

Yolo County

Demographics

Yolo County has a population of 168,660:¹

- 16% are uninsured²
- 13% are covered through Medi-Cal³
- 1% through Healthy Families⁴

*Ethnic breakdown:*⁵

Yolo's population consists of:

- Non-Hispanic White (68%)
- Hispanic (26%)
- Asian (10%)

*Income breakdown:*⁶

37% of Yolo's residents live below 200% of the federal poverty level,

- 16% below 100%
- 21% between 100-200% FPL.

*Community Clinics*⁷

Community Clinic information was reviewed for 1999.

Patient demographics

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

²E. 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.

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

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

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

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

Yolo County community clinics served 16,840 unduplicated total patients in 1999.

Uninsured

The uninsured, accounted for 82% of clinic patients. Uninsured clinic patients increased by 21% between 1996 and 1999.

- CMSP covered approximately .02% of the uninsured
- EAPC reimbursed approximately 17%
- CHDP and other state programs paid for 6% and 14% respectively
- Other county programs paid for 9%
- 48% of uninsured clinic patients were self-pay
- non-pay patients constituted less than 7%

Medi-Cal

16% of clinic patients were covered by Medi-Cal. The number of Medi-Cal patients declined by 20% between 1996 and 1999..

Private Insurance and Medicare

1.5% had private insurance and Medicare covered .5%. Both patient groups decreased since 1996 (6% and 32%).

Utilization

Community clinics provided 74,948 patient visits

- Medi-Cal paid for 18% of clinic visits. Medi-Cal patients averaged 5 annual visits per patient. Medi-Cal patients' utilization increased by 40% between 1996 and 1999.
- Uninsured patients accounted for 81% of visits. The average annual visits per uninsured patient was 4.4. Uninsured patients' utilization of Yolo County clinics increased by 54%. Clinics provided approximately 2.2 visit per uninsured Yolo County resident.

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

1. CMSP paid for .02% uninsured clinic visits. CMSP patients averaged 3.7 visits.
 2. EAPC paid for 9% of uninsured clinic visits. EAPC patients averaged 2.2 visits
 3. Self-pay accounted for 66% of uninsured patient visits. Self-pay patients averaged 6 visits.
 4. CHDP and "other state programs" paid for 4% and 7%, respectively, of uninsured visits. CHPD and other state patients averaged 2 and 3 visits.
 5. Non-paying patients accounted for 9% of uninsured visits. Non-paying patients averaged 6 visits.
- Privately insured patients accounted for .6% of clinic visits and averaged 4 visits and Medicare patients accounted for .4%, averaging 2 visits per patient. Utilization for both groups decreased by approximately 30% since 1996.

Clinic Revenues

Clinic revenues and expenses were approximately \$5,000,000. Patient fees constitute the greatest revenue source for Yolo County community clinics (42%). Most fees were reimbursements for Medi-Cal (51%) and uninsured patients (47%).

- CMSP payments accounted for .2% of uninsured revenue.
- EAPC payments accounted for 17%.
- CHDP and other state programs contributed 11% and 32%, respectively.
- Other county programs contributed 19%
- 21% of uninsured revenues came from self-pay patients.

25% of revenues were federal grants and contracts, a 27% increase between 1996 and 1999. 11% of revenues came from state grants and contracts, demonstrating an 150% increase over the same time period. County and local contracts and grants comprised 7% of revenues and private donations total approximately 16% of clinic revenues. These funding sources decreased by 40% and 75%, respectively, since 1996.

*Community Hospitals*⁸

Hospital data for Yolo County was reviewed for 1997. In that year, Yolo County hospitals provided 52,797 inpatient days, 95,701 outpatient and 61,345 emergency visits, at a cost of \$121,077,116.

Inpatient

- Medicare patients accounted for 31% of inpatient days. Medicare patients had a 3.4 day average length of stay.
- Privately insured patients accounted for 45% of days. The privately insured averaged 2.6 days.
- Medi-Cal patients accounted for 18% of inpatient days. Medi-Cal patients averaged 2.6 days.
- The county indigent uninsured accounted for 2% of hospital days. The county indigent uninsured had an average length of stay of 2.9 days,

Outpatient

Outpatient visits were dominated by the privately insured (50%), followed by Medicare patients (27%). Medi-Cal and the county indigent uninsured accounted for 14% and 2%, respectively, of outpatient visits.

Emergency Services

The privately insured also dominated emergency room visits (49%). Medicare patients accounted for 17%. Medi-Cal patients followed closely with 15%. The county indigent uninsured accounted for 1%.

Delivery system

Of Yolo County's two hospitals, only Sutter Davis Hospital in Davis treated the uninsured. Medi-Cal patients were roughly evenly split for outpatient and emergency room services (45%, 55%) between Sutter Davis and Woodland Memorial Hospital in

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

Woodland. Woodland Memorial, however, saw the larger proportion of Medi-Cal inpatients (66%).

Care to the uninsured

Yolo community hospitals lost approximately \$1,500,000 (1.6% of net patient revenues) in bad debt and charity care to the uninsured. CMSP patient reimbursements totaled \$1,300,000, 1.3% of net patient revenues in Yolo County hospitals. These facilities provided:

- 408 inpatient days of care to CMSP patients (15 bed days per 1000 uninsured county residents),
- 7,000 outpatient visits to CMSP patients (.26 visits per uninsured county resident).
- 335 emergency room visits to CMSP patients (.01 visits per uninsured county resident).

Health Plans for Small Employers⁹

HIPC/PacAdvantage Plans

PacAdvantage contracts with Aetna US Healthcare, Health Net, Blue Shield, Kaiser Permanente and Western Health Advantage health plans for employees of small businesses in Yolo 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.

Yolo County HIPC participants also have access to dental care through Humana Dental, the PM Group, PacifiCare Dental, Denticare, 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 Yolo County include Blue Cross, Blue Shield, Health Net, Kaiser Permanente, and PacifiCare. Below, premium information is listed for the three of these carriers' HMO plans.

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

Blue Cross¹⁰

- For a 35 year old employee without dependents, monthly premiums are \$211 for the standard HMO plan.
- For a 35 year old employee with spouse and dependent children, premiums are \$431 for the standard plan.
- For a 50 year old employee, the premiums are \$223.
- For a 50 year old employee with a family, the premiums are \$528.

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 \$128 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.
- For a 50 year-old employee with a family, the premiums are \$472.

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

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

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