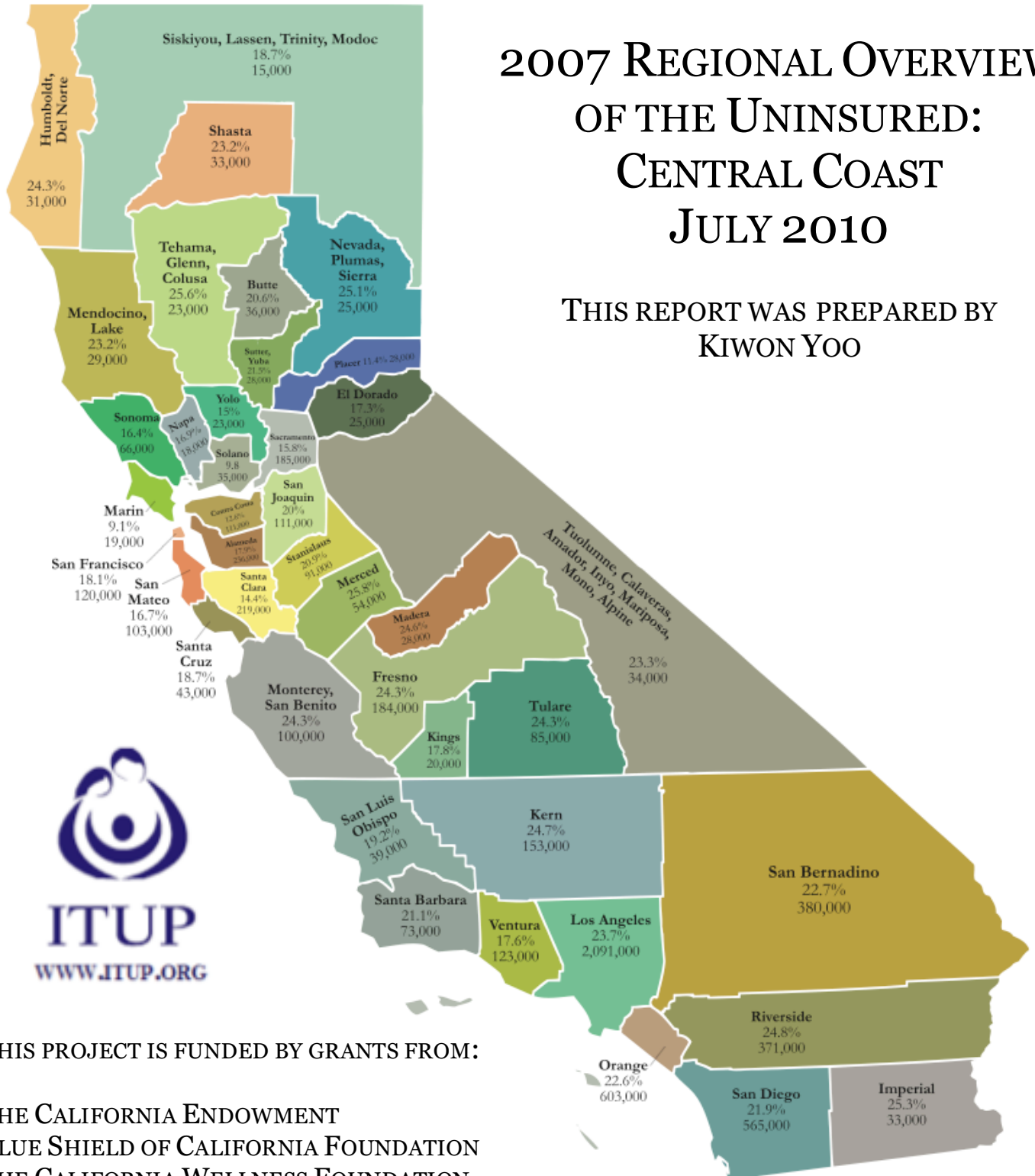


INSURE THE UNINSURED PROJECT

2007 REGIONAL OVERVIEW OF THE UNINSURED: CENTRAL COAST JULY 2010

THIS REPORT WAS PREPARED BY
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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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TABLE OF CONTENTS

Introduction.....	4
Section I: General Perspective.....	5
Economy	5
Demographics	5
Insurance Coverage.....	6
Section II: Focus on Community Clinics	8
Patient Demographics	8
Utilization	8
Financing	9
Section III: Focus on Hospitals.....	11
Utilization	11
Financing	12
Section IV: Focus on County Health	14
Demographics	14
Funding.....	14
Section V: Small Employer and Private Insurance Plans	16
Small Employer Group Plans	16
Individual Plans	17
Appendix I: Methodology/Data Sources	18
Section I: General Perspective	18
Section II: Community Clinics	19
Section III: Hospitals.....	19
Section IV: County Health.....	20
Section V: Small Employer and Private Insurance Plans.....	21
Appendix II: Comparison Tables	22
Endnotes	33

INTRODUCTION

This overview reflects the Central Coast'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 Central Coast Overview includes the counties of Monterey, San Benito, San Luis Obispo, Santa Barbara, Santa Cruz and Ventura. 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 Central Coast: a General Perspective, providing an update on Central Coast economic and demographic changes since 2004; a Focus on Community Clinics, examining the utilization and funding mechanisms of Central Coast free and community clinics; a Focus on Hospitals, offering a similar analysis on the usage and financing of Central Coast 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 Central Coast region is also available on ITUP's website at www.itup.org.

SECTION I: GENERAL PERSPECTIVE

ECONOMY

The regional unemployment rate for the Central Coast was 4.9% in 2006, lower than the state average of 5.4%. At 3.9%, San Luis Obispo County had the lowest unemployment rate in the region. San Benito County had the highest at 7.2%. However, the unemployment rate for every county in the Central Coast and the region decreased from the previous year.

Table 1: Regional Unemployment Rate

County/Region	Rate
Monterey	6.9%
San Benito	7.2%
San Luis Obispo	3.9%
Santa Barbara	4.0%
Santa Cruz	5.6%
Ventura	4.3%
Central Coast	4.9%
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 Central Coast is home to over 2.1 million residents and increased in population by 3.0% since 2000.

Among Central Coast residents, 11.7% live below 100% of the federal poverty line (FPL), lower than the state average of 14.2%. Over a tenth (17.8%) live between 100 and 200% of FPL, while 70.4% live below 200% of FPL.

Table 2: Central Coast Population by Ethnicity

	White	Black	Hispanic	Native American	Asian/Pacific Islander	Other	Total
Monterey	36.3%	3.1%	51.5%	0.4%	6.4%	2.1%	100%
San Benito	42.2%	0.9%	51.9%	0.5%	3.1%	1.5%	100%
San Luis Obispo	74.1%	1.9%	18.3%	0.6%	2.9%	2.0%	100%
Santa Barbara	53.3%	1.9%	38.2%	0.5%	4.4%	1.7%	100%
Santa Cruz	63.9%	0.9%	28.3%	0.5%	4.0%	2.3%	100%
Ventura	52.9%	1.7%	36.5%	0.4%	6.6%	1.8%	100%
Central Coast	53.4%	1.9%	36.9%	0.5%	5.4%	1.9%	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
Monterey	13.5%	22.4%	64.1%
San Benito	10.0%	17.8%	72.2%
San Luis Obispo	12.8%	16.9%	70.2%
Santa Barbara	14.3%	19.5%	66.2%
Santa Cruz	11.9%	16.6%	71.6%
Ventura	9.2%	15.3%	75.5%
Central Coast	11.7%	17.8%	70.4%

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

INSURANCE COVERAGE

Approximately 20.1% of Central Coast residents are uninsured. Medi-Cal covers 14.7% of elderly and non-elderly residents in the region, a significant increase from previous years (8.3%, 8.5% and 8.4% for 2005, 2004 and 2003 respectively). Healthy Families, meanwhile, provides insurance to 2.8% of the region's non-elderly.

Hispanics compose the largest proportion of both Medi-Cal and Healthy Families regionally enrollees at 67.5% and 69.9% respectively. Regionally, 22.5% of Medi-Cal enrollees are White, compared to 11.5% of Healthy Families enrollees. Asian/Pacific Islanders, meanwhile, comprise 3.0% of Medi-Cal enrollees and 2.7% of Healthy Families enrollees regionally.

	Medi-Cal		Healthy Families	
	Regional	Statewide	Regional	Statewide
White	22.5%	20.5%	11.5%	11.6%
Black	2.1%	10.3%	0.6%	2.3%
Hispanic	67.5%	52.9%	69.9%	57.7%
Native American	0.2%	0.5%	0.2%	0.3%
Asian/Pacific Islander	3.0%	9.6%	2.7%	11.7%
Other/Unknown	4.6%	5.5%	15.0%	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 Central Coast 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, 42.6% Medi-Cal enrollees are served by managed care.

Table 5: Medi-Cal Managed Care Enrollment		
	Number Enrolled	% of Regional Total
Monterey	52,702	38.8%
San Benito	0	0.0%
San Luis Obispo	0	0.0%
Santa Barbara	53,285	39.3%
Santa Cruz	29,684	21.9%
Ventura	0	0.0%
Total	135,671	100%

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

Three counties in the Central Coast (San Luis Obispo, Santa Barbara and Santa Cruz) 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. The three programs serve 3,362 children age 0-18.

Table 6: Local Healthy Kids Programs			
	Age 0-5	Age 6-18	Total
San Luis Obispo	-	-	556
Santa Barbara	-	-	1,199
Santa Cruz	-	-	1,607
Central Coast	-	-	3,362

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

SECTION II: FOCUS ON COMMUNITY CLINICS

PATIENT DEMOGRAPHICS

Throughout the Central Coast, 77 free and community clinics provided care to 300,257 patients in 2006. A majority (69.9%) of patients live below the FPL, while 15.1% live between 100 and 200% of FPL. Table 8 notes the reported race and ethnicity of the region's community clinic patients.¹

Table 7: Central Coast Community Clinic Patients by Poverty Level

	<100% of FPL	100%-200% of FPL	>200% of FPL
Monterey	72.44%	15.56%	8.90%
San Benito	93.0%	4.6%	0.6%
San Luis Obispo	62.0%	10.5%	14.3%
Santa Barbara	62.6%	14.7%	9.9%
Santa Cruz	73.2%	21.9%	3.4%
Ventura	77.1%	16.2%	2.5%
Central Coast	69.9%	15.1%	7.8%

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

Table 8: Race/Ethnicity of Central Coast Community Clinic Patients

	Total	% of Total		Total	% of Total
White	256,353	85.4%	Hispanic	176,717	58.9%
Black	3,428	1.1%	Non-Hispanic	86,244	28.7%
Asian/Pacific Islander	5,134	1.7%	Unknown	37,296	12.4%
Native American	1,035	0.3%			
Other	34,307	11.4%			
Total	300,257	100.0%	Total	300,257	100%

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

UTILIZATION

Nearly 1 million visits were made to Central Coast free and community clinics in 2006. Uninsured patients make up the largest proportion of clinic visits at 43.2%, with Medi-Cal patients accounting for the second largest proportion of visits at 34.6%.

Table 9: Patient Utilization of Central Coast Community Clinics by Insurance/Funding Source

By Insurance Source			By Uninsured Funding Source		
	Total	% of Total		Total	% of Total
Medicare	93,341	10.2%	County	22,234	5.6%
Medi-Cal	314,873	34.6%	Self-Pay	99,009	25.2%
Healthy Families	14,307	1.6%	Free	20,056	5.1%
Private	84,179	9.2%	Breast Cancer	8,034	2.0%
Other Coverage	10,405	1.1%	CHDP	20,853	5.3%
Uninsured	393,664	43.2%	EAPC	83,590	21.2%
			Family PACT	139,888	35.5%
Total	910,769	100%	Total	393,664	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
Monterey	0.7
San Benito	1.7
San Luis Obispo	1.5
Santa Barbara	1.0
Santa Cruz	1.9
Ventura	0.7
Central Coast	1.0

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

FINANCING

Central Coast community clinics received \$141.4 million in operating revenue. Expenses totaled \$109.5 million. Patient fees (66.0%) were the greatest source of revenue, providing two-thirds of total funding. Medi-Cal patients contribute the majority of revenue received from patient fees (51.4%). Uninsured patient revenue was \$24.9 million in FY 2006 (26.7%).

Table 11: Source of Community Clinic Total Operating Revenue

Source of Total Operating Revenue			Source of Total Revenue from Patient Fees		
	Total	% of Total		Total	% of Total
Patient Fees	\$93,323,577	66.0%	Uninsured	\$24,925,834	26.7%
Donations	\$9,895,389	7.0%	Medi-Cal	\$48,006,018	51.4%
County/Local	\$11,880,720	8.4%	Private	\$8,375,909	9.0%
Private	\$1,757,762	1.2%	Other Coverage	\$394,227	0.4%
State	\$3,764,850	2.7%	Healthy Families	\$1,065,010	1.1%
Federal	\$12,966,355	9.2%	Medicare	\$10,556,579	11.3%
Other	\$7,781,033	5.5%			
Total	\$141,369,686	100%	Total	\$93,323,577	100%

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

Table 12: Revenue and Expenses by County

County/Region	Revenue	Expenses
Monterey	\$15,838,191	\$18,400,314
San Benito	\$2,820,708	\$2,755,221
San Luis Obispo	\$34,673,602	\$33,364,878
Santa Barbara	\$39,340,193	\$31,277,215
Santa Cruz	\$22,279,876	\$21,842,987
Ventura	\$26,417,116	\$26,335,457
Central Coast	\$112,105,663	\$109,487,329

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

Among uninsured patients, Family PACT captures 47.7% of revenues, self-payment 27.7%, and Expanded Access to Primary Care (EAPC) 14.1%. Other sources, such as county programs, Child Health and Disability Prevention (CHDP) program and Breast Cancer round out the remainder of uninsured revenue.

Table 13: Source of Uninsured Patient Revenue

	Total	% of Total
County/CMSP	\$985,118	4.0%
Family PACT	\$11,901,811	47.7%
Self-Pay	\$6,748,143	27.1%
EAPC	\$3,518,130	14.1%
CHDP	\$1,378,907	5.5%
Breast Cancer	\$399,725	1.6%
Free	\$0	0.0%
Total	\$24,931,834	100.0%

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, Central Coast hospitals provided 925,977 million inpatient days, 3,093,361 million outpatient visits, and 538,175 million emergency department visits. Medicare is the prominent payer for inpatient days, covering 43.8% of days, while private insurance pays for the greatest proportion of both outpatient and emergency department visits (33.5% and 42.7% respectively).² The county indigent (uninsured) account for 0.9% of inpatient days, 1.3% of outpatient visits and 0.8% 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	405,908	43.8%	724,604	23.4%	93,606	17.4%
Medi-Cal	242,851	26.2%	1,006,008	32.5%	121,779	22.6%
County Indigent (Uninsured)	8,185	0.9%	41,345	1.3%	4,378	0.8%
Private	221,810	24.0%	1,035,334	33.5%	229,853	42.7%
Other Indigent (Uninsured)	5,669	0.6%	15,663	0.5%	6,137	1.1%
Other	41,554	4.5%	270,407	8.7%	82,422	15.3%
Total	925,977	100%	3,093,361	100%	538,175	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 5.4 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	5.4	5.3
Medicare	5.6	5.9
Medi-Cal	7.4	6.5
County Indigent	4.4	4.4
Private	4.1	3.9
Other Indigent	5.6	5.1
Other Payer	5.9	6.1

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

	OSHPD	County/MICRS
Inpatient Days	21.2	19.1
Outpatient Days	107.0	230.1
ED Visits	11.3	52.9

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

Central Coast hospitals report receiving approximately \$61.1 million in revenue from the counties in FY 2005 (2.1% of net patient revenues). The Office of Statewide Health Planning and Development (OSHPD) reports that Central Coast hospitals received \$53.1 million in gross DSH funds. The California Department of Health Care Services reports \$37.2 million in net DSH payments to Central Coast public hospitals.⁴

County/Region	Revenue from County	% of Net Patient Revenue
Monterey	\$4,070,145	0.5%
San Benito	\$2,030,792	3.5%
San Luis Obispo	\$3,869,803	1.5%
Santa Barbara	\$5,765,812	1.0%
Santa Cruz	\$7,785,494	2.5%
Ventura	\$37,528,878	4.3%
Central Coast	\$61,050,924	2.1%

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)
Monterey	\$8,924,224	\$14,048,497
San Benito	\$0	\$0
San Luis Obispo	\$0	\$0
Santa Barbara	\$183,157	\$0
Santa Cruz	\$2,595,839	\$0
Ventura	\$41,395,872	\$23,129,294
Central Coast	\$53,099,092	\$37,177,791

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 the most currently available MICRS and CMSP data (FY 2004), 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 \$36.8 million compared to \$42.6 million.^{3, 5, 6, 7} Inpatient spending exceeded expenditures for all other categories, representing 47.5% of expenses.

	Number Visits/Days	Expenditures in Dollars (2003)	% of Total Spending
Inpatient	7,364	\$15,316,017	41.6%
Outpatient	88,619	\$17,468,835	47.5%
Emergency Department	20,390	\$2,532,281	6.9%
Pharmacy ⁵	8,922	\$387,487	1.1%
Medical/Physician ⁶	3,868	\$247,388	0.7%
Dental ⁷	407	\$28,257	0.1%
Other	0	\$800,668	2.2%
	Total	\$36,780,933	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
Monterey	\$5,599.08	\$165.15	\$315.13
San Benito	\$2,541.84	\$91.00	\$41.87
San Luis Obispo	\$1,584.00	\$334.00	\$201.00
Santa Barbara	\$1,698.54	\$268.85	\$117.31
Santa Cruz	\$1,703.46	\$167.93	\$580.40
Ventura	\$1,730.31	\$427.00	\$173.49
Central Coast	\$2,079.85	\$197.12	\$124.19

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."

Central Coast hospitals reported an aggregate loss of \$112.2 million in bad debt and charity care. This represents a loss of 4.0% of net patient revenue.

County/Region	Bad Debt/Charity Care	% of Net Patient Revenue
Monterey	\$39,554,858	5.3%
San Benito	\$2,175,028	3.8%
San Luis Obispo	\$5,765,390	2.2%
Santa Barbara	\$18,861,210	3.4%
Santa Cruz	\$11,787,549	3.7%
Ventura	\$34,046,074	3.9%
Central Coast	\$112,190,109	4.0%

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

SECTION IV: FOCUS ON COUNTY HEALTH

DEMOGRAPHICS

Central Coast counties provided services to 25,711 indigent patients.³

Table 22: County Indigent Patients by Ethnicity

	2005 Total	% of Total
White	6,994	27.2%
Black	515	2.0%
Hispanic	12,411	48.3%
Native American	84	0.3%
Asian/Pacific Islander	214	0.8%
Other/Unknown	5,493	21.4%
Total	25,711	100%

Source: Office of County Health Services, MICRS, "Number of Medically Indigent Patients Serviced 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

Central Coast counties received a total of \$139.8 million in realignment, Proposition 99, county match, tobacco settlement, and net county DSH funds, an increase from the \$102.1 million received 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)
Monterey	\$34,585,218	\$25,197,586
San Benito	\$3,192,497	\$3,110,465
San Luis Obispo	\$11,273,631	\$11,182,853
Santa Barbara	\$21,095,013	\$21,014,819
Santa Cruz	\$13,664,656	\$13,546,175
Ventura	\$55,973,658	\$32,850,896
Central Coast	\$139,784,673	\$102,132,984

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	%
Monterey	7.4%
San Benito	84.0%
San Luis Obispo	36.8%
Santa Barbara	86.7%
Santa Cruz	40.3%
Ventura	5.4%
Central Coast	20.8%

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: Central Coast Regional Funding per Resident/Uninsured Resident⁹

	Realignment	Prop. 99	Net County DSH	County Match
Per Central Coast Resident	\$34.61	\$1.09	\$11.12	\$7.87
Per Uninsured Central Coast Resident	\$33.72	\$1.06	\$19.30	\$7.66

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 61.9% of individuals have employer-based coverage in the North Central region, whereas 8.6% privately purchase a plan. Of the region's children, 50.0% 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				
Monterey	n/a	n/a	n/a	n/a
San Benito	n/a	n/a	n/a	n/a
San Luis Obispo	\$466.73	\$716.54	\$1,601.56	\$1,996.61
Santa Barbara	\$354.06	\$557.23	\$1,250.05	\$1,512.05
Santa Cruz	\$463.47	\$728.66	\$1,635.08	\$1,978.12
Ventura	\$317.28	\$504.44	\$1,136.80	\$1,364.27
PPO Products				
Monterey	\$254.33	\$454.24	\$854.23	\$1,121.84
San Benito	\$258.52	\$461.62	\$868.92	\$1,140.86
San Luis Obispo	\$256.79	\$457.81	\$863.24	\$1,132.61
Santa Barbara	\$270.16	\$482.06	\$908.33	\$1,192.43
Santa Cruz	\$254.33	\$454.24	\$854.23	\$1,121.84
Ventura	\$275.00	\$491.40	\$924.30	\$1,214.20
POS Products				
Monterey	n/a	n/a	n/a	n/a
San Benito	n/a	n/a	n/a	n/a
San Luis Obispo	n/a	n/a	n/a	n/a
Santa Barbara	\$678.41	\$1,081.31	\$2,428.83	\$2,895.57
Santa Cruz	\$846.91	\$1,349.89	\$3,032.13	\$3,614.83
Ventura	\$678.41	\$1,081.31	\$2,428.83	\$2,895.57

Sources: Various; see methodology/data sources section.

	35 year-old; single	50 year-old; single	35 year-old; family	50 year-old; family
HMO Products				
Monterey	n/a	n/a	n/a	n/a
San Benito	n/a	n/a	n/a	n/a
San Luis Obispo	\$280.59	\$458.99	\$1,044.44	\$1,262.69
Santa Barbara	\$280.59	\$458.99	\$1,044.44	\$1,262.69
Santa Cruz	\$310.33	\$475.43	\$1,075.79	\$1,301.00
Ventura	\$268.30	\$444.50	\$1,019.72	\$1,201.85
PPO Products				
Monterey	\$414.11	\$679.36	\$1,369.88	\$1,666.67
San Benito	\$251.00	\$453.00	\$772.00	\$1,010.00
San Luis Obispo	\$413.63	\$674.83	\$1,389.34	\$1,676.68
Santa Barbara	\$416.63	\$679.83	\$1,398.84	\$1,687.68
Santa Cruz	\$379.11	\$622.36	\$1,268.88	\$1,537.17
Ventura	\$416.63	\$679.83	\$1,398.84	\$1,687.68

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:

	35 year-old; single	50 year-old; single	35 year-old; family	50 year-old; family
HMO Products				
Monterey	\$531.00	\$685.00	\$1,472.00	\$1,765.00
San Benito	\$541.00	\$692.00	\$1,570.00	\$1,803.00
San Luis Obispo	\$425.51	\$630.07	\$1,266.68	\$1,628.02
Santa Barbara	\$397.25	\$581.83	\$1,182.19	\$1,506.46
Santa Cruz	\$447.50	\$619.22	\$1,264.13	\$1,575.64
Ventura	\$365.13	\$477.42	\$978.85	\$1,202.73
PPO Products				
Monterey	\$280.50	\$478.50	\$823.50	\$1,124.50
San Benito	\$273.50	\$463.83	\$793.83	\$1,093.50
San Luis Obispo	\$259.50	\$439.50	\$748.50	\$1,032.50
Santa Barbara	\$259.50	\$439.50	\$748.50	\$1,032.50
Santa Cruz	\$271.00	\$464.00	\$799.00	\$1,094.50
Ventura	\$241.00	\$408.50	\$693.50	\$959.50

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.

PacificCare, 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.

Table II-1: Medi-Cal and Healthy Families Enrollment by Race/Ethnicity, 2006 vs. 2005

	Medi-Cal		Healthy Families	
	2006	2005	2006	2005
White	22.5%	23.3%	14.3%	14.3%
Black	2.1%	2.2%	2.0%	2.0%
Hispanic	67.5%	66.9%	60.7%	60.7%
Native American	0.2%	0.2%	0.4%	0.4%
Asian/Pacific Islander	3.0%	3.1%	7.1%	7.1%
Other/Unknown	4.6%	4.3%	15.4%	15.4%

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.

Table II-2: Medi-Cal Managed Care Enrollment, 2006 vs. 2005

	2006	2005
Monterey	69,605	55,821
San Benito	7,798	0
San Luis Obispo	28,416	0
Santa Barbara	67,638	52,773
Santa Cruz	36,621	27,463
Ventura	108,474	0
Central Coast	318,552	136,057

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

Table II-3a: Medi-Cal Enrollment By Race/Ethnicity by County

	White	Hispanic	Black	Asian/Pacific Islander	Native American	Other/Unknown	Total
Monterey	12.5%	76.6%	2.7%	3.9%	0.1%	4.1%	100%
San Benito	16.9%	76.8%	0.8%	1.4%	0.1%	4.1%	100%
San Luis Obispo	52.3%	39.2%	2.0%	2.1%	0.5%	4.0%	100%
Santa Barbara	20.1%	70.3%	2.6%	2.4%	0.3%	4.2%	100%
Santa Cruz	28.8%	62.2%	1.2%	1.8%	0.3%	5.7%	100%
Ventura	20.8%	68.5%	1.9%	3.7%	0.2%	4.9%	100%
Central Coast	22.5%	67.5%	2.1%	3.0%	0.2%	4.6%	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>
Monterey	3.9%	78.5%	0.6%	2.5%	0.1%	14.3%	100%
San Benito	7.7%	80.5%	0.5%	2.3%	0.0%	9.0%	100%
San Luis Obispo	38.6%	39.0%	0.7%	2.8%	0.7%	18.3%	100%
Santa Barbara	11.2%	69.5%	0.7%	2.9%	0.4%	15.2%	100%
Santa Cruz	11.1%	71.7%	0.3%	1.7%	0.2%	15.0%	100%
Ventura	12.6%	68.4%	0.6%	3.1%	0.1%	15.2%	100%
Central Coast	11.5%	69.9%	0.6%	2.7%	0.2%	15.0%	100%

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

	2006	2005		2006	2005
White	85.4%	84.3%	Hispanic	58.9%	55.0%
Black	1.1%	1.2%	Non-Hispanic	28.7%	36.5%
Asian/Pacific Islander	1.7%	2.4%	Unknown	12.4%	8.6%
Native American	0%	0%			
Other	11.4%	11.6%			
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>
Monterey	73.1%	0.7%	4.0%	0.1%	22.1%	100%
San Benito	99.3%	0.3%	0.3%	0.1%	0.0%	100%
San Luis Obispo	90.5%	1.3%	1.5%	0.3%	6.4%	100%
Santa Barbara	80.0%	1.7%	2.4%	1.1%	14.8%	100%
Santa Cruz	88.7%	1.3%	2.4%	0.4%	7.2%	100%
Ventura	86.4%	1.4%	2.3%	0.3%	9.6%	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>
Monterey	69.6%	10.1%	20.3%	100%
San Benito	90.1%	9.9%	0.0%	100%
San Luis Obispo	34.7%	61.6%	3.7%	100%
Santa Barbara	57.2%	18.4%	24.4%	100%
Santa Cruz	66.1%	29.0%	5.0%	100%
Ventura	67.7%	19.9%	12.3%	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	4.6%	4.4%
Medi-Cal	43.0%	38.7%
Healthy Families	2.1%	3.1%
Private	6.2%	7.0%
Other Coverage	11.2%	23.2%
Uninsured	32.8%	23.5%
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
Monterey	4.4%	39.0%	4.2%	11.1%	19.7%	21.6%	100%
San Benito	1.7%	36.9%	2.7%	5.0%	10.6%	43.2%	100%
San Luis Obispo	11.1%	50.9%	1.0%	11.4%	15.9%	9.6%	100%
Santa Barbara	6.5%	32.0%	0.7%	8.5%	28.4%	24.0%	100%
Santa Cruz	2.5%	43.3%	1.2%	2.7%	0.5%	49.8%	100%
Ventura	2.0%	47.0%	5.3%	4.3%	13.3%	28.0%	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)
Monterey	0.7	0.8
San Benito	1.7	1.4
San Luis Obispo	1.5	1.2
Santa Barbara	1	0.9
Santa Cruz	1.9	1.9
Ventura	0.7	0.7
Central Coast	1.1	1.0

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

	2005	2004
County/CMSP	6.1%	4.8%
Self-Pay	23.4%	19.8%
Free	4.5%	5.9%
Breast Cancer	1.9%	2.0%
CHDP	7.1%	5.8%
EAPC	19.4%	23.2%
Family PACT	37.7%	38.5%
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>County/CMSP</i>	<i>Self-Pay</i>	<i>Free</i>	<i>Breast Cancer</i>	<i>CHDP</i>	<i>EAPC</i>	<i>Family PACT</i>
Monterey	0.0%	21.1%	22.0%	2.9%	17.4%	11.7%	44.8%
San Benito	6.0%	42.6%	1.5%	3.5%	4.9%	25.0%	16.4%
San Luis Obispo	6.1%	15.1%	6.4%	0.8%	0.0%	36.0%	26.0%
Santa Barbara	6.0%	30.2%	0.3%	1.1%	5.0%	14.6%	36.0%
Santa Cruz	0.1%	35.0%	2.0%	1.9%	5.3%	10.5%	43.9%
Ventura	0.0%	18.9%	14.1%	3.1%	0.7%	33.2%	30.0%

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

	2006	2005
Patient Fees	66.0%	66.7%
Federal	9.2%	11.4%
State	2.7%	4.7%
County/Local	8.4%	10.1%
Private	1.2%	1.5%
Donations	7.0%	3.8%
Other	5.5%	1.7%
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>Monterey</i>	<i>San Benito</i>	<i>San Luis Obispo</i>	<i>Santa Barbara</i>	<i>Santa Cruz</i>	<i>Ventura</i>
Patient Fees	90.4%	61.3%	55.9%	55.4%	85.6%	64.5%
Federal	3.2%	0.0%	10.0%	8.9%	3.8%	17.4%
State	2.1%	28.7%	1.5%	0.7%	1.8%	5.5%
County/Local	0.1%	1.1%	29.3%	1.3%	3.8%	1.2%
Private	1.1%	2.5%	0.9%	0.5%	2.3%	1.9%
Donations	2.7%	5.6%	1.4%	17.6%	2.6%	5.0%
Other	0.4%	0.8%	1.0%	15.5%	0.1%	4.6%
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)
Monterey	\$15,838,191	\$17,256,591
San Benito	\$2,820,708	\$2,967,500
San Luis Obispo	\$34,673,602	\$30,950,098
Santa Barbara	\$39,360,193	\$17,285,826
Santa Cruz	\$22,279,876	\$22,501,613
Ventura	\$26,417,116	\$21,144,035
Central Coast	\$141,389,686	\$112,105,663

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, 2005 vs. 2004

	2005	2004
County/CMSP	3.4%	4.4%
Self-Pay	23.9%	18.6%
Free	0.0%	-0.2%
Breast Cancer	1.4%	1.0%
CHDP	7.0%	6.2%
EAPC	15.7%	19.6%
Family PACT	48.7%	50.5%
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."

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

	County/CMSP	Self-Pay	Free	Breast Cancer	CHDP	EAPC	Family PACT
Monterey	0.0%	23.1%	0.0%	2.3%	16.2%	9.5%	48.9%
San Benito	5.5%	51.2%	0.0%	0.9%	8.2%	26.5%	7.7%
San Luis Obispo	0.3%	20.5%	0.0%	0.5%	0.0%	26.7%	43.5%
Santa Barbara	8.0%	28.4%	0.0%	1.1%	2.0%	7.7%	50.4%
Santa Cruz	5.7%	32.9%	0.0%	1.0%	5.7%	6.4%	52.6%
Ventura	0.0%	23.4%	0.0%	3.2%	0.8%	25.1%	47.5%

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	43.8%	43.4%
Medi-Cal	26.2%	24.5%
Uninsured (County Indigent)	0.9%	1.2%
Private	24.0%	26.3%
Other Indigent	0.6%	0.3%
Other	4.5%	4.3%
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	23.4%	22.9%
Medi-Cal	32.5%	30.2%
Uninsured (County Indigent)	1.3%	1.3%
Private	33.5%	34.7%
Other Indigent	0.5%	1.2%
Other	8.7%	9.7%
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	17.4%	15.9%
Medi-Cal	22.6%	22.9%
Uninsured (County Indigent)	0.8%	1.1%
Private	42.7%	44.6%
Other Indigent	1.1%	1.1%
Other	15.3%	14.4%
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>
Monterey	37.7%	23.4%	1.2%	32.8%	1.0%	3.8%
San Benito	34.9%	27.0%	3.9%	30.2%	50.0%	3.5%
San Luis Obispo	46.2%	13.5%	1.6%	35.9%	0.6%	2.1%
Santa Barbara	41.2%	19.2%	1.7%	33.0%	0.2%	4.7%
Santa Cruz	44.8%	24.5%	2.1%	25.0%	0.4%	3.2%
Ventura	44.8%	16.9%	0.0%	32.7%	0.7%	4.9%

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>
Monterey	27.4%	22.4%	1.8%	38.5%	1.0%	9.1%
San Benito	23.7%	27.0%	3.4%	39.7%	1.2%	4.9%
San Luis Obispo	35.8%	10.5%	0.8%	46.6%	0.2%	6.1%
Santa Barbara	38.9%	14.8%	1.4%	37.9%	0.2%	6.8%
Santa Cruz	30.5%	22.7%	1.2%	35.6%	0.4%	9.6%
Ventura	12.0%	50.5%	1.1%	25.8%	0.5%	10.0%

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>
Monterey	18.0%	25.4%	0.0%	40.8%	1.7%	14.3%
San Benito	10.9%	25.5%	5.2%	46.9%	2.7%	8.7%
San Luis Obispo	21.5%	20.9%	1.1%	43.3%	1.0%	12.2%
Santa Barbara	19.6%	25.3%	1.8%	38.4%	0.5%	14.4%
Santa Cruz	15.5%	25.2%	0.9%	42.0%	1.7%	14.7%
Ventura	15.2%	19.4%	0.2%	46.0%	1.0%	18.2%

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>
Monterey	3.4	5.4	4.7	3.8	6.6	3.7	4.1
San Benito	15.7	9.7	37.0	3.8	3.0	2.5	37.2
San Luis Obispo	4.6	5.1	5.2	4.1	3.8	4.2	3.8
Santa Barbara	6.2	5.5	11.5	4.5	3.6	4.6	8.9
Santa Cruz	3.3	5.5	5.0	4.2	4.8	5.4	4.4
Ventura	5.4	5.8	6.1	3.8	4.6	7.3	4.7

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

	OSHPD		MICRS	
	<i>2006</i>	<i>2005</i>	<i>2006</i>	<i>2005</i>
Inpatient Days	21.2	24.0	-	19.1
Outpatient Visits	107.0	98.3	-	230.1
ED Visits	11.3	14.0	-	52.9

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>
Monterey	18.1	114.0	0.0	2.5	72.1	6.8
San Benito	54.9	419.7	88.4	17.1	199.6	1139.6
San Luis Obispo	45.0	255.0	-	33.0	152.2	28.3
Santa Barbara	33.6	93.0	26.2	7.0	526.0	84.2
Santa Cruz	51.3	65.9	11.5	16.4	422.1	35.4
Ventura	0.9	117.0	2.9	9.8	12.1	8.2

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	\$15,316,017	41.6%	\$19,356,408	45.4%
Outpatient	\$17,468,835	47.5%	\$19,351,728	45.4%
Emergency Department	\$2,532,281	6.9%	\$2,304,618	5.4%
Pharmacy	\$387,487	1.1%	\$771,859	1.8%
Medical Physician	\$247,388	0.7%	\$511,678	1.2%
Dental	\$49,637	0.1%	\$67,368	0.2%
Other	\$800,668	2.2%	\$257,123	0.6%
Total	\$36,780,933	100%	\$42,620,782	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)
Monterey	\$39,554,858	\$37,843,742
San Benito	\$2,175,028	\$1,209,873
San Luis Obispo	\$5,765,390	\$4,752,968
Santa Barbara	\$18,861,210	\$14,690,485
Santa Cruz	\$11,787,549	\$8,441,311
Ventura	\$34,046,074	\$34,492,045
Central Coast	\$112,190,109	\$93,980,832

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>
Monterey	12.7%	2.0%	82.5%	0.1%	2.4%	0.3%	100%
San Benito	29.8%	0.5%	58.0%	0.7%	1.7%	9.2%	100%
San Luis Obispo	67.3%	1.7%	14.8%	0.7%	2.9%	12.6%	100%
Santa Barbara	19.2%	2.0%	50.3%	0.3%	0.2%	28.0%	100%
Santa Cruz	42.8%	2.2%	43.0%	0.4%	0.7%	10.8%	100%
Ventura	46.6%	3.6%	36.7%	0.2%	2.1%	10.8%	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		
County/Region	Amount Received (2006)	Amount Received (2005)
Monterey	\$12,719,691	\$12,452,539
San Benito	\$2,594,998	\$2,510,148
San Luis Obispo	\$7,122,310	\$6,972,676
Santa Barbara	\$13,098,991	\$12,823,655
Santa Cruz	\$8,837,410	\$8,651,725
Ventura	\$20,567,031	\$20,135,059
Central Coast	\$128,486,233	\$127,091,604

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)
Monterey	\$475,518	\$263,372
San Benito	\$71,001	\$24,325
San Luis Obispo	\$351,737	\$183,198
Santa Barbara	\$252,199	\$79,214
Santa Cruz	\$245,539	\$77,124
Ventura	\$642,926	\$387,118
Central Coast	\$2,038,920	\$1,014,351

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		
County/Region	Amount Received (2006)	Amount Received (2005)
Monterey	\$3,367,970	\$3,367,970
San Benito	\$0	\$0
San Luis Obispo	\$1,359,837	\$1,359,837
Santa Barbara	\$3,794,166	\$3,794,166
Santa Cruz	\$2,053,729	\$2,053,729
Ventura	\$4,185,070	\$4,185,070
Central Coast	\$14,760,772	\$14,760,772

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)
Monterey	\$3,973,542	\$4,343,895
San Benito	\$526,498	\$575,992
San Luis Obispo	\$2,439,747	\$2,667,142
Santa Barbara	\$3,949,657	\$4,317,784
Santa Cruz	\$2,527,978	\$2,763,597
Ventura	\$7,449,337	\$8,143,649
Central Coast	\$20,866,759	\$22,812,059

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

Table II-25e: Net County DSH Funding by County, 2006 vs. 2005		
County/Region	Amount Received (2006)	Amount Received (2005)
Monterey	\$14,048,497	\$4,769,810
San Benito	\$0	\$0
San Luis Obispo	\$0	\$0
Santa Barbara	\$0	\$0
Santa Cruz	\$0	\$0
Ventura	\$23,129,294	\$9,431,886
Central Coast	\$37,177,791	\$14,201,696

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."

Table 11-26: Percentage of Total County Funding Spent on the Uninsured, 2006 vs. 2005		
County/Region	Percentage Spent (2006)	Percentage Spent (2005)
Monterey	17.1%	34.2%
San Benito	103.3%	95.0%
San Luis Obispo	31.3%	38.2%
Santa Barbara	72.9%	78.4%
Santa Cruz	43.4%	45.1%
Ventura	15.2%	15.4%
Central Coast	36.0%	40.7%

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."

Table II-27: Funding per County Resident, 2006 vs. 2005⁹		
	2006	2005
Realignment	\$32.12	\$33.00
Prop. 99	\$0.57	\$0.53
County Match	\$7.63	\$7.66
Net County DSH	\$14.27	\$11.85

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>
Monterey	\$34.44	\$1.29	\$9.12	\$38.04
San Benito	\$5,074.00	\$1.39	\$0.00	\$0.00
San Luis Obispo	\$35.38	\$1.60	\$6.18	\$0.00
Santa Barbara	\$37.55	\$0.72	\$10.88	\$0.00
Santa Cruz	\$39.47	\$1.10	\$9.17	\$0.00
Ventura	\$28.85	\$0.90	\$5.87	\$32.44

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	\$33.00	\$164.98
Prop. 99	\$0.53	\$2.63
County Match	\$7.66	\$38.32
Net County DSH	\$11.85	\$36.87

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>
Monterey	\$135.82	\$5.21	\$36.92	\$153.99
San Benito	\$350.54	\$9.32	\$0.00	\$0.00
San Luis Obispo	\$188.23	\$9.30	\$35.94	\$0.00
Santa Barbara	\$172.83	\$3.33	\$50.06	\$0.00
Santa Cruz	\$199.34	\$5.54	\$46.33	\$0.00
Ventura	\$158.51	\$4.96	\$32.26	\$178.26

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.

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)..

⁶ Medical/physician visits are only reported by the County Medical Services Program (CMSP).

⁷ Dental visits are only reported by the County Medical Services Program (CMSP).

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