

# Sacramento County

## *General Information*<sup>1</sup>

Sacramento County was incorporated in 1850 as one of the original 27 counties of the State of California. The County's largest city, the City of Sacramento, is the seat of government for the State of California and also serves as the county seat. Sacramento became the State Capital in 1854. The County is the major component of the Sacramento Metropolitan Statistical Area, which includes Sacramento, El Dorado, and Placer Counties.

Sacramento County encompasses approximately 994 square miles in the middle of the 400-mile long Central Valley, which is California's prime agricultural region. The County is bordered by Contra Costa and San Joaquin Counties on the south, Amador and El Dorado Counties on the east, Placer and Sutter Counties on the north, and Yolo and Solano Counties on the west. Sacramento County extends from the low delta lands between the Sacramento and San Joaquin rivers north to about ten miles beyond the State Capitol and east to the foothills of the Sierra Nevada Mountains. The southernmost portion of Sacramento County has direct access to the San Francisco Bay.

## *Demographics*

Sacramento County has a population of 1,236,054<sup>2</sup>:

16 % are uninsured<sup>3</sup>

19.30% are covered through Medi-Cal<sup>4</sup>

1% through Healthy Families<sup>5</sup>

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<sup>1</sup> www.saccounty.net

<sup>2</sup> US Census Bureau, Census 2000, [www.census.gov](http://www.census.gov)

<sup>3</sup> 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.

<sup>4</sup> Medi-Cal Policy Institute, California County Data, (Jan. 2001), [www.medi-cal.org](http://www.medi-cal.org)

<sup>5</sup> Managed Risk Medi-Cal Insurance Board, Healthy Families Program Subscribers Enrolled by County, June 2000-June2001, (June 2000), [www.medi-cal.org](http://www.medi-cal.org)

*Ethnic breakdown<sup>6</sup>:*

Sacramento's population consists of:

- Non-Hispanic White (57.8%)
- Hispanic (16.0%)
- Asian (11.0%)
- African American (10.0%)
- American Indian and Alaska Native (1.1%)

*Income breakdown<sup>7</sup>:*

28.9% of Sacramento's residents have incomes below 200% of the Federal Poverty Level

- 12.5% below 100% FPL
- 16.4% between 100 and 200% FPL

***Community Clinics<sup>8</sup>***

Community clinic information was reviewed for 1999.

*Patient Demographics*

Sacramento County clinics served 41,508 unduplicated total patients in 1999.

*Uninsured*

The uninsured accounted for 63.0% of clinic patients in 1999. In 1996, uninsured accounted for 52.0% of clinic patients.

County programs and other county programs covered approximately  
5.5% of the uninsured  
EAPC accounted for approximately 12.8% of uninsured clinics  
patients

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<sup>6</sup> US Census Bureau, Census 2000, [www.census.gov](http://www.census.gov)

<sup>7</sup> 1990 Poverty Level by County, reported at California Department of Finance Statistical Analysis 2001, p. 96. [www.dof.ca.gov](http://www.dof.ca.gov)

<sup>8</sup> Office of Statewide Health Planning and Development, Annual Utilization Report of Primary Care Clinics, 1999, [www.oshpd.state.ca.gov](http://www.oshpd.state.ca.gov)

CHDP and other state programs accounted for 9.7% and 40.4%, respectively  
20.6% of uninsured clinic patients were self-pay  
10.7% were non-pay

#### *Medi-Cal*

27.1% of clinic patients were covered by Medi-Cal in 1999. In 1996, 38.4% of clinic patients were covered by Medi-Cal.

#### *Private Insurance and Medicare*

3.4% had private insurance and Medicare covered 2.4%. In 1996, 4.2% had private insurance and Medicare covered 3.9%.

#### ***Utilization***

Community clinics provided 107,435 patient visits

Medi-Cal patients accounted for 36.3% of clinic visits, Medi-Cal patients averaged 3.4 annual visits per patient. In 1996, Medi-Cal paid for 35.5% of clinic visits. Uninsured patients accounted for 47.4% of visits. The average annual visits per uninsured patient was 1.9. In 1996, uninsured patients accounted for 45.0% of visits.

#### **Clinics provided 0.29 visits per uninsured Sacramento County resident.**

1. MISP and other county programs accounted for 3.3% uninsured clinic visits. MISP patients averaged 2.6 visits.
2. EAPC accounted for 9.0% of uninsured clinic visits. EAPC patients averaged 1.6 visits.
3. Self-pay accounted for 20.5% of uninsured patient visits. Self-pay patients averaged 1.9 visits.
4. CHDP and "other state programs" accounted for 9.6% and 41.2%, respectively, of uninsured visits. CHDP and other state patients averaged 1.9 and 1.9 visits.
5. Non-paying patients accounted for 11.9% of uninsured visits. Non-paying patients averaged 2.1 visits.

Privately insured patients account for 2.2% of clinic visits and average 2.4 visits and Medicare patients account for 3.7%, averaging 5.6 visits per patient. In 1996, privately uninsured patients accounted for 3.5% of clinic visits and Medicare 5.9%.

### *Clinic Revenues*

Clinic revenues and expenses were \$19,352,691. The largest revenue source for Sacramento community clinics was patient revenues (38.1%). Patient reimbursements were for Medi-Cal (36.8%) and uninsured (48.1%).

County programs payments accounted for \$265,880 (7.4%) of uninsured revenue.

EAPC payments paid for \$194,002 (5.4%).

CHDP and other state programs contributed \$116,502 (3.2%) and \$2,105,880 (59.2%), respectively.

The remaining \$872,144 (24.5%) of uninsured revenues came from self-pay patients.

21.1% of revenues were federal grants and contracts. State grants and contracts accounted for 23.1%. In 1996, 19.3% of revenues were federal grants and contracts and 27.0% state grants and contracts. County and local contracts and grants totaled 10.3% in 1999. In 1996, county and local contracts and grants totaled 0.5%.

### *Community Hospitals<sup>9</sup>*

Hospital data for Sacramento County was reviewed for 1997-98. In that year, Sacramento County hospitals provided 583,093 inpatient days, 1,096,350 outpatient visits and 223,699 emergency visits, at a cost of approximately \$1,214,045,648. DSH accounted for \$120.7 million.

### *Inpatient*

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<sup>9</sup> Office of Statewide Health Planning and Development. Individual Hospital Financial Data for California, 1997-98, Vol. 1-2, 1999.

Medicare patients accounted for 28.8% of inpatient days. Medicare patients had a 5.5 day average length of stay.

Privately insured patients accounted for 39.8% of days. The privately insured averaged 4.6 days.

Medi-Cal patients accounted for 23.3% of inpatient days. Medi-Cal patients averaged 4.5 days.

The county indigent uninsured accounted for 2.8% of hospital days. The county indigent uninsured had an average length of stay of 4.5 days.

### *Outpatient*

Outpatient visits were dominated by Third Party (44.7%), followed by Medicare (25.9%). Medi-Cal and the county indigent were 17.0% and 3.1%, respectively.

### *Emergency Services*

Emergency room visits were dominated by Third Party (47.2%), followed by Medicare (19.8%) and Medi-Cal (19.7%). Medi-Cal and the county indigent were 19.7% and 3.7%, respectively.

### *Delivery System*

Sacramento County has 8 hospitals. The University of California, Davis Medical Center accounted for the largest amount of revenue (36.1%), and treated the greatest proportions of the county indigent (70.3%) and Medi-Cal (30.4%). The Sutter General Hospital treated the greatest proportion of Medicare (20.8%) and the Sutter Memorial Hospital treated the greatest proportion of the Third Party (17.6%).

### *Care to the Uninsured*

Sacramento community hospitals lost approximately \$41,324,535 (3% of net patient revenues) in bad debt and charity care to the uninsured. County indigent patient

reimbursements totaled approximately \$27,072,808 (2% of net patient revenue).<sup>10</sup> These facilities reported:

16,480 inpatient days of care to county indigent patients (112.1 bed days per 1000 uninsured county residents).

34,060 outpatient visits to county indigent patients (195.7 hospital visits per uninsured county resident).

8,322 emergency room visits to county indigent patients (47.8 visits per uninsured county resident).

### ***Revenues - Funding for County Indigent Care***

Realignment (2000 - 01)<sup>11</sup>: \$40.1 million

Proposition 99 (2000 - 01)<sup>12</sup>: \$2.3 million

### ***MISP Data***<sup>13</sup>

MISP reports the following observations and expenditures for county indigent uninsured care for 1998-99<sup>14</sup>.

Hospital Inpatient Services - 9,326 days (53.5 days per 1000 uninsured county resident) at a cost of \$16,074,265.

Emergency Room - 30,596 visits (175.8 visits per 1000) at a cost of \$2,670,402.

Outpatient Services - 76,143 visits (0.43 visits per uninsured) at a cost of \$13,003,153.

Total number of patients (unduplicated count) - 43,633

Total Spending - \$31,854,603.

### **Public Managed Care**

Medi-Cal Managed Care (2001)<sup>15</sup>

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<sup>10</sup> This number reflects the net patient revenue. The gross patient revenue is \$189,700,000.

<sup>11</sup> Final Realignment Amounts for All Years with Growth/Equity (If applicable). (2000-01).

<sup>12</sup> Tom Chinn. Total California Healthcare for Indigents Program (CHIP) Includes Managed Care Counties Appropriation. (2000-01).

<sup>13</sup> Medically Indigent Care Reporting System (MICRS) Actual Annual Data. Prepared by the California Department of Health Services. County Indigent Patient Counts and Utilization and County Indigent Health Care Expenditures. 1998-99.

<sup>14</sup> Note that there is a reporting discrepancy between the OSHPD and the MISP data.

Total enrollment: 156,105

Geographic Managed Care (Plans): Blue Cross (73,272), Health Net (26,608), Kaiser Foundation Health Plan (19,329), Maxicare (7690), Molina Medical Centers (14,197), and Western Health Advantage (14,816)

*Special Projects:* Sutter Senior Care - 193

Healthy Families Managed Care<sup>16</sup>:

Community Provider Plan: Health Net

Percent enrolled in CPP: 11.3%

### **Sacramento's Coverage of the Uninsured**

SacAdvantage is a two-year pilot project that would provide coverage to about 500 people (workers and their dependents). The \$1 million cost would be paid by money set aside last year from the county's tobacco-litigation settlement. SacAdvantage would be sponsored jointly with PacAdvantage. The county would oversee the program and screen businesses and employees for eligibility. The project would target Sacramento County firms with two to 50 workers that have not offered coverage for at least 12 months.

### **Job-Based Insurance Rates<sup>17</sup>**

The job-based insurance rate for Sacramento County is 61%. This compares to 50% in Los Angeles County, 64% in Orange County, and 53% in San Francisco, and 60.6% statewide.

### ***Health Plans for Small Employers<sup>18</sup>***

#### *HIPC/PacAdvantage Plans*

PacAdvantage contracts with Blue Shield, Health Net, Kaiser North and Western Health Advantage health plans for employees of small businesses in Sacramento County.

Pacificare serves part of the Sacramento County. Premiums vary by the type of plan selected and depend upon an employee's age and family size.

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<sup>15</sup> Medi-Cal Policy Institute, California County Data, (Jan. 2001), [www.medi-cal.org](http://www.medi-cal.org)

<sup>16</sup> Managed Risk Medical Insurance Board. (November 2001). [www.mrmib.ca.gov](http://www.mrmib.ca.gov)

<sup>17</sup> 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.

#### Comparison to other counties:

In Assigning HIPC monthly premium costs, the state is divided in six areas. All counties in one area face the same prices. Sacramento is in area 2. The average monthly premium for a 35-year-old resident in Area 2 is \$166 as a single and \$599 with a family. The average monthly premium for a 50-year-old resident in area 2 is \$263 as a single and \$730 with a family. The average HIPC rates in Los Angeles are approximately 8% less than those in area 2. Orange, Santa Barbara and Ventura Counties are in are 4, and are almost identical to the prices in area 2. Area 1 includes the majority of the northern rural counties, and area 1 prices are approximately 20% higher than those in area 2.

All of the HMO's listed below contract with PacAdvantage and include the following co-payments in their HMO Standard Plan:

\$15 physician office visits

\$250 per admission for Inpatient Hospital Benefits

\$10 for prescription drug coverage

\$20 for brand name prescription drug coverage

\$100 per admission for inpatient mental health services (maximum of 10 days per year)

\$20 per visit for outpatient mental health services (maximum of 20 visits per year)

#### Health Net

For a 35-year old employee without dependents, monthly premiums are \$186 for the standard HMO plan.

For a 35-year old employee with spouse and dependent children, premiums are \$681 for the standard plan.

For a 50-year old employee, the premiums are \$310.

For a 50-year old employee with a family, the premiums are \$811.

#### Blue Shield

For a 35-year old employee without dependents, monthly premiums are \$208 for the standard HMO plan.

For a 35-year old employee with spouse and dependent children, premiums are \$782 for the standard plan.

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<sup>18</sup> PacAdvantage Health Plan Rates, (July 2002), [www.pacadvantage.org](http://www.pacadvantage.org). These figures represent group sizes of 15+ eligible employees. The cost for a group size of 2-5 employees is approximately 10% more than the costs listed above.

For a 50-year old employee, the premiums are \$308.

For a 50-year old employee with a family, the premiums are \$991.

#### Kaiser North

For a 35-year old employee without dependents, monthly premiums are \$148 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 \$235.

For a 50-year old employee with a family, the premiums are \$636.

#### Western Health

For a 35-year old employee without dependents, monthly premiums are \$141 for the standard HMO plan.

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

For a 50-year old employee, the premiums are \$225.

For a 50-year old employee with a family, the premiums are \$609.

Sacramento County HIPC participants have access to dental care through Denticare, Dental Benefit Providers, HumanaDental, Pacificare Dental, Delta Dental, Safeguard Dental and Universal Care. Vision care is available through Vision Service Plan and AVP Vision Plans. Chiropractic and acupuncture care through American Specialty Health Plans.

#### ***Health Plans for Individuals and Families***

Blue Cross, Blue Shield, Health Net, Kaiser Permanente and PacifiCare offer private commercial plans in Sacramento County. Health plan premiums vary by the type of plan selected and depend upon an employee's age and family size.

### Blue Cross<sup>19</sup>

The HMO Saver Plan benefits include: An annual deductible of \$1,500 per member for inpatient hospital services, \$10 office visits, hospital inpatients and outpatients are subject to a \$1,500 deductible (outpatients pay 20% of negotiated fee for non-emergency services), no charge for inpatient emergency services when authorized by a medical group within 48 hours of emergency care, and \$10 for generic drugs. Outpatient emergency services requires a \$50 emergency room copayment plus 20%.

For a 35-year old employee without dependents, monthly premiums are \$232 for the standard HMO plan.

For a 35-year old employee with spouse and dependent children, premiums are \$568 for the standard plan.

For a 50-year old employee, the premiums are \$295.

For a 50-year old employee with a family, the premiums are \$691.

### Blue Shield<sup>20</sup>

With Access+ HMO, each time members seek care, they pay a fixed \$10 copayment. In comparison to other counties for a single 35-year-old and a single 50-year-old individual, Blue Shield prices in Sacramento County are approximately 9% lower than in Los Angeles, 7% lower than San Diego, and 15% lower than Orange County.

For a 35-year old employee without dependents, monthly premiums are \$181 for the standard HMO plan.

For a 35-year old employee with spouse and dependent children, premiums are \$470 for the standard plan.

For a 50-year old employee, the premiums are \$321.

For a 50-year old employee with a family, the premiums are \$835.

### Health Net<sup>21</sup>

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<sup>19</sup> Blue Cross of California, <http://isg.bluecrossca.com>, rates effective 04/02

<sup>20</sup> Blue Shield of California, Monthly Rates for Individuals and Families, [www.mylifepath.com](http://www.mylifepath.com)

<sup>21</sup> Health Net Monthly Rate Guide and Health Net Your Guide to Personalized Health Coverage Choices. (Feb. 2002).

The HMO 15, which is the standard HMO plan, has a \$0 deductible. The office visits cost \$15, the inpatient hospital care is covered in full, the maternity care has a \$1500 deductible and the prescription coverage has a \$100 deductible.

In comparison to other counties for a single 35-year-old and a single 50-year-old individual, Health Net prices in Sacramento County are approximately 5% higher than in Los Angeles, 1% higher than San Diego, and 16% lower than Orange County.

For a 35-year old employee without dependents, monthly premiums are \$263 for the standard HMO plan.

For a 35-year old employee with spouse and dependent children, premiums are \$749 for the standard plan.

For a 50-year old employee, the premiums are \$321.

For a 50-year old employee with a family, the premiums are \$871.

### Kaiser Permanente<sup>22</sup>

Kaiser Permanente's standard HMO Plan is Personal Advantage. Primary Care visits are \$15 per visit, emergency services are \$15 per visit, and prescription drug coverage is \$10 for generic drugs.

In comparison with other counties for a single 35-year-old and a single 50-year-old individual, Kaiser Permanente prices in Sacramento are approximately 6% less than Los Angeles County, San Diego County and Orange County.

For a 35 year old individual without dependents, premiums are \$149 per month for the standard plan.

For a 35 year old with a spouse and dependent children, premiums are \$441.

For a 50 year old individual without dependents, premiums are \$230.

For a 50 year old with a spouse and dependent children, premiums are \$523.

### PacifiCare<sup>23</sup>

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<sup>22</sup> www.kp.org

<sup>23</sup> PacifiCare of California Monthly Premiums for Individual Plans, January 1, 2002

For the HMO 15 Plan, The annual copayment maximum per member is \$1,500. Physician office visits, allergy testing, immunizations, maternity care, periodic health evaluations, vision screening, well-baby care and well-woman care each require a \$15 copayment. Emergency services require a \$50 copayment, and prescription drug coverage requires a \$10 copayment.

For a 35-year old employee without dependents, monthly premiums are \$178 for the standard HMO plan.

For a 35-year old employee with spouse and dependent children, premiums are \$533 for the standard plan.

For a 50-year old employee, the premiums are \$313.

For a 50-year old employee with a family, the premiums are \$790.