

Placer County

Demographics

Placer County has a population of 248,399:¹

- 14% are uninsured²
- 6% are covered through Medi-Cal³
- .6% through Healthy Families⁴

*Ethnic breakdown:*⁵

Placer's population consists of:

- Non-Hispanic White (88%)
- Hispanic (9%)
- Asian (2%)

*Income breakdown*⁶

24% of Placer's residents live below 200% of the federal poverty level,

- 8% below 100%
- 16% between 100-200% FPL.

*Community Clinics*⁷

Community clinic information was reviewed for 1999.

¹US Census Bureau, Census 2000, www.census.gov

² E. Richard Brown, Ninez Ponce, Thomas Rice. The State of Health Insurance in California: Recent Trends, Future Prospects. Los Angeles: Regents of The University of California, 2001.

E. Richard Brown, Ying-Ying Meng, Carolyn A Mendez. Hongjian. Uninsured Californians in Assembly and Senate Districts, 2000. Los Angeles: Regents of the University of California, 2001.

The data concerning the uninsured in the Northern California study counties changed significantly from year to year in 1997-2000. Due to the small county populations and the small sample size for the CPS data set, the numbers of uninsured in the study counties is far less reliable than in large Southern California counties.

³ Medi-Cal Policy Institute, California County Data, (Jan. 2000), www.medi-cal.org

⁴ Managed Risk Medi-Cal Insurance Board, Healthy Families Program Subscribers Enrolled by County, June 2000-June 2001, (June 2001), www.mrmib.ca.gov

⁵ US Census Bureau, Census 2000, www.census.gov

⁶ California Rural Health Policy Council, 1996 Estimated Populations, www.ruralhealth.oshpd.state.ca.us

⁷ Office of Statewide Health Planning and Development, Annual Utilization Report of Primary Care Clinics, 1999, www.oshpd.state.ca.gov

Patient demographics

Placer County community clinics served approximately 17,000 unduplicated total patients in 1999.

Uninsured

The uninsured accounted for 66% of clinic patients. Uninsured clinic patients decreased by 3% between 1996-1999.

- CMSP covered approximately .2% of the uninsured
- EAPC, reimbursed approximately 3%
- CHDP and other state programs paid for 5% and 35% respectively
- Other county programs covered 16%
- 25% of uninsured clinic patients were self-pay
- non-pay patients constituted 16%

Medi-Cal

25% of clinic patients were covered by Medi-Cal. The number of Medi-Cal patients declined by 7% between 1996-1999.

Private Insurance and Medicare

8% had private insurance and Medicare covered 5%. Both patient groups increased significantly between 1996-1999 (88% and 152% respectively).

Utilization

Community clinics provided 169,342 patient visits

- Medi-Cal paid for 40% of clinic visits. Medi-Cal patients averaged 3.8 annual visits per patient. Medi-Cal patients' utilization increased by 25% between 1996-1999.
- Uninsured patients accounted for 66% of visits. The average annual visits per uninsured patient was 4. Uninsured patients' utilization of Placer County clinics increased by 22% between 1996-1999. Clinics provided approximately 1.2 visits per uninsured Placer County resident.

1. CMSP paid for .2% uninsured clinic visits. CMSP patients averaged 3.8 visits.

2. EAPC paid for 2% of uninsured clinic visits. EAPC patients averaged 2.7 visits
 3. Self-pay accounted for 41% of uninsured patient visits. Self-pay patients averaged 3.3 visits.
 4. CHDP and "other state programs" paid for 2% of uninsured visits. Other state programs averaged 18%. CHDP and other state patients averaged 1.5 and 3.7 visits respectively.
 5. Other county programs covered 14%.
 6. Non-paying patients accounted for 25% of uninsured visits. Non-paying patients averaged 6.1 visits.
- Privately insured patients accounted for 3% of clinic visits and average 3.4 visits and Medicare patients accounted for 7%, averaging 7.3 visits per patient. Clinic utilization for both groups increased between 1996-1999.

Clinic Revenues

Clinic revenues and expenses were approximately \$6,330,000. The largest revenue source for Placer community clinics was patient fees (53%). Most were reimbursements for Medi-Cal (44%) and uninsured patients (50%).

- CMSP payments accounted for .7% of uninsured revenue.
- EAPC payments accounted for 3%.
- CHDP and other state programs contributed 1% and 40% respectively.
- Other county programs contributed 40%.
- 13% of uninsured revenues came from self-pay patients.

38% of revenues were federal grants and contracts, a 20% increase between 1996-1999. 3% of revenues came from state grants and contracts, demonstrating a 73% decrease over the same time period. County and local contracts and grants comprised 6% and private donations accounted for 1% of clinic revenues. These funds decreased by 77% and 79%, respectively, between 1996-1999.

*Community Hospitals*⁸

Hospital data for Placer County was reviewed for 1997. Placer County hospitals provided 74,017 inpatient days, 196,407 outpatient and 50,888 emergency visits, at a cost of \$145,331,338.

Inpatient

- Medicare patients accounted for 54% of inpatient days. Medicare patients had a 5.1 day average length of stay.
- Privately insured patients accounted for 29% of days. The privately insured averaged 3.3 days.
- Medi-Cal patients accounted for 8% of inpatient days. Medi-Cal patients averaged 3.4 days.
- The county indigent uninsured accounted for .5% of hospital days. The county indigent uninsured had an average length of stay of 3.3 days,

Outpatient

Outpatient visits were dominated by Medicare patients (47%), followed by the privately insured (32%). Medi-Cal and the county indigent uninsured accounted for 7% and .4%, respectively, of outpatient visits.

Emergency Services

The privately insured dominated emergency room visits (40%). Medicare patients accounted for 25%. Medi-Cal patients followed with 17%. The county indigent uninsured accounted for 1%.

Delivery system

Of Placer County's three hospitals, two-thirds of Medi-Cal hospital patients received treatment at Sutter Roseville Medi-Cal Center in Roseville. Uninsured patients were roughly equally split between Sutter Roseville and Sutter Auburn Faith Hospital in

⁸ Office of Statewide Health Planning and Development. Individual Hospital Financial Data for California, 1997-1998, Vol. 1-2. 1999.

Auburn for in and outpatient care (45%/55%). Roseville Hospital received 2/3 of uninsured emergency room patients.

Care to the uninsured

Placer community hospitals lost approximately \$6,000,000 (4% of net patient revenues) in bad debt and charity care to the uninsured. CMSP patient reimbursements totaled \$3,100,000, approximately 2% of net patient revenues in Placer County hospitals. These facilities provided:

- 381 inpatient days of care to CMSP patients (10 bed days per 1000 uninsured county residents),
- 688 outpatient visits to CMSP patients (.02 visits per uninsured county resident).
- 599 emergency room visits to CMSP patients (.02 visits per uninsured county resident).

Health Plans for Small Employers⁹

HIPC/PacAdvantage Plans

PacAdvantage contracts with Aetna US Healthcare, Blue Shield, Health Net, Kaiser Permanente, and Western Health Advantage health plans for employees of small businesses in Placer County. Premiums for the three least expensive plans are listed below. Premiums vary by the type of plan selected and depend upon an employee's age and family size.

Aetna US Healthcare

- For a 35 year old employee without dependents, monthly premiums are \$153 for the standard HMO plan.
- For a 35 year old employee with spouse and dependent children, premiums are \$490 for the standard plan.
- For a 50 year old employee, the premiums are \$240.
- A 50 year old employee with a family, the premiums are \$622.

Kaiser Permanente

- For a 35 year old employee without dependents, monthly premiums are \$115 for the standard plan.
- For a 35 year old employee with spouse and dependent children, premiums are \$395 for the standard plan.
- For a 50 year old employee, the premiums are \$192.
- For a 50 year old employee with a family, the premiums are \$521.

Western Health Advantage

- For a 35 year old employee without dependents, monthly premiums are \$138 for the standard HMO plan.
- For a 35 year old employee with spouse and dependent children, premiums are \$502 for the standard plan.
- For a 50 year old employee the premiums are \$220.
- A 50 year old employee with a family the premiums are \$598.

Placer County HIPC participants also have access to dental care through Humana Dental, the PM Group, Denticare, PacifiCare Dental, Safeguard, and Universal Dental. Vision care is available through AVP and VSP Vision. American Specialty Health Plans cover chiropractic and acupuncture care.

Health Plans for Individuals and Families

Private commercial insurers in Placer County include Blue Cross, Blue Shield, Health Net, Kaiser Permanente, Lifeguard and PacifiCare. Below premium information is listed for three of these carriers' HMO plans.

Blue Cross¹⁰

- For a 35 year old employee without dependents, monthly premiums are \$170 for the standard HMO plan.

⁹PacAdvantage Health Plan Rates, (Jan. 2001), www.pacadvantage.org

¹⁰Blue Cross Health Plan Benefits and Rates, (August 2001), www.bluecross.com

- For a 35 year old employee with spouse and dependent children, premiums are \$417 for the standard plan.
- For a 50 year old employee the premiums are \$217.
- A 50 year old employee with a family the premiums are \$513.

Health Net¹¹

- For a 35 year old employee without dependents, monthly premiums are \$207 for the standard HMO plan.
- For a 35 year old employee with spouse and dependent children, premiums are \$593 for the standard plan.
- For a 50 year old employee, the premiums are \$242.
- For a 50-year-old employee with a family, the premiums are \$666.

Kaiser Permanente¹²

- For a 35 year old employee without dependents, monthly premiums are \$238 for the standard HMO plan.
- For a 35 year old employee with spouse and dependent children, premiums are \$370 for the standard plan.
- For a 50 year old employee, the premiums are \$207.
- A 50 year old employee with a family, the premiums are \$472.

¹¹Health Net, Monthly Rate Guide, (August 2001)

¹² Kaiser Permanente Personal Advantage Benefits and Rates, (2001), www.kaiserpermanente.org