

# **OVERVIEW OF THE UNINSURED SACRAMENTO COUNTY 2002**

**Megan Hickey  
Insure the Uninsured Project  
[www.work-and-health.org](http://www.work-and-health.org)  
May 2003**

**This research is funded by grants from  
The California Wellness Foundation and  
The California Endowment**

## COUNTY PROFILE<sup>1</sup>

### Population<sup>2</sup>

In 2000, the population of Sacramento County was approximately 1.2 million. Since 1990, the population had increased by approximately 15%. The state capital, the city of Sacramento, is the most populated city in the County with over 400,000 residents.

### Geography

Sacramento County shares its borders with several counties: Amador, El Dorado, Placer, Solano, Sutter and Yolo. The County's geography includes delta lands, rivers and the foothills of the Sierra Nevada Mountains.

### Economy<sup>3</sup>

As the state capital, government is one of the largest employers in Sacramento County. Government and services account for 28% each of employment. Retail is the third largest employer, accounting for 10% of the labor force. Significant job growth is expected in the public utilities and services industries the between 1999 and 2006. Sacramento is increasingly becoming the home of businesses such as internet providers, financial services, insurance companies and telecommunications firms.

Unemployment has been unchanged between 1999 and 2001, maintaining 4.2%. California's 2001 rate was 5.3%.

## DEMOGRAPHICS

### Health Coverage Status:

- 9.5% are uninsured<sup>4</sup>
- 20% are covered by Medi-Cal<sup>5</sup>
- 1.4% are covered by Healthy Families<sup>6 7</sup>
- 4.0% use County health programs<sup>8</sup>

---

<sup>1</sup> Numbers in this report without decimal points have been rounded to the nearest whole number.

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

<sup>3</sup> State of California, *County Snapshots*, 2002, [www.calmis.ca.gov/htmlfile/subject/cosnaps.htm](http://www.calmis.ca.gov/htmlfile/subject/cosnaps.htm)

<sup>4</sup> **Percentage taken of non-elderly population.** E.R. Brown, N. Ponce, T.Rice, S.A. Lavarreda. *The State of Health Insurance in California: Findings from the 2001 California Health Interview Survey (CHIS)*. UCLA Center of Health Policy Research, June 2002, [www.healthpolicy.ucla.edu](http://www.healthpolicy.ucla.edu)

<sup>5</sup> Percentage taken of total population. Medi-Cal Policy Institute. *California County Data*, Jan. 2002, [www.medi-cal.org](http://www.medi-cal.org)

<sup>6</sup> Percentage taken of non-elderly population. Managed Risk Medical Insurance Board. *Healthy Families Program Subscribers Enrolled By County*, February 2003, [www.mrmib.ca.gov](http://www.mrmib.ca.gov)

<sup>7</sup> In comparison, CHIS data reported 13.4% Medi-Cal/Healthy Families non-elderly enrollment.

### Ethnicity:<sup>9</sup>

The population of Sacramento County consists of:

- Non-Hispanic White –58%
- Hispanic –16%
- African-American –10%
- Asian & Pacific Islander –12%
- American Indian –1%
- Other –13%<sup>10</sup>

### Income Breakdown:<sup>11</sup>

In 2000, 31% of Sacramento County residents had incomes below 200% of the Federal Poverty Level (FPL):

- 14% below 100% FPL
- 17% between 100 and 200% FPL

### **COMMUNITY CLINICS**<sup>12</sup>

Community clinic information was reviewed for the 2000 calendar year. In that year, community clinics in Sacramento County served 46,884 unduplicated patients and provided 113,323 visits. Total revenues and spending were \$21.0 million and \$21.9 million, respectively.

The uninsured accounted for the greatest percentages of unduplicated patients (60%), visits (50%) and patient revenues (50%), followed by Medi-Cal patients. Among the uninsured, other state programs accounted for the greatest shares of patients (46%), visits (49%) and patient revenues (63%), followed by self-paying patients.

- Sacramento community clinics provided .5 uninsured visits per uninsured county resident.

---

<sup>8</sup> Percentage taken of non-elderly population. Medically Indigent Care Reporting System (MICRS). *Medically Indigent Patients Utilizing Services Provided in County Health Programs FY 1998-1999*, July 2001.

<sup>9</sup> US Census Bureau. *Census 2000*, [www.census.gov](http://www.census.gov)

<sup>10</sup> "Other" is defined as person reporting race other than the above or multiple races. The total percentage can exceed 100% due to duplicate reporting.

<sup>11</sup> California Department of Finance, August 2002.

<sup>12</sup> Office of Statewide Health Planning and Development. *Annual Utilization Report of Primary Care Clinics*, 2000 [www.oshpd.states.ca.gov](http://www.oshpd.states.ca.gov)

Clinic Utilization and Patient Revenues

<b>Insurance Status</b>	<b>Unduplicated Patients<sup>13</sup></b>	<b>Visits</b>	<b>Average Annual Visits Per Patient</b>	<b>Patient Revenues</b>
<b>Total</b>	46,884	113,323	2.4	\$6.9M
<b>Uninsured</b>	60%	50%	2.0	50%
<b>Medi-Cal</b>	24%	36%	3.5	37%
<b>Medicare</b>	3%	6%	4.8	3%
<b>Private Insurance</b>	4%	3%	2.0	5%
<b>Other Payer</b>	9%	6%	1.6	6%

Uninsured Clinic Utilization and Patient Revenues

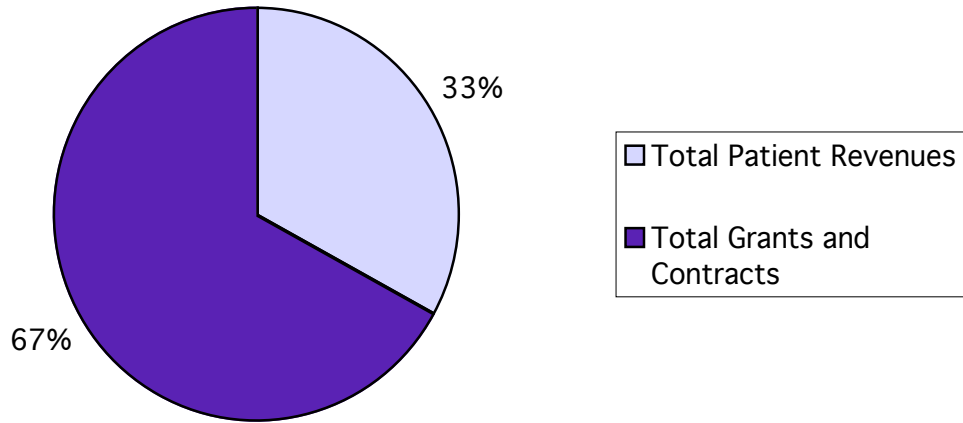
<b>Payer</b>	<b>Unduplicated Patients</b>	<b>Visits</b>	<b>Average Annual Visits Per Patient</b>	<b>Patient Revenues</b>
<b>Total Uninsured</b>	28,704	56,049	2.0	\$3.4M
<b>County Programs</b>	6%	6%	1.9	10%
<b>EAPC</b>	10%	7%	1.5	5%
<b>CHDP</b>	7%	7%	1.8	4%
<b>Other State Programs</b>	46%	49%	2.1	63%
<b>Self-Pay</b>	20%	19%	1.9	19%
<b>Non-Pay</b>	12%	13%	2.2	0%

Clinic Revenue from Contracts and Grants

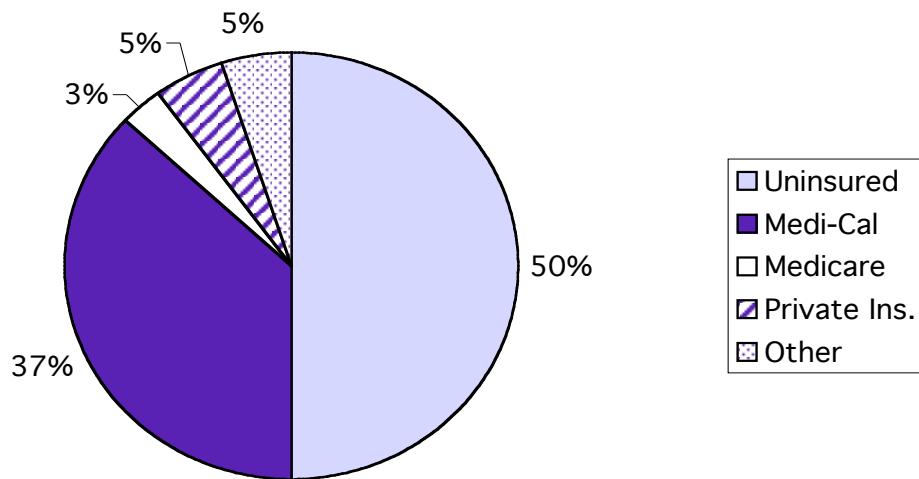
Federal Contracts and Grants	21% (\$4.5M)
State Contracts and Grants	27% (\$5.7M)
County & Local Contracts and Grants	11% (\$2.4M)
Other Contracts and Grants	2% (\$473,000)
HMO Contracts and Grants	.4% (\$93,800)
Private Donations	5% (\$1M)

<sup>13</sup> We used “Patients by Payer” for our calculations of clinic utilization and patient revenue. “Patients by Payer” doesn’t include patient care financed by contracts and grants. Patient care financed by grants and contracts are included under “Total Unduplicated Patients.”

### Total Community Clinic Revenue



### Total Patient Revenue by Payer



## Delivery System

There are 17 community clinic sites in Sacramento County, including four Planned Parenthood clinics.

- Planned Parenthood - Fruitridge clinic accounted for the largest share of net patient revenue (18%), followed by Planned Parenthood – Surgical Services clinic (17%).
- Planned Parenthood - Fruitridge clinic had the most uninsured patients (23%), followed by Planned Parenthood – North Highlands clinic (20%).
- Planned Parenthood - Fruitridge clinic saw the most Medi-Cal patients (19%), followed by Planned Parenthood – North Highlands clinic (16%).
- Society for the Blind saw the most Medicare patients (44%), followed by Center for AIDS Research, Education and Services clinic (15%).
- Sutter Community Medical Clinic – Rancho Cordova saw the most privately insured patients (53%), followed by Sacramento Urban Indian Health Project clinic (24%).

## **HOSPITALS<sup>14</sup>**

Hospital information was reviewed for fiscal year 2001. Hospitals in Sacramento County provided 561,906 inpatient days, 1,324,033 outpatient visits and 758,108 emergency room visits, at a cost of approximately \$1.4 billion.

The county indigent accounted for very low percentages of all hospital services. Medi-Cal patients accounted for higher shares of these services, yet still less than Medicare and privately insured patients. Medi-Cal patients averaged the shortest length of stay, 3.6 days. The county indigent averaged 4.7 days.

<b>Insurance Status</b>	<b>Inpatient Days</b>	<b>Average Length of Stay</b>	<b>Outpatient Visits (Including ER)</b>	<b>ER Visits<sup>15</sup></b>
<b>Total</b>	561,906	5.7	1,324,033	758,108
<b>County Indigent</b>	3%	4.7	1%	.3%
<b>Medi-Cal</b>	27%	3.6	18%	15%
<b>Medicare</b>	38%	6.4	29%	25%
<b>Private Insurance</b>	31%	4.7	48%	55%
<b>Other Indigent</b>	.2%	5.4	1%	.2%
<b>Other Payer</b>	1%	6.6	4%	4%

<sup>14</sup> Office of Statewide Health Planning and Development. *Hospital Annual Financial Data*, 2001  
[www.oshpd.ca.gov](http://www.oshpd.ca.gov)

<sup>15</sup>ER data reporting cycle may differ from other OSHPD hospital data categories.

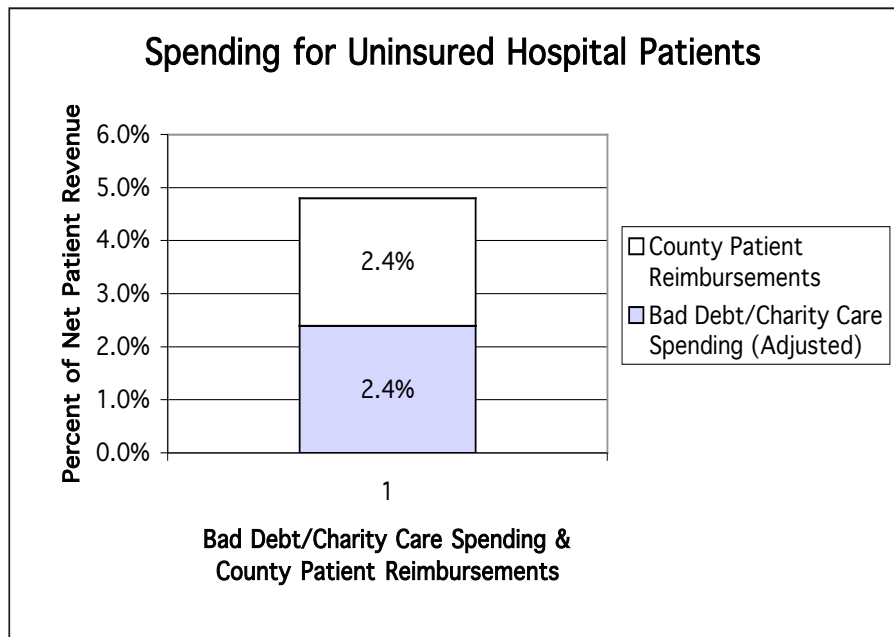
### Delivery System

There are 13 hospitals in Sacramento County, 6 of which are comparable.<sup>16</sup> Psychiatric, Kaiser and Shriners hospitals are not included in this summary. Sutter Medical Center – Sacramento and UC Davis Medical Center provided the majority of inpatient care to patients in all payer categories.

- UC Davis Medical Center accounted for the largest share of net patient revenue (46%), followed by Sutter Medical Center – Sacramento (21%).
- UC Davis Medical Center provided the greatest proportion of bed days to county indigent patients (60%), followed by Sutter Medical Center – Sacramento (20%).
- UC Davis Medical Center provided the most bed days for Medi-Cal patients (34%), followed by Sutter Medical Center – Sacramento (30%).
- Sutter Medical Center – Sacramento provided the most bed days for Medicare patients (32%), followed by UC Davis Medical Center (18%).
- Sutter Medical Center – Sacramento provided the most bed days for privately insured patients (30%), followed by UC Davis Medical Center (22%).

### Care to the County Indigent

Hospitals in Sacramento County reported an aggregate loss of approximately \$36.4 million in bad debt and charity care (2.4% of net patient revenues). Reported reimbursements for county indigent patients totaled \$36.1 million (2.4% of net patient revenues).



<sup>16</sup> Comparable hospitals are acute care hospitals and do not include Prepaid Health Plan Hospitals such as Kaiser Permanente Hospitals.

Both OSHPD and MICRS report utilization and financial data for care for the county indigent. Hospitals report the services and expenses reimbursed by the county to OSHPD. The county reports the services and payments to providers to MICRS.<sup>17</sup>

	OSHPD Data	County Health Data <sup>18</sup>
# Inpatient days per 1000 uninsured	134	90
# Outpatient visits per 1000 uninsured	142	757
# ER visits per 1000 uninsured	22	296
Hospital Revenue from County <sup>19</sup>	\$36.1M	
County spending		\$31.8M
Gross DSH	\$44.5M	\$45.4M <sup>20</sup>

MISP Data<sup>21</sup>

County Spending for the Uninsured

	Number of Days or Visits	Expenditures in Dollars	Expenditure as Percentage of Total
Inpatient Days	9,326	\$16.1 M	51%
Outpatient Visits	78,217	\$13.0 M	41%
ER Visits	30,596	\$2.7 M	8%
Total <sup>22</sup>	NA	\$31.8 M	100%

Net Public Health Spending:<sup>23</sup> NA

<sup>17</sup> Theoretically, these reports should be identical for hospital inpatient days and emergency room visits. However, there is often considerable variation between these sources' figures. County health data on outpatient visits include hospital outpatient visits and county & community clinic and private physician visits, whereas OSHPD outpatient data accounts for hospital outpatient visits only.

<sup>18</sup> Medically Indigent Care Reporting System (MICRS). *Medically Indigent Patients Utilizing Services Provided in County Health Programs FY 1998-1999*, July 2001.

<sup>19</sup>This figure may include private donations for indigent care.

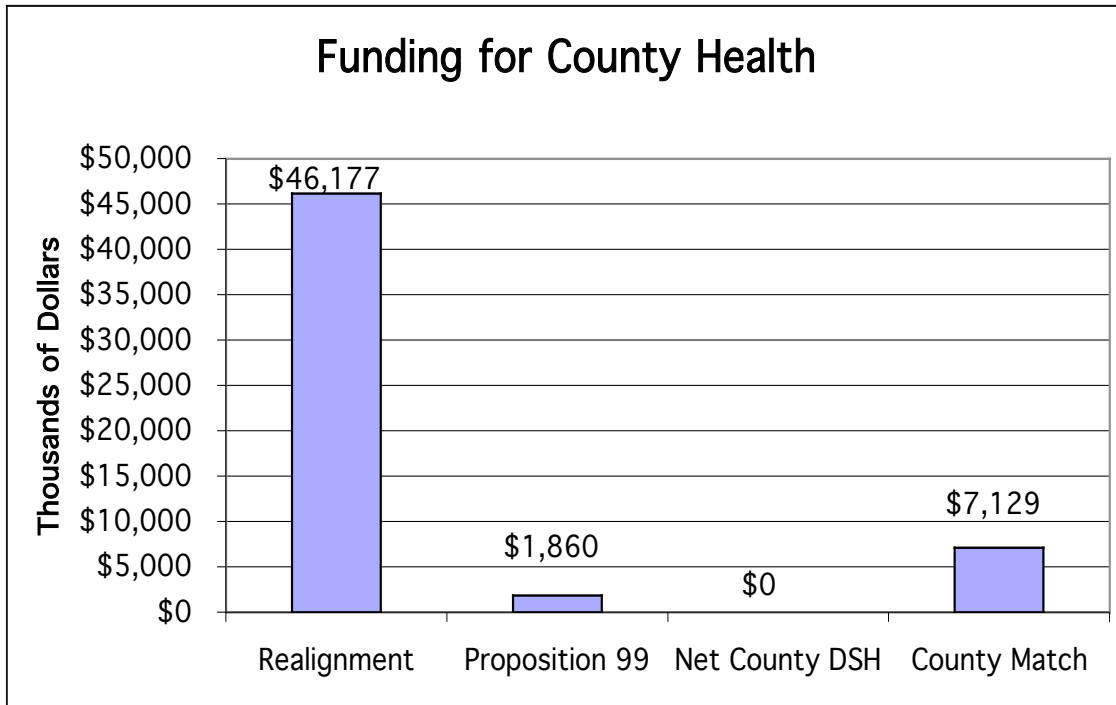
<sup>20</sup> Office of County Health Services. *SB 855 – Actual Payments and Transfers County and Non County Hospitals FY 2000-01*, Aug. 2002.

<sup>21</sup> Medically Indigent Care Reporting Systems (MICRS). *County Health Care Program Expenditures for Medically Indigent FY 1998-1999*, July 2001.

<sup>22</sup> Total includes “other services” which are comparatively negligible and not included in this table.

<sup>23</sup>Office of County Health Services. *Budget/Actual Data Fiscal Year 2001-02*.

**FUNDING FOR COUNTY HEALTH<sup>24 25</sup>**



Funding Per Capita<sup>26</sup>

	<b>Realignment</b>	<b>Proposition 99</b>	<b>Net County DSH</b>	<b>County Match</b>
<b>Per County Resident</b>	\$43	\$1.7	\$0	\$7
<b>Per Uninsured County Resident</b>	\$447	\$18	\$0	\$69

DSH Distribution<sup>27</sup>

<b>Total Net DSH</b>	<b>Net DSH for County Hospitals</b>	<b>Net DSH for Non-County Hospitals</b>
\$16.2M	\$0	\$16.2M

<sup>24</sup> Office of County Health Services. *Table of Proposition 99 and Realignment Funds and County Match, Fiscal Year 2000-01/2001-02.*

<sup>25</sup> Net County DSH Source: Office of County Health Services, Aug. 2002.

<sup>26</sup> Non-elderly population

<sup>27</sup> Office of County Health Services, Aug. 2002.

## HEALTH COVERAGE AND HEALTH SERVICES UTILIZATION BY ETHNICITY

Ethnicity	Percent of Uninsured <sup>28</sup>	Percent of Medi-Cal Enrollment <sup>29</sup>	Percent of Healthy Families Enrollment <sup>30</sup>	Percent of Community Clinic Patients <sup>31</sup>	Percent of County Indigent Patients <sup>32</sup>
Non-Hispanic White	57%	44%	30%	23%	48%
Hispanic	18%	17%	31%	55%	21%
African-American	NA	22%	5%	10%	15%
Asian & Pacific Islander	NA	10%	14%	5%	6%
American Indian	NA	NA	1%	3%	3%
Other <sup>33</sup>	NA	NA	19%	5%	8%

### PUBLIC MANAGED CARE

#### Medi-Cal Managed Care<sup>34</sup>

- Current Enrollment: 158,209
- Geographic Managed Care Plans
  - Blue Cross (45%)
  - Health Net (19%)

#### Healthy Families Managed Care<sup>35</sup>

- Current Enrollment: 14,915
- Community Provider Plan: Health Net HMO (15%)
- Commercial Plan: Blue Cross HMO (37%)

#### SacAdvantage<sup>36</sup>

- Subsidized (40%-65%) PacAdvantage coverage for small businesses
- Current Enrollment: 100 individuals, 19 businesses
- Additional federal funds expand enrollment limit to 700 individuals

<sup>28</sup> California Health Interview Survey, 2001.

<sup>29</sup> Medi-Cal Policy Institute. *Medi-Cal County Data Book*, Jan. 2002.

<sup>30</sup> Managed Risk Medical Insurance Board, Feb. 2003, [www.mrmib.ca.gov](http://www.mrmib.ca.gov)

<sup>31</sup> Office of Statewide Health Planning and Development, 2000, [www.oshpd.states.ca.gov](http://www.oshpd.states.ca.gov)

<sup>32</sup> Medically Indigent Care Reporting System (MICRS). *Number of Medically Indigent Patients Served By Counties By Ethnicity, FY 1998-1999*, July 2001.

<sup>33</sup> "Other" is defined differently in each data source, such as "unreported," "multiple ethnicities" or "other than listed options." Please see respective sources for further information.

<sup>34</sup> Medi-Cal Policy Institute. *California County Data*, Jan. 2002, [www.medi-cal.org](http://www.medi-cal.org).

<sup>35</sup> Managed Risk Medical Insurance Board. *Healthy Families Program Subscribers Enrolled in Community Provider Plan by County*, Feb. 2003, [www.mrmib.ca.gov](http://www.mrmib.ca.gov)

<sup>36</sup> [www.pacadvantage.org/about/sacadvantage\\_defau](http://www.pacadvantage.org/about/sacadvantage_defau)

## JOB-BASED INSURANCE<sup>37</sup>

	<b>Sacramento County</b>	<b>California</b>
<b>Non-Elderly Adults</b>	74%	65%
<b>Children</b>	72%	59%

## HEALTH PLANS FOR SMALL EMPLOYERS

### PacAdvantage – Purchasing Pool<sup>38</sup>

PacAdvantage contracts with Blue Shield, Health Net and Kaiser Permanente in Sacramento County. Each of these carriers offers three HMO plans through PacAdvantage. Health Net also offers two PPOs. Benefits for the standard PacAdvantage HMO and the two PPOs are listed below.

### PacAdvantage Standard HMO and PPO Benefits

<b>Health Plan</b>	<b>Patient Out-of-Pocket</b>						
	<b>Deductible</b>	<b>Office Visits</b>	<b>Inpatient Admission</b>	<b>Outpatient Services</b>	<b>ER Visits</b>	<b>Brand-Name Drugs</b>	<b>Generic Drugs</b>
<b>Standard HMO</b>	\$0	\$30 co-pay	\$1,000	Co-pays vary by service	\$100	\$30 co-pay	\$15 co-pay
<b>Health Net PPO Saver</b>	\$500 per individual/ 2 per family	\$20 co-pay, limited visits	20% after deduct.	Cost after deduct. varies by service	20% after \$100 deduct.	20% co-pay	20% co-pay
<b>Health Net PPO 30</b>	\$1000 per individual/ 2 per family	\$30 co-pay	20% after \$250 deduct.	Cost after deduct. varies by service	20% after \$100 deduct.	\$30 co-pay	\$20 co-pay

<sup>37</sup> Brown et al, 2002.

<sup>38</sup> PacAdvantage. 2002 Rate Information, 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 cost listed above.

PacAdvantage Monthly Premiums for Standard HMOs and PPOs

Premiums vary by the type of plan and employee's age and family size.

<b>Health Plan</b>	<b>35 yr-old, Single</b>	<b>50 yr-old, Single</b>	<b>35 yr-old, with Spouse and Dependent Children</b>	<b>50 yr-old, with Spouse and Dependent Children</b>
<b>Blue Shield HMO</b>	\$209	\$308	\$782	\$991
<b>Health Net HMO</b>	\$186	\$310	\$681	\$812
<b>Kaiser HMO</b>	\$148	\$235	\$502	\$636
<b>Health Net PPO Saver</b>	\$98	\$168	\$333	\$414
<b>Health Net PPO 30</b>	\$150	\$257	\$511	\$634

Other Health Insurance for Small Employers<sup>39</sup>

Blue Cross, Blue Shield, Health Net, Kaiser Permanente and PacifiCare<sup>40</sup> offer health plans for small employers who do not participate in PacAdvantage in Sacramento County. Standard HMO options and PPOs with comparable benefits and low deductibles are listed below.

Benefits Offered by Standard HMOs and PPOs under Other Small Employer Plans

Health Plan	Patient Out-of-Pocket						
	Deductible	Office Visits	Inpatient Admission	Outpatient Services	ER Visits	Brand-Name Drugs	Generic Drugs
<b>Blue Cross Saver HMO</b>	\$1500 per member/2 member max	\$10	No charge after deduct.	No charge after deduct.	NA□	\$25 after \$150 deduct	\$10
<b>Blue Shield Access + HMO 15</b>	\$0	\$15	No charge	No charge	\$100	\$25 after \$250 deduct.	\$15
<b>Health Net HMO 15</b>	\$0	\$15	No charge	No charge	\$75	\$25	\$15
<b>Kaiser Permanente HMO 15-N</b>	\$0	\$15	No charge	NA□	\$50	\$20	\$10
<b>Blue Cross PPO 30</b>	\$250 per member	\$30	30% after deduct.	30% after deduct.	NA*	\$25 after \$150 deduct.	\$15
<b>Blue Shield PPO 80/60</b>	\$500 per member/\$1000 per family	\$35	20% after deduct.	20% after deduct.	\$50 + 20%	\$25 after \$150 deduct.	\$10
<b>Health Net PPO Value 30</b>	\$500 per member/3 per family	\$30	20% after \$250 deduct.	20% after \$250 deduct.	\$75 after deduct.	\$30 after deduct.	\$15 after deduct.

<sup>39</sup> Blue Cross of California. *Small Group Sales and Enrollment Guide*, April 2001; Blue Cross of California. *Monthly Rates for Small Group Medical, Dental and Basic Term Life Plans*, March 2002; Blue Shield of California. *Group Health Plans - Summary of Benefits and Provisions*, April 2002; Blue Shield of California. *Group Health Plans - Monthly Rates*, May 2002; Health Net. *Plans and Rates - Small Business Group Plans*, July 2002; Health Net. *Plans and Rates-Small Business Group Rates*, July 2002; Kaiser Permanente. *Traditional Plan for Small Business - Northern California, Jan. 2002*; Kaiser Permanente. *Traditional Plan for Small Business Rates- Northern California*, July 2002.

<sup>40</sup> PacifiCare benefits and rates for small employer plans were not available to us at the time of this report.

□ Information not available

Monthly Premiums of Standard HMOs and PPOs for Other Small Employer Plans

Premiums vary by the type of plan and employee's age and family size.

<b>Health Plan</b>	<b>35 yr-old, Single</b>	<b>50 yr-old, Single</b>	<b>35 yr-old, with Spouse and Dependent Children</b>	<b>50 yr-old, with Spouse and Dependent Children</b>
<b>Blue Cross Saver HMO</b>	\$202	\$275	\$603	\$725
<b>Blue Shield Access + HMO 15</b>	\$196	\$289	\$732	\$928
<b>Health Net HMO 15</b>	\$165	\$277	\$607	\$723
<b>Kaiser Permanente HMO 15-N</b>	\$158	\$251	\$537	\$682
<b>Blue Cross PPO 30</b>	\$157	\$284	\$477	\$625
<b>Blue Shield PPO 80/60</b>	\$152	\$298	\$530	\$766
<b>Health Net PPO Value 30</b>	\$142	\$247	\$439	\$555

## INDIVIDUAL HEALTH PLANS<sup>41</sup>

Blue Cross, Blue Shield, Health Net, Kaiser Permanente and PacifiCare offer health plans for individuals and families in Sacramento County. Standard HMO options and PPOs with comparable benefits and low deductibles are listed below.

### Benefits Offered by Standard HMOs and PPOs of Individual Health Plans

Health Plan	Patient Out-of-Pocket						
	Deductible	Office Visits	Inpatient Admission	Outpatient Services	ER Visits	Brand-Name Drugs	Generic Drugs
<b>Blue Cross Saver HMO</b>	\$1500 per member/ \$3000 per family	\$10	No charge after \$1500 deduct.	20% after \$1500 deduct.	\$50 + 20%	\$30 after \$250 deduct.	\$10
<b>Blue Shield Access + HMO</b>	\$1500 per member/ \$3000 per family	\$10	No charge after deduct.	\$25-\$35	\$100 + 20%	\$30	\$10
<b>Health Net HMO 15</b>	\$0	\$15	No charge	No charge	\$75	\$25 after \$100 deduct.	\$15 after \$100 deduct.
<b>Kaiser Permanente Personal Advantage</b>	\$0	\$15	No charge	\$15	\$50	\$25	\$10
<b>PacifiCare HMO 10</b>	\$0	\$10	No charge	Cost varies per service	\$50	\$25	\$10
<b>Blue Cross PPO 1000</b>	\$1000 per member/ \$2000 per family	30%	30% after deduct.	30% after deduct.	\$30 + 30%	\$30 after \$250 deduct.	\$10
<b>Blue Shield PPO 500</b>	\$500 per member/ \$1000 per family	\$30	25% after deduct.	25% after deduct.	25% after deduct.	\$25 after \$50 deduct.	\$7
<b>Health Net PPO 20</b>	\$1000 per member/ \$2000 per family	\$20	20% after deduct.	20% after deduct.	\$75 + 20%	\$35 after \$100 deduct.	\$10 after \$100 deduct.

<sup>41</sup> Blue Cross of California. *Individual and Family Health Programs*, Dec. 2001; Blue Cross of California. *Monthly Rates for Individual and Family Medical and Life Plans*, August 2002; Blue Shield of California. *Health Plans for Individuals and Families-Summary of Benefits and Provisions*, April 2002; Blue Shield of California. *Monthly Rates for Individuals and Families*, April 2002; Health Net. *Individual and Family Coverage - Summary of Benefits and Provisions of Coverage*, Feb. 2002; Health Net. *Monthly Rate Guide - Individual and Family Plans*, Feb. 2002; Kaiser Permanente. *Personal Advantage 2002 Benefits*, Jan. 2002; Kaiser Permanente. *Personal Advantage 2002 Rates - Northern California*, Jan. 2002; PacifiCare. *Benefits Summary - Individual HMO Plans*, Jan. 2002; PacifiCare. *Monthly Premiums for Individual Plans*, Jan. 2002.

Monthly Premiums of Standard HMOs and PPOs for Individual Health Plans

Premiums vary by the type of plan and individual's age and family size.

<b>Health Plan</b>	<b>35 yr-old, Single</b>	<b>50 yr-old, Single</b>	<b>35 yr-old, with Spouse and Dependent Children</b>	<b>50 yr-old, with Spouse and Dependent Children</b>
<b>Blue Cross Saver HMO</b>	\$258	\$330	\$631	\$772
<b>Blue Shield Access + HMO</b>	\$238	\$309	\$709	\$783
<b>Health Net HMO 15</b>	\$263	\$321	\$749	\$871
<b>Kaiser Permanente Personal Advantage</b>	\$149	\$230	\$441	\$523
<b>PacifiCare HMO 10</b>	\$193	\$340	\$578	\$856
<b>Blue Cross PPO 1000</b>	\$153	\$313	\$381	\$693
<b>Blue Shield PPO 500</b>	\$186	\$371	\$562	\$873
<b>Health Net PPO 20</b>	\$135	\$312	\$374	\$714