US Census Bureau, "County Population by Age, Sex, Race and Hispanic Origin: April 1, 2000 through July 1, 2006."

	<100% of FPL	100%-200% of FPL	>200% of FPL
Alameda	11.0%	13.1%	24.1%
Contra Costa	7.6%	11.0%	18.7%
Marin	6.6%	9.1%	15.7%
San Francisco	11.3%	14.6%	26.0%
San Mateo	5.8%	10.0%	15.8%
Santa Clara	7.5%	10.4%	17.9%
Bay Area	7.5%	13.6%	17.5%

Source: US Census Bureau, "PCT141. Ratio of Income in 1999 to Poverty Level," Census 2000 Summary File (SF 4) – Sample Data.

INSURANCE COVERAGE

Approximately 14.5% of Bay Area residents are uninsured. Medi-Cal covers 12.8% of elderly and non-elderly residents in the region. Healthy Families, meanwhile, provides insurance to 1.4% of the region's non-elderly.

Hispanics compose the largest proportion of both Medi-Cal and Healthy Families regionally enrollees at 36.5% and 42.6% respectively. Regionally, 15.8% of Medi-Cal enrollees are White, compared to 6.1% of Healthy Families enrollees. Asian/Pacific Islanders, meanwhile, comprise 23.0% of Medi-Cal enrollees and 29.2% of Healthy Families enrollees regionally.

	Medi-Cal		Healthy Families	
	Regional	Statewide	Regional	Statewide
White	15.8%	20.5%	6.1%	11.6%
Black	16.2%	10.3%	3.2%	2.3%
Hispanic	36.5%	52.9%	42.6%	57.7%
Native American	0.3%	0.5%	0.1%	0.3%
Asian/Pacific Islander	23.0%	9.6%	29.2%	11.7%
Other/Unknown	8.4%	5.5%	18.7%	16.4%
Total	100%	100%	100%	100%

Source: California Department of Health Services, Medical Care Statistics Section, "Medi-Cal Beneficiary Profiles by County: October 2006" and Managed Risk Medical Insurance Board, "Healthy Families Program Current Enrollment Distribution by County and Health Plan," January 4, 2007.

Medi-Cal managed care is in operation in five of the six Bay Area counties. Of these counties, all use a two-plan model with the exception of San Mateo, which operates a County Organized Health System (COHS). Regionally, 360,903 Medi-Cal enrollees are served by managed care. As part of the Governor's 2005-2006 Budget, 13 additional counties will move their Medi-Cal enrollees into managed care, including Marin, which will convert to a COHS moving its enrollees into Partnership Health Plan beginning March 2008.

Table 5: Medi-Cal Managed Care Enrollment		
	Number Enrolled	% of Regional Total
Alameda	107,614	29.7%
Contra Costa	54,954	15.2%
Marin	582	0.2%
San Francisco	47,312	13.0%
San Mateo	47,670	13.1%
Santa Clara	104,526	28.8%
Bay Area	362,658	100%

Source: California Department of Health Services, Medical Care Statistics Section, "Medi-Cal Beneficiary Profiles by County: October 2006."

Four counties in the Bay Area (Alameda, San Francisco, San Mateo and Santa Clara) operate local children's coverage expansion programs called Healthy Kids. Insurance is provided to children under the age of 19 who are ineligible for Medi-Cal or Healthy Families regardless of immigration status. Family income must not exceed 300% of FPL to qualify for the program (400% FPL in San Mateo). The four programs serve 20,522 children age 0-18. Marin County provides CalKids to 1,218 uninsured children ages 2-18 with family income below 300% FPL.

Table 6: Local Healthy Kids Programs	
	Total
Alameda	881
San Francisco	3,608
San Mateo	6,368
Santa Clara	9,665
Bay Area	20,522

Source: Institute for Health Policy Solutions, California, "CCHI Enrollment by Counties," October 2008.

SECTION II: FOCUS ON COMMUNITY CLINICS

PATIENT DEMOGRAPHICS

Throughout the Bay Area, 162 free and community clinics provided care to 589,287 patients in 2006. A majority (57.5%) of patients live below the FPL, while 22.9% live between 100 and 200% of FPL. Table 8 notes the reported race and ethnicity of the region's community clinic patients.¹

	<100% of FPL	100%-200% of FPL	>200% of FPL
Alameda	62.8%	18.2%	3.5%
Contra Costa	69.1%	21.1%	3.6%
Marin	64.9%	22.5%	6.9%
San Francisco	43.5%	24.4%	22.1%
San Mateo	60.5%	30.9%	5.5%
Santa Clara	56.7%	27.6%	8.7%
Bay Area	57.5%	22.9%	9.4%

Source: Office of Statewide Health Planning and Development, "2006 State Utilization Data File of Primary Care Clinics."

	Total	% of Total		Total	% of Total
White	313,932	53.3%	Hispanic	234,679	39.8%
Black	72,980	12.4%	Non-Hispanic	304,381	51.7%
Asian/Pacific Islander	113,430	19.2%	Unknown	50,227	8.5%
Native American	7,530	1.3%			
Other	81,415	13.8%			
Total	589,287	100%	Total	589,287	100%

Source: Office of Statewide Health Planning and Development, "2006 State Utilization Data File of Primary Care Clinics."

UTILIZATION

Nearly 2.0 million visits were made to Bay Area free and community clinics in 2006. Uninsured patients make up the largest proportion of clinic visits at 44.4%, with Medi-Cal patients accounting for the second largest proportion of visits at 30.9%.

Table 9: Patient Utilization of Bay Area Community Clinics by Insurance/Funding Source

By Insurance Source			By Uninsured Funding Source		
	<i>Total</i>	<i>% of Total</i>		<i>Total</i>	<i>% of Total</i>
Medicare	230,293	11.7%	County	162,355	18.5%
Medi-Cal	608,949	30.9%	Self-Pay	206,619	23.6%
Healthy Families	36,629	1.9%	Free	110,893	12.7%
Private	88,542	4.5%	Breast Cancer	8,633	1.0%
Other Coverage	130,892	6.6%	CHDP	27,821	3.2%
Uninsured	875,567	44.4%	EAPC	94,097	10.7%
			Family PACT	265,149	30.3%
Total	1,970,872	100%	Total	875,567	100%

Source: Office of Statewide Health Planning and Development, "2006 State Utilization Data File of Primary Care Clinics."

Table 10: Number of Visits per Uninsured County Resident

County/Region	Number of Visits
Alameda	1.3
Contra Costa	0.7
Marin	1.7
San Francisco	1.9
San Mateo	0.6
Santa Clara	1.0
Bay Area	1.2

Sources: Office of Statewide Health Planning and Development, "2006 State Utilization Data File of Primary Care Clinics" and CHIS 2005.

FINANCING

Bay Area community clinics received \$31.1 million in operating revenue. Expenses totaled \$409.6 million. Patient fees (67.9%) were the greatest source of revenue, providing almost two-thirds of total funding. Medi-Cal patients contribute the majority of revenue received from patient fees (54.5%). Uninsured patient revenue was \$59.7 million in FY 2006 (20.4%).

Table 11: Source of Community Clinic Total Operating Revenue

Source of Total Operating Revenue			Source of Total Revenue from Patient Fees		
	<i>Total</i>	<i>% of Total</i>		<i>Total</i>	<i>% of Total</i>
Patient Fees	\$292,929,474	67.9%	Uninsured	\$59,747,864	20.4%
Donations	\$13,266,846	3.1%	Medi-Cal	\$159,551,696	54.5%
County/Local	\$27,063,475	6.3%	Private	\$8,371,495	2.9%
Private	\$9,811,237	2.3%	Other Coverage	\$10,155,586	3.5%
State	\$30,457,485	7.1%	Healthy Families	\$2,673,288	0.9%
Federal	\$47,256,713	11.0%	Medicare	\$52,429,545	17.9%
Other	\$10,346,886	2.4%			
Total	\$431,132,116	100.0%	Total	\$292,929,474	100%

Source: Office of Statewide Health Planning and Development, "2006 State Utilization Data File of Primary Care Clinics."

County/Region	Revenue	Expenses
Alameda	\$157,464,464	\$139,667,690
Contra Costa	\$24,133,903	\$24,966,117
Marin	\$11,691,926	\$12,072,312
San Francisco	\$174,838,608	\$171,225,499
San Mateo	\$13,440,848	\$13,329,398
Santa Clara	\$49,562,367	\$48,350,786
Bay Area	\$431,132,116	\$409,611,802

Source: Office of Statewide Health Planning and Development, "2006 State Utilization Data File of Primary Care Clinics."

Among uninsured patients, Family PACT captures 40.0% of revenues, County programs 29.3% and self-payment 20.9%. Other sources, such as Expanded Access to Primary Care (EAPC), Child Health and Disability Prevention (CHDP) program and Breast Cancer round out the remainder of uninsured revenue.

	Total	% of Total
County/CMSR	\$17,487,823	29.3%
Family PACT	\$23,872,735	40.0%
Self-Pay	\$12,488,067	20.9%
EAPC	\$2,894,780	4.8%
CHDP	\$2,370,019	4.0%
Breast Cancer	\$634,440	1.1%
Free	\$0	0.0%
Total	\$59,747,864	100%

Source: Office of Statewide Health Planning and Development, "2006 State Utilization Data File of Primary Care Clinics."

SECTION III: FOCUS ON HOSPITALS

UTILIZATION

In FY 2006, Bay Area hospitals provided 2.5 million inpatient days, 8.2 million outpatient visits, and 1.4 million emergency department visits. Medicare is the prominent payer for inpatient days, covering 39.8% of days, while private insurance pays for the greatest proportion of both outpatient and emergency department visits (39.7% and 41.4% respectively).² The county indigent (uninsured) account for 1.8% of inpatient days, 8.0% of outpatient visits and 6.4% of emergency department visits.

Table 14: Inpatient, Outpatient and Emergency Department Utilization by Payer

	Inpatient Days		Outpatient Visits		ED Visits	
	Total	% of Total	Total	% of Total	Total	% of Total
Medicare	1,011,935	39.8%	2,078,104	25.2%	334,958	23.4%
Medi-Cal	697,995	27.4%	1,575,716	19.1%	241,457	16.9%
County Indigent (Uninsured)	46,814	1.8%	658,612	8.0%	91,747	6.4%
Private	666,269	26.2%	3,272,705	39.7%	591,255	41.4%
Other Indigent (Uninsured)	51,344	2.0%	124,702	1.5%	39,246	2.7%
Other	70,793	2.8%	530,957	6.4%	129,802	9.1%
Total	2,545,150	100%	8,240,796	100%	1,428,465	100%

Source: Office of Statewide Health Planning and Development, "Hospital Annual Financial Selected Data: CY 2006."

The average length of stay (ALOS) for the region is 6.0 days regardless of payer. Patient stays increased most for county indigent patients and decreased most for other patients between 2005 and 2006. As noted by Table 16, when examining the hospital utilization per 1,000 uninsured, the results vary depending on data source. Utilization data is reported by OSHPD for all counties and either the Medically Indigent Care Reporting System (MICRS) or the County Medical Services Program (CMSP) depending upon the county.³

Table 15: Average Lengths of Stay (ALOS)

	2006	2005
All Payers	6.0	6.0
Medicare	6.3	6.4
Medi-Cal	8.1	7.5
County Indigent	5.6	4.4
Private	4.5	4.5
Other Indigent	5.9	5.1
Other Payer	5.6	7.2

Source: Office of Statewide Health Planning and Development, "Hospital Annual Financial Selected Data: CY 2006."

	OSHPD	County/MICRS
Inpatient Days	61.8	81.3
Outpatient Days	870.1	886.3
ED Visits	100.9	121.2

Sources: 2005 California Health Interview Survey; Office of Statewide Health Planning and Development, "Hospital Annual Financial Selected Data: CY 2006"; Office of County Health Services, Medically Indigent Care Reporting System Actual Annual Data, "Medically Indigent Patients Utilizing Services Provided in County Health Care Programs FY 2004-2005"; and CMSP, "CMSP Utilizing Membership: FY 2005/06."

FINANCING

Bay Area hospitals report receiving approximately \$624.5 million in revenue from the counties in FY 2005 (5.8% of net patient revenues). The Office of Statewide Health Planning and Development (OSHPD) reports that Bay Area hospitals received \$254.3 million in gross DSH funds. The California Department of Health Care Services reports \$211.3 million in net DSH payments to Bay Area public hospitals.⁴

County/Region	Revenue from County	% of Net Patient Revenue
Alameda	\$154,778,105	7.5%
Contra Costa	\$80,519,278	6.2%
Marin	\$3,384,246	1.1%
San Francisco	\$78,256,705	2.6%
San Mateo	\$65,904,650	6.9%
Santa Clara	\$241,683,126	7.6%
Bay Area	\$624,526,110	5.8%

Source: Office of Statewide Health Planning and Development, "Hospital Annual Financial Selected Data: CY 2006."

County/Region	Gross DSH (OSHPD)	Net DSH-Public Hospitals (MICRS)
Alameda	\$116,894,683	\$46,753,284
Contra Costa	0	\$17,937,131
Marin	\$0	\$0
San Francisco	\$111,507,375	\$79,300,449
San Mateo	\$21,385,507	\$16,709,145
Santa Clara	\$4,535,895	\$50,589,016
Bay Area	\$254,323,460	\$211,289,025

Sources: Office of Statewide Health Planning and Development, "Hospital Annual Financial Selected Data: CY 2006" and California Department of Health Care Services: Safety Net Financing Division. "Demonstration Year 2005-06 DSH Payment by Hospital and County."

Using MICRS and CMSP data for FY 2005, total county expenditures in the region on inpatient, outpatient, emergency department, medical/physician, pharmaceutical and other services for the uninsured decreased from the previous year, totaling \$413.3 million compared to \$442.6 million.^{3, 5, 6, 7} Inpatient spending exceeded expenditures for all other categories, representing 44.3% of expenses.

	Number Visits/Days	Expenditures in Dollars (2005)	% of Total Spending
Inpatient	61,125	\$182,959,304	44.3%
Outpatient	666,537	\$178,269,135	43.1%
Emergency Department	91,112	\$47,000,040	11.4%
Pharmacy ⁵	29,024	\$1,369,571	0.3%
Medical/Physician ⁶	17,108	\$1,140,474	0.3%
Dental ⁷	1,645	\$97,205	0.0%
Other	n/a	\$2,434,902	0.6%
	Total	\$413,270,631	100%

Sources: Office of County Health Services, MICRS, "Medically Indigent Patients Utilizing Services Provided in County Health Care Programs FY 2004-05," "County Health Care Program Expenditures for the Medically Indigent FY 2004-05," and CMSP, "CMSP Summary of Expenditures by Service Type and County, FY 2004-05," "Number of Persons Utilizing Services, Claims and Inpatient Days by County and Ethnicity, FY 2004-05."

	Inpatient	Outpatient	Emergency Department
Alameda	\$3,413.95	\$307.33	\$537.03
Contra Costa	\$4,536.92	\$377.87	\$573.19
Marin	\$2,198.66	\$103.54	N/A
San Francisco	\$2,949.23	\$194.13	\$402.58
San Mateo	\$3,507.52	\$403.84	\$436.56
Santa Clara	\$2,644.08	\$261.88	\$869.47
Bay Area	\$2,993.20	\$267.46	\$515.85

Sources: Office of County Health Services, MICRS, "Medically Indigent Patients Utilizing Services Provided in County Health Care Programs FY 2004-05," "County Health Care Program Expenditures for the Medically Indigent FY 2004-05," and CMSP, "CMSP Summary of Expenditures by Service Type and County, FY 2004-05," "Number of Persons Utilizing Services, Claims and Inpatient Days by County and Ethnicity, FY 2004-05."

Bay Area hospitals reported an aggregate loss of \$300.1 million in bad debt and charity care. This represents a loss of 2.8% of net patient revenue.

County/Region	Bad Debt/Charity Care	% of Net Patient Revenue
Alameda	\$69,582,687.01	3.4%
Contra Costa	\$33,265,735.43	2.6%
Marin	\$7,321,132.60	2.4%
San Francisco	\$89,426,313.38	3.0%
San Mateo	\$16,986,304.09	1.8%
Santa Clara	\$85,203,578.05	2.7%
Bay Area	\$300,134,735.56	2.8%

Source: Office of Statewide Health Planning and Development, "Hospital Annual Financial Selected Data: CY 2006."

SECTION IV: FOCUS ON COUNTY HEALTH

DEMOGRAPHICS

The county indigent comprise 4.3% of the region's non-elderly population. Bay Area counties provided services to 225,594 indigent patients, up 1.1% from the previous year.³

Table 22: County Indigent Patients by Ethnicity

	2005 Total	% of Total	2004 Total	% of Total
White	45,978	20.4%	46,046	20.6%
Black	32,923	14.6%	33,462	15.0%
Hispanic	87,725	38.9%	84,181	37.7%
Native American	1,049	0.5%	1,049	0.5%
Asian/Pacific Islander	28,158	12.5%	27,635	12.4%
Other/Unknown	29,761	13.2%	30,729	13.8%
Total	225,594	100%	223,102	100%

Source: Office of County Health Services, MICRS, "Number of Medically Indigent Patients Served by Counties by Ethnicity, FY 2004-05"; "Number of Medically Indigent Patients Served by Counties by Ethnicity, FY 2003-04"; "County Indigent Patient Counts and Utilization: FY 2004-05"; and CMSP, "Number of Persons Utilizing Services, Claims and Inpatient Days by County and Ethnicity, FY 2004-05"; "Number of Persons Utilizing Services by County and Ethnicity, FY 2003-04."

FUNDING

Bay Area counties received a total of \$647.1 million in realignment, Proposition 99, county match, tobacco settlement, and net county DSH funds, an increase from the \$559.4 million received in the previous year.⁸ About 63.9% of the total funding in the region was spent on the uninsured, down from 79.2% in the previous year.^{3,8} Funding per county resident and uninsured resident is shown in Table 25.

Table 23: Total County Funding by County

County/Region	Total Funding (2006)	Total Funding (2005)
Alameda	\$145,498,092	\$127,639,671
Contra Costa	\$69,711,550	\$62,445,413
Marin	\$19,960,085	\$19,463,609
San Francisco	\$222,970,022	\$177,296,194
San Mateo	\$53,112,617	\$41,172,996
Santa Clara	\$135,851,256	\$131,347,718
Bay Area	\$647,103,621	\$559,365,600

Sources: California Department of Health Services, Office of County Health Services, "FY 2005-06 Final Maintenance of Effort (MOE) Calculation"; "California Healthcare for Indigents Program (CHIP) Allocation Summary: FY 2005-06"; "Rural Health Services Program (RHS) Allocation Summary: FY 2005-06"; "SB 855 - Actual Payments and Transfers County and Non-County Hospitals: FY 2005-06"; and Office of the Attorney General, "Tobacco Master Settlement Payments to Counties and Cities: 1999-2006."

Table 24: Percentage of Total County Funding Spent on the Uninsured

County/Region	%
Alameda	62.3%
Contra Costa	59.7%
Marin	56.3%
San Francisco	68.7%
San Mateo	51.7%
Santa Clara	65.5%
Bay Area	63.9%

Sources: California Department of Health Services, Office of County Health Services, "FY 2005-06 Final Maintenance of Effort (MOE) Calculation"; "California Healthcare for Indigents Program (CHIP) Allocation Summary: FY 2005-06"; "Rural Health Services Program (RHS) Allocation Summary: FY 2005-06"; "SB 855 – Actual Payments and Transfers County and Non-County Hospitals: FY 2005-06"; MICRS, "County Health Care Program Expenditures for the Medically Indigent FY 2004-05;" CMSP, "CMSP Summary of Expenditures by Service Type and County"; and Office of the Attorney General, "Tobacco Master Settlement Payments to Counties and Cities: 1999-2006."

Table 25: Bay Area Regional Funding per Resident/Uninsured Resident⁹

	Realignment	Proposition 99	Net County DSH	County Match
Per Bay Area Resident	\$53.24	\$1.80	\$40.50	\$17.48
Per Uninsured Bay Area Resident	\$366.96	\$12.43	\$279.12	\$120.49

Sources: 2005 California Health Interview Survey; US Census Bureau, "County Population by Age, Sex, Race and Hispanic Origin; April 1, 2000-July 1, 2006"; California Department of Health Services, Office of County Health Services, "FY 2005-06 Final Maintenance of Effort (MOE) Calculation"; "California Healthcare for Indigents Program (CHIP) Allocation Summary: FY 2005-06"; "Rural Health Services Program (RHS) Allocation Summary: FY 2005-06"; and California Department of Health Care Services: Safety Net Financing Division. "Demonstration Year 2005-06 DSH Payment by Hospital and County."

SECTION V: SMALL EMPLOYER AND PRIVATE INSURANCE PLANS

Approximately 46.6% of individuals have employer-based coverage in the Bay Area region, whereas 11.1% privately purchase a plan. Of the region’s children, 66.1% are covered by employment-based health insurance.

SMALL EMPLOYER GROUP PLANS

Benefits for small employer plans did not change from the previous year for the studied sample of standard HMO products. Co-pays were \$10 for generics and \$20-25 for branded drugs, while office visits were generally \$15 per visit. Emergency department co-pays ranged from \$50-100, but were generally waived upon hospital admission.

Premium costs for small employer plans fluctuated from the previous year’s HMO and PPO products. Average premium costs for HMO and PPO offerings increased from last year. A list of average small group premiums is as follows:

Table 26a: Average PacAdvantage Premium Costs

	35 year-old; single	50 year-old; single	35 year-old; married; children	50 year-old; married; children
HMO Products				
Alameda	\$373.39	\$592.20	\$1,286.58	\$1,529.19
Contra Costa	\$376.32	\$596.58	\$1,345.20	\$1,615.68
Marin	\$384.45	\$608.76	\$1,372.24	\$1,650.33
San Francisco	\$335.62	\$543.79	\$1,197.49	\$1,430.48
San Mateo	\$409.62	\$649.11	\$1,462.03	\$1,758.53
Santa Clara	\$368.56	\$584.94	\$1,318.90	\$1,584.13
PPO Products				
Alameda	\$269.07	\$480.24	\$904.31	\$1,187.19
Contra Costa	\$269.07	\$480.24	\$904.31	\$1,187.19
Marin	\$269.65	\$482.43	\$903.27	\$1,187.80
San Francisco	\$254.33	\$454.24	\$854.23	\$1,121.84
San Mateo	\$265.45	\$475.05	\$889.07	\$1,169.27
Santa Clara	\$269.07	\$480.24	\$904.80	\$1,187.68
POS Products				
Alameda	\$774.63	\$1,234.67	\$2,773.29	\$3,306.25
Contra Costa	\$774.63	\$1,234.67	\$2,773.29	\$3,306.25
Marin	\$814.51	\$1,298.22	\$2,916.04	\$3,476.40
San Francisco	\$846.91	\$1,349.89	\$3,032.13	\$3,614.83
San Mateo	\$846.91	\$1,349.89	\$3,032.13	\$3,614.83
Santa Clara	\$774.63	\$1,234.67	\$2,773.29	\$3,306.25

Sources: Various; see methodology/data sources section.

Table 26b: Average Small Employer Group Premium Costs				
	35 year-old; single	50 year-old; single	35 year-old; family	50 year-old; family
HMO Products				
Alameda	\$319.74	\$502.10	\$1,144.83	\$1,361.33
Contra Costa	\$314.74	\$493.77	\$1,125.16	\$1,338.99
Marin	\$308.83	\$510.43	\$1,169.79	\$1,385.00
San Francisco	\$293.07	\$461.43	\$1,051.49	\$1,251.99
San Mateo	\$328.92	\$512.28	\$1,163.06	\$1,384.15
Santa Clara	\$300.69	\$450.04	\$1,025.43	\$1,219.45
PPO Products				
Alameda	\$417.42	\$685.88	\$1,395.18	\$1,691.82
Contra Costa	\$417.42	\$685.88	\$1,395.18	\$1,691.82
Marin	\$389.11	\$640.36	\$1,299.38	\$1,573.17
San Francisco	\$401.42	\$657.38	\$1,346.18	\$1,627.82
San Mateo	\$463.65	\$761.70	\$1,551.78	\$1,879.51
Santa Clara	\$440.07	\$721.45	\$1,473.69	\$1,783.90

Sources: Various; see methodology/data sources section.

INDIVIDUAL PLANS

A sample of individual HMO and PPO plans found relatively stable benefits from the previous year. HMO co-pays for generic and brand name drugs are generally \$10-15 and \$25-35 respectively, with similar costs for prescriptions in the PPO plans examined.

On average, premium costs PPO and HMO products increased from the previous year. A list of individual plan premiums is as follows:

Table 27: Average Individual Plan Premium Costs				
	35 year-old; single	50 year-old; single	35 year-old; family	50 year-old; family
HMO Products				
Alameda	\$457.21	\$635.61	\$1,372.53	\$1,646.64
Contra Costa	\$512.16	\$704.60	\$1,489.79	\$1,805.35
Marin	\$413.86	\$604.60	\$1,248.55	\$1,553.40
San Francisco	\$512.22	\$712.07	\$1,480.34	\$1,829.37
San Mateo	\$531.96	\$728.20	\$1,535.39	\$1,863.35
Santa Clara	\$512.16	\$704.60	\$1,489.79	\$1,805.35
PPO Products				
Alameda	\$272.67	\$516.33	\$789.33	\$1,222.67
Contra Costa	\$274.67	\$520.67	\$795.67	\$1,233.00
Marin	\$281.50	\$475.50	\$811.50	\$1,121.50
San Francisco	\$296.33	\$565.33	\$860.00	\$1,335.33
San Mateo	\$300.33	\$565.67	\$861.00	\$1,334.00
Santa Clara	\$274.67	\$520.67	\$795.67	\$1,233.00

Sources: Various; see methodology/data sources section.

APPENDIX I: METHODOLOGY/DATA SOURCES

The data presented in this report and all 2007 Regional and County Overviews represent the most current data available, mostly from FY 2005-06 or CY 2006, except where noted. Historical data discussed in this report may vary from previous years' reports due to updated data sources and analyses.

SECTION I: GENERAL PERSPECTIVE

Unemployment and industry information were obtained from the State of California's Employment Development Department in February 2007. There were no changes from prior reports' methodologies.

State of California Employment Development Department, Labor Market Information Division "Industry Employment and Labor Force – by Annual Average (1990-2007); March 2007 Benchmark (Not Seasonally Adjusted)," February 2008, downloaded on March 1, 2008 from <http://www.labormarketinfo.edd.ca.gov/cgi/databrowsing/?PageID=4&subID=166>.

The population and race/ethnicity calculations used in Section I and throughout the report are drawn from the US Census Bureau's 2006 estimates. This is a slight deviation from ITUP reports prior to 2004 that relied solely on Census 2000 information. As we move closer to 2010, the 2000 Census data is less accurate; thus the decision was made to use Census Bureau population estimates for all non-census years. Downloaded from <http://www.census.gov/popest/datasets.html>.

Poverty data was obtained from the US Census Bureau's "Ratio of Income in 1999 to Poverty Level" whereas reports prior to 2003 relied on the California Department of Finance's 2000 figures. Any difference between these two sources should be minimal.

US Census Bureau, "County Population by Age, Sex, Race and Hispanic Origin: April 1, 2000 through July 1, 2006," downloaded on March 1, 2008 from <http://www.census.gov/popest/counties/asrh/CC-eST2006-alldata.html>

US Census Bureau, "PCT141.Ratio of Income in 1999 to Poverty Level," Census 2000 Summary File (SF 4) – Sample Data, downloaded on November 3, 2004 from <http://factfinder.census.gov>

Data on the number of uninsured was obtained from the UCLA Center for Health Policy Research's 2005 California Health Interview Survey. Medi-Cal enrollment and managed care information were downloaded from the California Department of Health Services' Medical Care Statistics section. Healthy Families enrollment data was downloaded from the Managed Risk Medical Insurance Board. Healthy Kids enrollment data was obtained from the Institute for Health Policy Solutions California.

UCLA Center for Health Policy Research, "2005 California Health Interview Survey," downloaded from www.chis.ucla.edu in May 2007.

California Department of Health Services, Medical Care Statistics Section, "Medi-Cal Beneficiary Profiles by County: October 2006," downloaded on February 1, 2008 from <http://www.dhs.ca.gov/MCSS/RequestedData/Profiles/profiles.htm>.

Managed Risk Medical Insurance Board, "Healthy Families Program Current Enrollment Distribution by County and Health Plan," January 4, 2007, downloaded on January 31, 2008 from <http://www.mrmib.ca.gov/MRMIB/HFP/HFPReports.shtml>.

Managed Risk Medical Insurance Board, "HFP Subscribers Currently Enrolled by Ethnicity; By County," January 4, 2007, downloaded January 31, 2008 from <http://www.mrmib.ca.gov/MRMIB/HFP/HFPReports.shtml>.

Institute for Health Policy Solutions California, "Overview of Local Children's Coverage Expansions," April 6, 2007, downloaded May 1, 2007 from http://ihps-ca.org/localcousol/cov_initiatives.html.

SECTION II: COMMUNITY CLINICS

All community clinic data was obtained from the Office of Statewide Health Planning and Development (OSHPD). There were no changes from prior reports' methodologies. A total of 162 free and community clinics were included in this analysis.

Office of Statewide Health Planning & Development, "2006 State Utilization Data File of Primary Care Clinics," downloaded February 1, 2008 from <http://oshpd.ca.gov/HQAD/Clinics/clinicsutil.htm>.

SECTION III: HOSPITALS

Consistent with ITUP's 2006 report, analysis of a county's hospital utilization of inpatient, outpatient and emergency department services was obtained from OSHPD. All calculations were consistent with past methodologies.

Office of Statewide Health Planning and Development, "Hospital Annual Financial Selected Data: CY 2006," downloaded on February 1, 2008 from <http://www.oshpd.ca.gov/hid/Products/Hospitals/AnnFinanData/SubSets/SelectedData/default.asp>.

Financing data for hospitals were obtained OSHPD, CMSP, and MICRS as reported to the California Department of Health Services.

California Department of Health Services, Office of County Health Services, "Number of Medically Indigent Patients Served by Counties by Ethnicity, FY 2004-05 Actual Annual Reporting Period." California Department of Health Services, Office of County Health Services, "Medically Indigent Patients Utilizing Services Provided in County Health Care Programs, FY 2004-05."

California Department of Health Services, Office of County Health Services, "County Health Care Program Expenditures for the Medically Indigent, FY 2004-05."

California Department of Health services, Office of County Health Services, "County Medical Services Program, FY 2005-06: Utilizing Membership." Received February 2009.

SECTION IV: COUNTY HEALTH

County demographic data was obtained from the California Department of Health Services' Office of County Health Services, MICRS and CMSP. Data for FY 2004-05 was the most recent data available from MICRS; CMSP data for FY 2004-05 was used for this analysis. There are no other changes in methodology.

California Department of Health Services, Office of County Health Services, "Number of Medically Indigent Patients Served by Counties by Ethnicity, FY 2004-05 Actual Annual Reporting Period," received November 2007.

California Department of Health Services, Office of County Health Services, "Number of Persons Utilizing Services, Claims and Inpatient Days by Counties and Ethnicity, FY 2004-05," received July 5, 2007.

Sources of funding data for county health services were drawn from the Office of County Health Services and the Office of the Attorney General. The methodology used to calculate total funding deviates from reports prior to 2004 in the current version's inclusion of tobacco settlement agreement funds. The percentage of funding spent on the uninsured was found by dividing county spending for the indigent for FY 2004-05, the most recent data year available, by total funding received in FY 2005-06 or CY 2006, depending on the source.

California Department of Health Services, Office of County Health Services, "FY 2005-06 Final Maintenance of Effort (MOE) Calculation," downloaded February 2008 from <http://www.dhs.ca.gov/hisp/ochs/chsu/data.htm>.

California Department of Health Services, Office of County Health Services, "California Healthcare for Indigents Program (CHIP) Allocation Summary: FY 2005-06," downloaded February 1, 2007 from <http://www.dhs.ca.gov/hisp/ochs/chsu/data.htm>.

California Department of Health Services, Office of County Health Services, "Rural Health Services (RHS) Program Allocations: FY 2004-05," downloaded February 1, 2007 from <http://www.dhs.ca.gov/hisp/ochs/chsu/data.htm>.

Office of the Attorney General, "Tobacco Master Settlement Agreement Payments to Counties and Cities: 1999-2006," downloaded on February 2008 from <http://ag.ca.gov/tobacco/settlements.php>. California Department of Health Services, Office of County Health Services, "Report of Actual Financial Data – Budget/Actual Data: FY 2005-06," received February 1, 2008.

California Department of Health Services, Safety Net Financing Division, "Demonstration Year 2005-06 DSH Payment by Hospital and County," Received March 25, 2008.

California Department of Health Services, Office of County Health Services, "County Health Care Program Expenditures for the Medically Indigent, FY 2004-05."

California Department of Health Services, Office of County Health Services, "CMSP Summary of Expenditures by Service Type and County, FY 2004-05," downloaded December 5, 2006 from http://cmspcounties.org/data/county_specific.html.

SECTION V: SMALL EMPLOYER AND PRIVATE INSURANCE PLANS

Insurance data was obtained from the UCLA Center for Health Policy Research's "2005 California Health Interview Survey." The analysis assumes no health problems are present that require regular use of medications or ongoing doctor visits. Reported HMO premium costs for standard HMO products require a higher co-pay in exchange for a lower monthly premium.

Aetna, "Aetna small Group 1st Quarter 2008 Rate Guide: Medical, Dental and Life," rates effective January 1, 2008 through March 31, 2008. PPO plan selected has a \$500 deductible.

Kaiser Permanente. "Copayment Plan Rates." Rates effective January 1, 2008 to June 1, 2008. Downloaded from

<https://prospectiveemployers.kaiserpermanente.org/casmallbusiness/instantquote/viewselectplans/process/planbenefitdetails.do?action=download>.

Blue Cross of California, "Small Group Monthly Rates: Medical, Dental, Life and Vision Plans," rates effective May 1, 2007. PPO plan selected as a \$500 deductible.

For individual plan premiums, families are assumed to have two children, designated as ages 5 and 13 if required to specify. All quotes are for medical insurance only. Subscribers are non-tobacco users. Primary subscribers are designated as female if required to specify.

Blue Cross of California, requested an "Instant Quote" from

<https://express.rwsol.com/roi/getIntroduction.do?brand=BCC&cid=3994>. PPO plan selected has a \$1500 deductible.

HealthNet, requested an "Instant Quote" from

https://ca.sales.healthnet.com/IFP/IFP_InstantQuote.asp.

PacifiCare, requested an "Instant Quote" from

http://www.pacificare.com/commonPortal/application?origin=mp_leftnav.jsp&event=bea.portal.framework.internal.portlet.event&pageid=mp_pagehometeaser&portletid=popup&wfevent=link.popup&pnavnod=HealthPlans.9. PPO plan selected has a \$1000 deductible.

Kaiser Permanente, requested an "Instant Quote" from

<http://prospectivemembers.kaiserpermanente.org/kpweb/healthplans/individualplans.do>. Plan type is \$25 copayment plan.

APPENDIX II: COMPARISON TABLES

The following tables provide a comparison of 2006 data and 2005 historical data, except where noted. Please note that data may reflect reporting errors as well as noted changes in methodology.

	Medi-Cal		Healthy Families	
	2006	2005	2006	2005
White	15.8%	16.3%	6.1%	6.5%
Black	16.2%	16.5%	3.2%	3.4%
Hispanic	36.5%	35.9%	42.6%	42.2%
Native American	0.3%	0.3%	0.1%	0.2%
Asian/Pacific Islander	23.0%	23.9%	29.2%	30.6%
Other/Unknown	8.4%	7.1%	18.7%	17.1%

Sources: California Department of Health Services, Medical Care Statistics Section, "Medi-Cal Beneficiary Profiles by County: January 2005 and January 2006," Managed Risk Medical Insurance Board, "HFP Subscribers Currently Enrolled By Ethnicity; By County," December 2005 and December 2006.

	2006	2005
Alameda	105,209	107,614
Contra Costa	54,253	54,954
Marin	609	582
San Francisco	46,936	47,312
San Mateo	47,831	47,670
Santa Clara	106,065	104,526
Bay Area	360,903	362,658

Source: California Department of Health Services, Medical Care Statistics Section, "Medi-Cal Beneficiary Profiles by County: January 2005 and January 2006."

	White	Hispanic	Black	Asian/Pacific Islander	Native American	Other/Unknown	Total
Alameda	12.5%	27.7%	28.3%	20.7%	0.3%	10.6%	100%
Contra Costa	22.6%	36.2%	22.9%	9.7%	0.3%	8.4%	100%
Marin	38.0%	42.9%	8.6%	6.6%	0.3%	3.6%	100%
San Francisco	16.0%	20.7%	16.7%	37.1%	0.3%	9.3%	100%
San Mateo	16.5%	49.2%	7.0%	17.4%	0.2%	9.7%	100%
Santa Clara	13.5%	49.7%	3.9%	26.8%	0.3%	5.8%	100%
Bay Area	15.8%	36.5%	16.2%	23.0%	0.3%	8.4%	100%

Source: California Department of Health Services, Medical Care Statistics Section, "Medi-Cal Beneficiary Profiles by County: January 2006."

	<i>White</i>	<i>Hispanic</i>	<i>Black</i>	<i>Asian/Pacific Islander</i>	<i>Native American</i>	<i>Other/Unknown</i>	<i>Total</i>
Alameda	6.2%	37.0%	6.8%	29.8%	0.3%	20.0%	100%
Contra Costa	9.6%	50.9%	4.7%	10.8%	0.2%	23.8%	100%
Marin	12.8%	61.5%	2.9%	5.8%	0.0%	16.9%	100%
San Francisco	2.8%	14.0%	1.7%	67.0%	0.0%	14.5%	100%
San Mateo	6.2%	53.7%	1.5%	18.3%	0.2%	20.1%	100%
Santa Clara	5.4%	49.5%	1.4%	26.6%	0.1%	17.0%	100%
Bay Area	6.1%	42.6%	3.2%	29.2%	0.1%	18.7%	100%

Source: Managed Risk Medical Insurance Board, "HFP Subscribers Enrolled by Ethnicity; By County," December 2006.

	2006	2005		2006	2005
White	53.3%	51.5%	Hispanic	39.8%	37.9%
Black	12.4%	10.4%	Non-Hispanic	51.7%	51.4%
Asian/Pacific Islander	19.2%	19.1%	Unknown	8.5%	10.7%
Native American	1.3%	1.2%			
Other	13.8%	17.8%			
Total	100%	100%	Total	100%	100%

Source: Office of Statewide Health Planning and Development, "2006 Primary Care Clinics Annual Utilization Data" and "2005 Primary Care Annual Utilization Data."

	<i>White</i>	<i>Black</i>	<i>Asian/Pacific Islander</i>	<i>Native American</i>	<i>Other/Unknown</i>	<i>Total</i>
Alameda	39.8%	18.5%	18.2%	1.3%	22.3%	100%
Contra Costa	64.9%	16.4%	7.2%	0.5%	10.9%	100%
Marin	82.3%	3.7%	3.7%	0.9%	9.4%	100%
San Francisco	40.1%	13.8%	39.4%	2.1%	4.6%	100%
San Mateo	83.9%	1.7%	6.7%	0.1%	7.6%	100%
Santa Clara	70.3%	3.6%	10.2%	1.1%	14.8%	100%

Source: Office of Statewide Health Planning and Development, "2006 Primary Care Clinics Annual Utilization Data."

	<i>Hispanic</i>	<i>Non-Hispanic</i>	<i>Unknown</i>	<i>Total</i>
Alameda	35.4%	53.4%	11.3%	100%
Contra Costa	44.2%	52.2%	3.6%	100%
Marin	43.7%	49.0%	7.3%	100%
San Francisco	29.4%	67.1%	3.5%	100%
San Mateo	52.9%	41.6%	5.5%	100%
Santa Clara	52.9%	33.5%	13.5%	100%

Source: Office of Statewide Health Planning and Development, "2006 Primary Care Clinics Annual Utilization Data."

Table II-7: Patient Utilization of Community Clinics by Insurance Source, 2006 vs. 2005

	2006	2005
Medicare	11.7%	12.3%
Medi-Cal	30.9%	29.6%
Healthy Families	1.9%	1.9%
Private	4.5%	4.5%
Other Coverage	6.6%	6.5%
Uninsured	44.4%	45.3%
Total	100%	100%

Source: Office of Statewide Health Planning and Development, "2006 Primary Care Clinics Annual Utilization Data" and "2005 Primary Care Annual Utilization Data."

Table II-8: Community Clinic Patient Visits by Insurance/Funding Source by County

	Medicare	Medi-Cal	Healthy Families	Private	Other Coverage	Uninsured	Total
Alameda	7.7%	32.5%	1.6%	5.8%	5.9%	46.6%	100%
Contra Costa	2.2%	29.9%	0.7%	1.2%	1.2%	64.9%	100%
Marin	8.1%	33.6%	2.8%	4.8%	4.3%	46.5%	100%
San Francisco	23.5%	30.0%	1.6%	4.4%	10.1%	30.4%	100%
San Mateo	2.8%	24.8%	0.9%	9.1%	12.6%	49.8%	100%
Santa Clara	5.6%	31.1%	3.5%	2.2%	2.9%	54.6%	100%

Source: Office of Statewide Health Planning and Development, "2006 Primary Care Clinics Annual Utilization Data."

Table II-9: Number of Visits per Uninsured County Resident, 2006 vs. 2005

County/Region	Number of Visits (2006)	Number of Visits (2005)
Alameda	1.3	1.1
Contra Costa	0.7	0.7
Marin	1.7	1.9
San Francisco	1.9	1.8
San Mateo	0.6	0.6
Santa Clara	1.0	1.1
Bay Area	1.2	1.1

Source: Office of Statewide Health Planning and Development, "2006 Primary Care Clinics Annual Utilization Data," "2005 Primary Care Clinics Annual Utilization Data," and 2005 California Health Interview Survey.

Table II-10: Patient Utilization of Community Clinics by Uninsured Funding Source, 2006 vs. 2005

	2006	2005
County/CMSP	18.5%	17.2%
Self-Pay	23.6%	23.9%
Free	12.7%	13.6%
Breast Cancer	1.0%	1.0%
CHDP	3.2%	3.2%
EAPC	10.7%	9.6%
Family PACT	30.3%	31.6%
Total	100.0%	100.0%

Source: Office of Statewide Health Planning and Development, "2006 Primary Care Clinics Annual Utilization Data," and "2005 Primary Care Clinics Annual Utilization Data."

	<i>County/CMSP</i>	<i>Self-Pay</i>	<i>Free</i>	<i>Breast Cancer</i>	<i>CHDP</i>	<i>EAPC</i>	<i>Family PACT</i>
Alameda	42.5%	26.0%	7.9%	0.6%	0.6%	4.2%	18.3%
Contra Costa	0.0%	22.6%	3.3%	0.5%	4.1%	9.9%	59.5%
Marin	12.7%	38.2%	3.5%	0.6%	0.1%	16.9%	28.0%
San Francisco	14.4%	21.9%	21.2%	1.8%	2.1%	22.6%	16.0%
San Mateo	0.1%	20.3%	10.9%	0.4%	9.6%	10.5%	48.1%
Santa Clara	0.7%	20.0%	18.8%	1.6%	6.7%	8.5%	43.9%

Source: Office of Statewide Health Planning and Development, "2006 Primary Care Clinics Annual Utilization Data."

	2006	2005
Patient Fees	67.9%	66.3%
Federal	11.0%	13.4%
State	7.1%	7.3%
County/Local	6.3%	6.0%
Private	2.3%	2.2%
Donations	3.1%	3.3%
Other	2.4%	1.5%
Total	100%	100%

Source: Office of Statewide Health Planning and Development, "2006 Primary Care Clinics Annual Utilization Data," and "2005 Primary Care Clinics Annual Utilization Data."

	<i>Alameda</i>	<i>Contra Costa</i>	<i>Marin</i>	<i>San Francisco</i>	<i>San Mateo</i>	<i>Santa Clara</i>
Patient Fees	68.6%	80.6%	69.8%	67.0%	55.0%	66.2%
Federal	10.3%	7.6%	10.1%	10.9%	12.4%	14.8%
State	4.4%	1.2%	4.2%	11.6%	3.1%	4.2%
County/Local	10.4%	2.9%	4.4%	2.5%	2.3%	9.8%
Private	2.9%	3.2%	6.1%	1.7%	1.1%	1.2%
Donations	1.6%	3.6%	4.9%	2.9%	24.4%	2.0%
Other	1.9%	0.8%	0.7%	3.4%	1.6%	1.8%
Total	100%	100%	100%	100%	100%	100%

Source: Office of Statewide Health Planning and Development, "2006 Primary Care Clinics Annual Utilization Data."

County/Region	Amount Received (2006)	Amount Received (2005)
Alameda	\$157,464,464	\$126,398,933
Contra Costa	\$24,133,903	\$22,065,230
Marin	\$11,691,926	\$11,155,492
San Francisco	\$174,838,608	\$144,305,111
San Mateo	\$13,440,848	\$10,670,791
Santa Clara	\$45,907,249	\$45,907,249
Bay Area	\$431,132,116	\$360,502,806

Source: Office of Statewide Health Planning and Development, "2006 Primary Care Clinics Annual Utilization Data" and "2005 Primary Care Clinics Annual Utilization Data."

Table II-15: Uninsured Patient Community Clinic Revenue by Funding Source, 2006 vs. 2005

	2006	2005
County/CMSP	29.3%	26.3%
Self-Pay	20.9%	20.9%
Free	0.0%	0.0%
Breast Cancer	1.1%	1.2%
CHDP	4.0%	4.7%
EAPC	4.8%	5.5%
Family PACT	40.0%	41.4%
Total	100%	100%

Source: Office of Statewide Health Planning and Development, "2006 Primary Care Clinics Annual Utilization Data" and "2005 Primary Care Clinics Annual Utilization Data."

Table II-16: Uninsured Community Clinic Revenue by Funding Source by County

	County/CMSP	Self-Pay	Free	Breast Cancer	CHDP	EAPC	Family PACT
Alameda	57.2%	20.8%	0.0%	0.4%	1.0%	3.4%	17.3%
Contra Costa	0.0%	20.1%	0.0%	0.5%	6.5%	4.8%	67.8%
Marin	20.8%	27.0%	0.0%	0.0%	0.0%	9.2%	42.9%
San Francisco	37.7%	22.1%	0.0%	4.0%	5.3%	5.3%	25.6%
San Mateo	0.0%	20.4%	0.0%	0.1%	5.2%	5.4%	68.8%
Santa Clara	0.9%	19.5%	0.0%	1.0%	7.3%	6.1%	65.2%

Source: Office of Statewide Health Planning and Development, "2006 Primary Care Clinics Annual Utilization Data."

Table II-17a: Inpatient Hospital Utilization, 2006 vs. 2005

	Days (2006)	Days (2005)
Medicare	39.8%	37.9%
Medi-Cal	27.4%	27.8%
Uninsured (County Indigent)	1.8%	1.8%
Private	26.2%	27.3%
Other Indigent	2.0%	1.1%
Other	2.8%	4.1%
Total	100%	100%

Source: Office of Statewide Health Planning and Development, "Selected Hospital Annual Financial Data: FY 2005-06" and "Selected Hospital Annual financial Data: FY 2004-05."

Table II-17b: Outpatient Hospital Utilization, 2006 vs. 2005

	Visits (2006)	Visits (2005)
Medicare	25.2%	24.9%
Medi-Cal	19.1%	21.4%
Uninsured (County Indigent)	8.0%	6.9%
Private	39.7%	39.3%
Other Indigent	1.5%	1.4%
Other	6.4%	6.1%
Total	100%	100%

Source: Office of Statewide Health Planning and Development, "Selected Hospital Annual Financial Data: FY 2005-06" and "Selected Hospital Annual financial Data: FY 2004-05."

	Visits (2006)	Visits (2005)
Medicare	23.4%	17.1%
Medi-Cal	16.9%	23.2%
Uninsured (County Indigent)	6.4%	7.0%
Private	41.4%	38.5%
Other Indigent	2.7%	3.7%
Other	9.1%	10.5%
Total	100%	100%

Source: Office of Statewide Health Planning and Development, "Selected Hospital Annual Financial Data: FY 2005-06" and "Selected Hospital Annual financial Data: FY 2004-05."

	<i>Medicare</i>	<i>Medi-Cal</i>	<i>Uninsured</i>	<i>Private</i>	<i>Other Indigent</i>	<i>Other</i>
Alameda	41.5%	30.9%	1.6%	20.4%	2.0%	3.6%
Contra Costa	45.7%	17.5%	2.9%	30.6%	0.9%	2.3%
Marin	49.5%	13.7%	3.9%	30.5%	0.9%	1.5%
San Francisco	36.2%	25.1%	1.8%	29.7%	4.0%	3.2%
San Mateo	39.1%	42.8%	0.7%	15.1%	0.4%	1.9%
Santa Clara	38.8%	21.8%	2.3%	33.3%	1.5%	2.3%

Source: Office of Statewide Health Planning and Development, "Selected Hospital Annual Financial Data: FY 2005-06."

	<i>Medicare</i>	<i>Medi-Cal</i>	<i>Uninsured</i>	<i>Private</i>	<i>Other Indigent</i>	<i>Other</i>
Alameda	25.0%	19.3%	9.2%	38.2%	2.7%	5.7%
Contra Costa	24.5%	24.2%	7.4%	39.8%	0.8%	3.4%
Marin	30.4%	7.2%	2.7%	54.7%	0.6%	4.4%
San Francisco	22.6%	18.3%	9.7%	40.4%	1.2%	7.8%
San Mateo	33.7%	9.9%	7.6%	41.5%	0.3%	7.1%
Santa Clara	23.4%	23.1%	6.7%	37.3%	2.3%	7.1%

Source: Office of Statewide Health Planning and Development, "Selected Hospital Annual Financial Data: FY 2005-06."

	<i>Medicare</i>	<i>Medi-Cal</i>	<i>Uninsured</i>	<i>Private</i>	<i>Other Indigent</i>	<i>Other</i>
Alameda	30.3%	17.3%	7.1%	33.9%	2.9%	8.4%
Contra Costa	10.9%	22.7%	8.8%	46.2%	3.3%	8.2%
Marin	32.3%	9.3%	3.2%	46.4%	1.4%	7.3%
San Francisco	26.8%	17.0%	6.8%	33.6%	1.9%	14.0%
San Mateo	19.3%	7.8%	5.7%	56.5%	1.2%	9.5%
Santa Clara	22.5%	18.1%	4.1%	44.7%	4.0%	6.6%

Source: Office of Statewide Health Planning and Development, "Selected Hospital Annual Financial Data: FY 2005-06."

	<i>All Payers</i>	<i>Medicare</i>	<i>Medi-Cal</i>	<i>County Indigent</i>	<i>Private</i>	<i>Other Indigent</i>	<i>Other Payer</i>
Alameda	6.2	6.6	8.5	4.2	4.3	6.1	4.6
Contra Costa	4.7	5.3	4.8	3.8	4.1	4.3	4.7
Marin	4.0	4.7	3.8	4.2	3.3	4.2	4.4
San Francisco	6.5	6.6	6.8	6.1	5.7	17.3	9.4
San Mateo	10.0	7.8	34.7	7.0	4.7	5.5	6.0
Santa Clara	5.0	6.0	5.3	10.0	4.2	2.1	4.6

Source: Office of Statewide Health Planning and Development, "Selected Hospital Annual Financial Data: FY 2005-06."

	OSHPD		MICRS/CMSP	
	<i>2006</i>	<i>2005</i>	<i>2006</i>	<i>2005</i>
Inpatient Days	61.8	64.9	81.3	68.2
Outpatient Visits	870.1	778.2	886.3	781.1
ED Visits	100.9	117.6	121.2	123.5

Sources: 2005 California Health Interview Survey; Office of Statewide Health Planning and Development, "Selected Hospital Annual Financial Data: FY 2005-06," "Selected Hospital Annual Financial Data: FY 2004-05"; Office of County Health Services, Medically Indigent Care Reporting System Actual Annual Data, "Medically Indigent Patients Utilizing Services Provided in County Health Care Programs FY 2004-05; FY 2003-04"; and CMSP, "CMSP Summary of Expenditures by Service Type and County, FY 2003-04 to FY 2004-05," "Number of Persons Utilizing Service, Claims and Inpatient Days by County and Ethnicity, FY 2004-05," "CMSP Total Inpatient Claims and Days by County, CY 2004."

	OSHPD			MICRS/CMSP		
	<i>Inpatient</i>	<i>Outpatient</i>	<i>ED</i>	<i>Inpatient</i>	<i>Outpatient</i>	<i>ED</i>
Alameda	41.7	517.8	125.3	38.3	686.8	86.8
Contra Costa	58.1	656.0	167.5	24.0	490.8	34.0
Marin	84.7	257.7	86.8	145.0	516.0	n/a
San Francisco	114.6	2145.0	176.5	292.2	2655.9	445.3
San Mateo	31.3	1013.5	111.6	17.9	518.2	103.7
Santa Clara	73.0	793.5	62.5	85.4	743.0	77.2

Sources: 2005 California Health Interview Survey; Office of Statewide Health Planning and Development, "Selected Hospital Annual Financial Data: FY 2005-06"; Office of County Health Services, Medically Indigent Care Reporting System Actual Annual Data, "Medically Indigent Patients Utilizing Services Provided in County Health Care Programs FY 2004-05"; and CMSP, "CMSP Summary of Expenditures by Service Type and County, FY 2003-04 to FY 2004-05," "number of Persons Utilizing Service, Claims and Inpatient Days by County and Ethnicity, FY 2004-05."

	Expenditures in Dollars (2006)	% of Total	Expenditures in Dollars (2005)	% of Total
Inpatient	\$182,959,304	44.3%	\$153,450,314	34.7%
Outpatient	\$178,269,135	43.1%	\$162,351,569	36.7%
Emergency Department	\$47,000,040	11.4%	\$45,852,225	10.4%
Pharmacy	\$1,369,571	0.3%	\$1,550,424	0.4%
Medical Physician	\$1,140,474	0.3%	\$1,248,634	0.3%
Dental	\$97,205	0.0%	\$173,581	0.0%
Other	\$2,434,902	0.6%	\$78,168,658	17.7%
Total	\$413,270,631	100%	\$442,795,405	100%

Sources: Office of County Health Services, MICRS, "County Health Care Program Expenditures for the Medically Indigent FY 2003-04; FY 2004-05," and CMSP, "CMSP Summary of Expenditures by Service Type and County, FY 2003-04 to FY 2004-05."

County/Region	Amount (2006)	Amount (2005)
Alameda	\$69,582,687	\$73,551,550
Contra Costa	\$33,265,735	\$35,974,694
Marin	\$7,321,133	\$20,184,126
San Francisco	\$89,426,313	\$76,481,331
San Mateo	\$16,986,304	\$22,257,051
Santa Clara	\$85,203,578	\$79,186,948
Bay Area	\$300,134,736	\$291,623,750

Sources: Office of Statewide Health Planning and Development, "Selected Hospital Annual Financial Data: FY 2005-06" and "Selected Hospital Annual Financial Data: FY 2004-05."

	<i>White</i>	<i>Black</i>	<i>Hispanic</i>	<i>Native American</i>	<i>Asian/Pacific Islander</i>	<i>Other/ Unknown</i>	<i>Total</i>
Alameda	13.5%	23.6%	41.0%	0.9%	13.2%	7.9%	100%
Contra Costa	37.7%	18.9%	29.0%	0.4%	7.0%	7.0%	100%
Marin	60.8%	10.6%	17.0%	0.7%	5.4%	5.5%	100%
San Francisco	21.6%	16.7%	28.9%	0.3%	17.5%	14.9%	100%
San Mateo	18.1%	6.8%	58.7%	1.0%	6.8%	8.6%	100%
Santa Clara	20.8%	5.9%	47.3%	0.2%	8.2%	17.6%	100%

Sources: Office of County Health Services, MICRS, "Number of Medically Indigent Patients Served by Counties by Ethnicity, FY 2004-05," "County Indigent Patient Counts and Utilization: FY 2004-05," and CMSP, "Number of Persons Utilizing Services, Claims and Inpatient Days by County and Ethnicity, FY 2004-05."

Table II-25a: Realignment Funding by County, 2006 vs. 2005		
County/Region	Amount Received (2006)	Amount Received (2005)
Alameda	\$61,677,151	\$60,380,532
Contra Costa	\$31,415,740	\$30,755,077
Marin	\$31,415,740	\$15,446,880
San Francisco	\$94,002,096	\$92,026,998
San Mateo	\$21,901,627	\$21,441,052
Santa Clara	\$52,785,689	\$51,677,114
Bay Area	\$293,198,043	\$271,727,653

Sources: California Department of Health Services, Office of County Health Service, "FY 2005-06 Final Maintenance of Effort (MOE) Calculation" and "FY 2004-05 Final Maintenance of Effort (MOE) Calculation."

Table II-25b: Prop. 99 Funding by County, 2006 vs. 2005		
County/Region	Amount Received (2006)	Amount Received (2005)
Alameda	\$2,253,057	\$1,265,151
Contra Costa	\$860,280	\$493,932
Marin	\$319,341	\$146,498
San Francisco	\$2,622,282	\$1,495,565
San Mateo	\$721,773	\$442,223
Santa Clara	\$2,631,918	\$1,549,748
Bay Area	\$9,408,651	\$5,393,117

Sources: California Department of Health Services, Office of County Health Service, "Rural Health Services (RHS) Program Allocations: FY 2005-06; FY 2004-05," "County Healthcare for Indigent Program (CHIP) Allocation Summary: FY 2005-06; FY 2004-05."

Table II-25c: County Match Funding by County, 2006 vs. 2005		
County/Region	Amount Received (2006)	Amount Received (2005)
Alameda	\$20,545,579	\$20,545,579
Contra Costa	\$10,114,331	\$10,114,331
Marin	\$1,196,515	\$1,196,515
San Francisco	\$39,363,076	\$39,363,076
San Mateo	\$6,786,043	\$6,786,043
Santa Clara	\$13,203,375	\$13,203,375
Bay Area	\$91,208,919	\$91,208,919

Sources: California Department of Health Services, Office of County Health Services, "FY 2005-06 Final Maintenance of Effort (MOE) Calculation" and "FY 2004-05 Final Maintenance of Effort (MOE) Calculation."

Table II-25d: Tobacco Settlement Funding by County, 2006 vs. 2005		
County/Region	Amount Received (2006)	Amount Received (2005)
Alameda	\$14,269,021	\$15,609,886
Contra Costa	\$9,384,068	\$10,268,703
Marin	\$2,445,761	\$2,673,716
San Francisco	\$7,682,119	\$8,398,125
San Mateo	\$6,994,029	\$7,645,903
Santa Clara	\$16,641,258	\$18,192,294
Bay Area	\$57,416,256	\$62,788,627

Source: Office of the Attorney General, "Tobacco Master Settlement Agreement Payments to Counties and Cities: 1999-2007."

County/Region	Amount Received (2006)	Amount Received (2005)
Alameda	\$46,753,284	\$29,838,523
Contra Costa	\$17,937,131	\$10,813,370
Marin	\$0	\$0
San Francisco	\$79,300,449	\$36,012,430
San Mateo	\$16,709,145	\$4,857,775
Santa Clara	\$50,589,016	\$46,725,187
Bay Area	\$211,289,025	\$128,247,285

Sources: California Department of Health Care Services: Safety Net Financing Division. "Demonstration Year 2005-06 DSH Payment by Hospital and County" and Office of County Health Services, "SB 855-Actual Payments and Service Transfers County and Non-County Hospitals: FY 2004-05."

County/Region	Percentage Spent (2006)	Percentage Spent (2005)
Alameda	62.3%	63.6%
Contra Costa	59.7%	63.5%
Marin	56.3%	60.2%
San Francisco	68.7%	72.7%
San Mateo	51.7%	65.6%
Santa Clara	65.5%	58.3%
Bay Area	63.9%	79.2%

Sources: California Department of Health Services, Office of County Health Services, "FY 2005-06 Final Maintenance of Effort (MOE) Calculation," "FY 2004-05 Final Maintenance of Effort (MOE) Calculation," "California Healthcare for Indigent Program (CHIP) Allocation Summary: FY 2005-06; FY 2004-05," "Rural Health Services (RHS) Allocation Summary: FY 2005-06; FY 2004-05;" California Department of Health Care Services: Safety Net Financing Division, "Demonstration Year 2005-06 DSH Payment by Hospital and County" and Office of County Health Services, "SB 855 - Actual Payments and Transfers County and Non-County Hospitals: FY 2004-05"; MICRS, "County Healthcare Program Expenditures for the Medically Indigent FY 2003-04; FY 2004-05"; CMSP, "CMSP Summary of Expenditures by Service Type and County, FY 2003-04 to FY 2004-05"; and Office of the Attorney General, "Tobacco Master Settlement Payments to Counties and Cities: 1999-2007."

	2006	2005
Realignment	\$53.24	\$52.55
Prop. 99	\$1.80	\$1.04
County Match	\$17.48	\$17.64
Net County DSH	\$40.50	\$24.80

Sources: California Department of Health Services, Office of County Health Services, "FY 2005-06 Final Maintenance of Effort (MOE) Calculation," "FY 2004-05 Final Maintenance of Effort (MOE) Calculation," "California Healthcare for Indigents Program (CHIP) Allocation Summary: FY 2005-06; FY 2004-05"; "Rural Health Services Program (RHS) Allocation Summary: FY 2005-06; FY 2004-05"; California Department of Health Care Services: Safety Net Division, "Demonstration Year 2005-06 DSH Payment by Hospitals and County;" "SB 855 - Actual Payments and Transfers County and Non-County Hospitals: FY 2004-05"; and US Census Bureau, "County Population by Age, Sex, Race and Hispanic Origin; April 1, 2000-July 1, 2006."

	<i>Realignment</i>	<i>Prop. 99</i>	<i>County Match</i>	<i>Net County DSH</i>
Alameda	\$47.35	\$1.73	\$15.77	\$35.89
Contra Costa	\$34.67	\$0.95	\$11.16	\$19.79
Marin	\$75.55	\$1.51	\$5.65	\$0.00
San Francisco	\$148.34	\$4.14	\$62.12	\$125.14
San Mateo	\$35.69	\$1.18	\$11.06	\$27.23
Santa Clara	\$34.07	\$1.70	\$8.52	\$32.65

Sources: California Department of Health Services, Office of County Health Services, "FY 2005-06 Final Maintenance of Effort (MOE) Calculation"; "California Healthcare for Indigents Program (CHIP) Allocation Summary: FY 2005-06"; "Rural Health Services Program (RHS) Allocation Summary: FY 2005-06"; California Department of Health Care Services: Safety Net Financing Division, "Demonstration Year 2005-06 DSH Payment by Hospital and County"; and US Census Bureau, "County Population by Age, Sex, Race and Hispanic Origin; April 1, 2000 – July 1, 2006."

	2006	2005
Realignment	\$366.96	\$361.33
Prop. 99	\$12.43	\$7.17
County Match	\$120.49	\$121.29
Net County DSH	\$279.12	\$170.54

Sources: California Department of Health Services, Office of County Health Services, "FY 2004-05 Final Maintenance of Effort (MOE) Calculation," "FY 2003-04 Final Maintenance of Effort (MOE) Calculation"; "California Healthcare for Indigents Program (CHIP) Allocation Summary: FY 2005-06; FY 2004-05"; "Rural Health Services Program (RHS) Allocation Summary: FY 2005-06; FY 2004-05"; California Department of Health Care Services: Safety Net Financing Division, "Demonstration Year 2005-06 DSH Payment by Hospital and County," "SB 855 – Actual Payments and Transfers County and Non-County Hospitals: FY 2004-05"; and 200 California Health Interview Survey.

	<i>Realignment</i>	<i>Prop. 99</i>	<i>County Match</i>	<i>Net County DSH</i>
Alameda	\$269.04	\$9.83	\$89.62	\$203.94
Contra Costa	\$235.83	\$6.46	\$75.93	\$134.65
Marin	\$689.21	\$13.76	\$51.55	\$0.00
San Francisco	\$957.02	\$26.70	\$400.75	\$807.34
San Mateo	\$251.31	\$8.28	\$77.87	\$191.73
Santa Clara	\$283.91	\$14.16	\$71.01	\$272.09

Sources: California Department of Health Services, Office of County Health Services, "FY 2005-06 Final Maintenance of Effort (MOE) Calculation"; "California Healthcare for Indigents Program (CHIP) Allocation Summary: FY 2005-06"; "Rural Health Services Program (RHS) Allocation Summary: FY 2005-06"; California Department of Health Care Services: Safety Net Financing Division, "Demonstration Year 2005-06 DSH Payment by Hospital and County"; and 2005 California Health Interview Survey

ENDNOTES

¹ Due to reporting methods for community clinic data, the race of the patient cannot be differentiated from his/her ethnic origin.

² Reported outpatient visits include ER visits.

³ FY 2004-05 is the latest available data from the Office of County Health Services for MICRS on county spending and utilization for the medically indigent and for county indigent patients by ethnicity; FY 2005-06 is the latest available data for CMSP. MICRS and CMSP data for FY 2004-05 is used in this report for consistency; however, FY 2005-06 CMSP data is used in the Marin County Overview.

⁴ Both the Office of Statewide Health Planning & Development (OSHPD) and the Medically Indigent Care Reporting System (MICRS) report DSH reimbursement data. Hospitals report the services and expenses reimbursed by the county to OSHPD and county reports services and payments to providers to MICRS data reports payments and transfers for counties with a county hospital.

⁵ Pharmacy visits are only reported by the County Medical Services Program (CMSP). As a result, pharmacy visits and expenditures are applicable to Marin County only.

⁶ Medical/physician visits are only reported by the County Medical Services Program (CMSP). As a result, medical/physician visits and expenditures are applicable to Marin County only.

⁷ Dental visits are only reported by the County Medical Services Program (CMSP). As a result, medical/physician visits and expenditures are applicable to Marin County only.

⁸ Tobacco Settlement Funds for 2005 and 2006 include annual payments and an additional payment for the respective calendar year.

⁹ Non-elderly population.