

OVERVIEW OF THE UNINSURED YOLO COUNTY 2002

**Megan Hickey
Insure the Uninsured Project
www.work-and-health.org
May 2003**

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

COUNTY PROFILE¹

Population²

In 2000, the population of Yolo County was approximately 169,000. Since 1990, the population had increased by 19%.

Geography & Economy^{3 4}

Yolo County is bordered by Colusa, Napa, Sacramento, Solano, and Sutter Counties. The topography includes flatlands, basins rolling hills and farms. Agriculture is a significant industry in Yolo County. Top commodities include tomatoes, grapes, hay and rice. Farming, however, accounts for a relatively low percentage of the labor force, approximately 5%

Government is the largest employer, accounting for 33% of the labor force. The majority of these jobs are local and state positions. Services and retail are the next largest employers, each accounting for 17% of employment. The services industry has experienced recent growth in the fields of tourism and leisure. Employment in life sciences and biotechnology research has also increased, as many firms seek to locate near the University of California-Davis. The University itself is the largest employer in Yolo County.

The County's rate of unemployment dropped from 5.9% to 4.2% between 1997 and 2001. Unemployment in California for 2001 was 5.3%.

DEMOGRAPHICS

Health Coverage Status:

- 11% are uninsured⁵
- 14.5% are covered by Medi-Cal⁶
- 1.6% are covered by Healthy Families^{7 8}
- 1.7% use County health programs⁹

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

² US Census Bureau. *Census 2000*, www.census.gov

³ State of California, *County Snapshots*, 2002, www.calmis.ca.gov/htmlfile/subject/cosnaps.htm

⁴ www.co.yolo.ca.us

⁵ **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

⁶ Percentage taken of total population. Medi-Cal Policy Institute. *California County Data*, Jan. 2002, www.medi-cal.org

⁷ Percentage taken of non-elderly population. Managed Risk Medical Insurance Board. *Healthy Families Program Subscribers Enrolled By County*, February 2003, www.mrmib.ca.gov

⁸ In comparison, CHIS data reported 9.2% Medi-Cal/Healthy Families non-elderly enrollment.

Ethnicity:¹⁰

The population of Yolo County consists of:

- Non-Hispanic White – 58%
- Hispanic – 26%
- African-American – 2%
- Asian & Pacific Islander – 10%
- American Indian – 1%
- Other – 19%¹¹

Income Breakdown:¹²

In 2000, 36% of Yolo County residents had incomes below 200% of the Federal Poverty Level (FPL):

- 18% below 100% FPL
- 18% between 100 and 200% FPL

COMMUNITY CLINICS¹³

Community clinic information was reviewed for the 2000 calendar year. In that year, community clinics in Yolo County served 21,348 unduplicated patients and provided 77,163 visits. Total revenues and spending were each approximately \$5.5 million.

The uninsured accounted for the highest percentages of unduplicated patients (84%), visits (71%) and patient revenues (64%), followed by Medi-Cal patients. Though accounting for the second largest share of visits (28%), Medi-Cal patients averaged the highest number of visits per patient (7.1 visits), more than twice the average for most other patient categories.

Among the uninsured, self-pay patients accounted for the largest share of patients (42%) and visits (47%). County programs provided the greatest percentage of patient revenues (47%).

- Yolo community clinics provided 3.3 uninsured visits per uninsured county resident.

⁹ Percentage taken of non-elderly population. Medically Indigent Care Reporting System (MICRS). *Medically Indigent Patients Utilizing Services Provided in County Health Programs FY 1999-2000*, July 2002.

¹⁰ US Census Bureau. *Census 2000*, www.census.gov

¹¹ "Other" is defined as person reporting race other than the above or multiple races. The total percentage can exceed 100% due to duplicate reporting.

¹² California Department of Finance, August 2002.

¹³ Office of Statewide Health Planning and Development. *Annual Utilization Report of Primary Care Clinics*, 2000 www.oshpd.states.ca.gov

Clinic Utilization and Patient Revenues

Insurance Status	Unduplicated Patients¹⁴	Visits	Average Annual Visits Per Patient	Patient Revenues
Total	21,348	77,163	3.6	\$2.4M
Uninsured	84%	71%	3.1	64%
Medi-Cal	14%	28%	7.1	34%
Medicare	.3%	.3%	3.7	1%
Private Insurance	1%	1%	2.0	1%
Other Payer	.4%	.1%	1.0	.02%

Uninsured Clinic Utilization and Patient Revenues

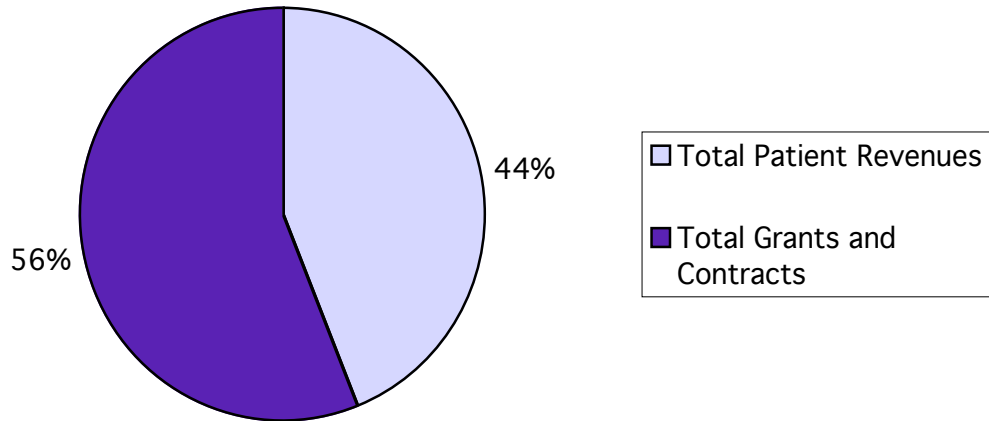
Payer	Unduplicated Patients	Visits	Average Annual Visits Per Patient	Patient Revenues
Total Uninsured	17,902	54,603	3.1	\$1.5M
County Programs	9%	16%	5.0	47%
EAPC	21%	14%	2.0	15%
CHDP	6%	3%	1.6	4%
Other State Programs	17%	11%	1.9	21%
Self-Pay	42%	47%	3.5	13%
Non-Pay	5%	9%	5.9	0%

Clinic Revenue from Contracts and Grants

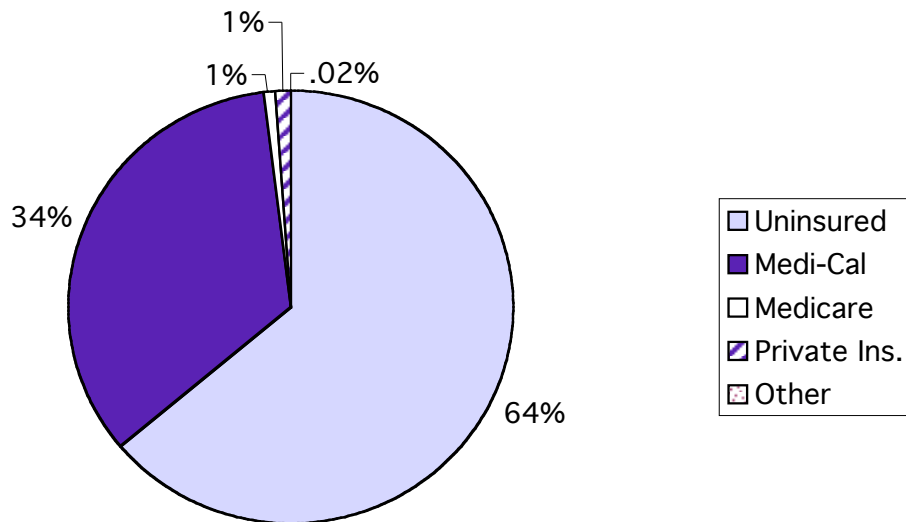
Federal Contracts and Grants	20% (\$1.1M)
State Contracts and Grants	11% (\$622,000)
County & Local Contracts and Grants	6% (\$324,000)
Other Contracts and Grants	16% (\$869,000)
HMO Contracts and Grants	0% (\$0)
Private Donations	3% (\$185,500)

¹⁴ 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 four community clinic sites in Yolo County, including one Planned Parenthood clinic and one Indian Health Services clinic.

- Davis Community Clinic accounted for the largest share of net patient revenue (78%), followed by Planned Parenthood – Woodland (10%).
- Davis Community Clinic had the most uninsured patients (84%), followed by Planned Parenthood – Woodland (9%).
- Davis Community Clinic saw the most Medi-Cal patients (79%), followed by Chapa-De Indian Health Program clinic (11%).
- Chapa-De Indian Health Program clinic saw the most Medicare patients (71%), followed by Esparto Family Practice (18%).
- Chapa-De Indian Health Program clinic saw the most privately insured patients (70%), followed by Esparto Family Practice (17%).

HOSPITALS¹⁵

Hospital information was reviewed for fiscal year 2001. Hospitals in Yolo County provided 21,322 inpatient days, 468,876 outpatient visits and 319,064 emergency room visits, at a cost of approximately \$117.4 million.

The county indigent accounted for 3% and less of each hospital service category, yet averaged the longest length of stay, 3.8 days (equal to Medicare patients' ALOS). Medi-Cal patients accounted for less than 20% of each hospital service and averaged a shorter length of stay, 2.7 days. Each average length of stay per patient payer category is, however, quite short. Medicare and privately insured patients accounted for the majority of inpatient, outpatient and ER care.

Insurance Status	Inpatient Days	Average Length of Stay	Outpatient Visits (Including ER)	ER Visits¹⁶
Total	21,322	3.0	468,876,	319,064
County Indigent	3%	3.8	3%	2%
Medi-Cal	17%	2.7	15%	13%
Medicare	47%	3.8	27%	32%
Private Insurance	31%	2.4	50%	50%
Other Indigent	0%	0	0%	0%

¹⁵ Office of Statewide Health Planning and Development. *Hospital Annual Financial Data*, 2001
www.oshpd.ca.gov

¹⁶ER data reporting cycle may differ from other OSHPD hospital data categories.

Other Payer	2%	2.8	5%	4%
--------------------	----	-----	----	----

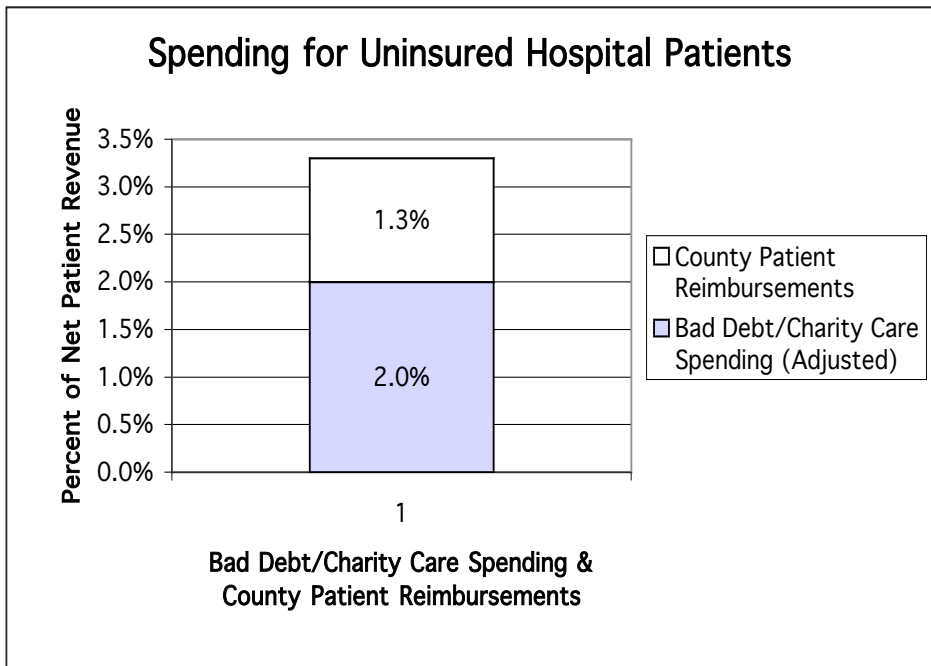
Delivery System

There are two hospitals in Yolo County. Both are comparable.¹⁷ Woodland Memorial Hospital provided the majority of inpatient care to all patient categories, except the county indigent. Only Sutter Davis Hospital reported inpatient care for county indigent patients.

- Woodland Memorial Hospital accounted for 74% of net patient revenue.
- Sutter Davis Hospital reported providing 100% of bed days to county indigent patients,
- Woodland Memorial Hospital provided 67% of Medi-Cal bed days.
- Woodland Memorial Hospital provided 71% of Medicare bed days.
- Woodland Memorial Hospital provided 61% of privately insured bed days.

Care to the County Indigent

Hospitals in Yolo County reported an aggregate loss of approximately \$2.2 million in bad debt and charity care (2.0% of net patient revenues). Reported reimbursements for county indigent patients totaled \$1.5 million (1.3% of net patient revenues).



¹⁷ 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.¹⁸

	OSHPD Data	County Health Data ¹⁹
# Inpatient days per 1000 uninsured	37	40
# Outpatient visits per 1000 uninsured	830	702
# ER visits per 1000 uninsured	365	38
Hospital Revenue from County ²⁰	\$1.5M	
County spending		\$2.2M
Gross DSH	\$0	\$0 ²¹

MISP Data²²

County Spending for the Uninsured

	Number of Days or Visits	Expenditures in Dollars	Expenditure as Percentage of Total
Inpatient Days	660	\$624,100	29%
Outpatient Visits	11,481	\$1.4M	65%
ER Visits	626	\$124,000	6%
Total²³	12,676	\$2.2M	100%

Net Public Health Spending:²⁴ \$4.4 million

¹⁸ 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.

¹⁹ Medically Indigent Care Reporting System (MICRS). *Medically Indigent Patients Utilizing Services Provided in County Health Programs FY 1999-2000*, July 2002.

²⁰This figure may include private donations for indigent care.

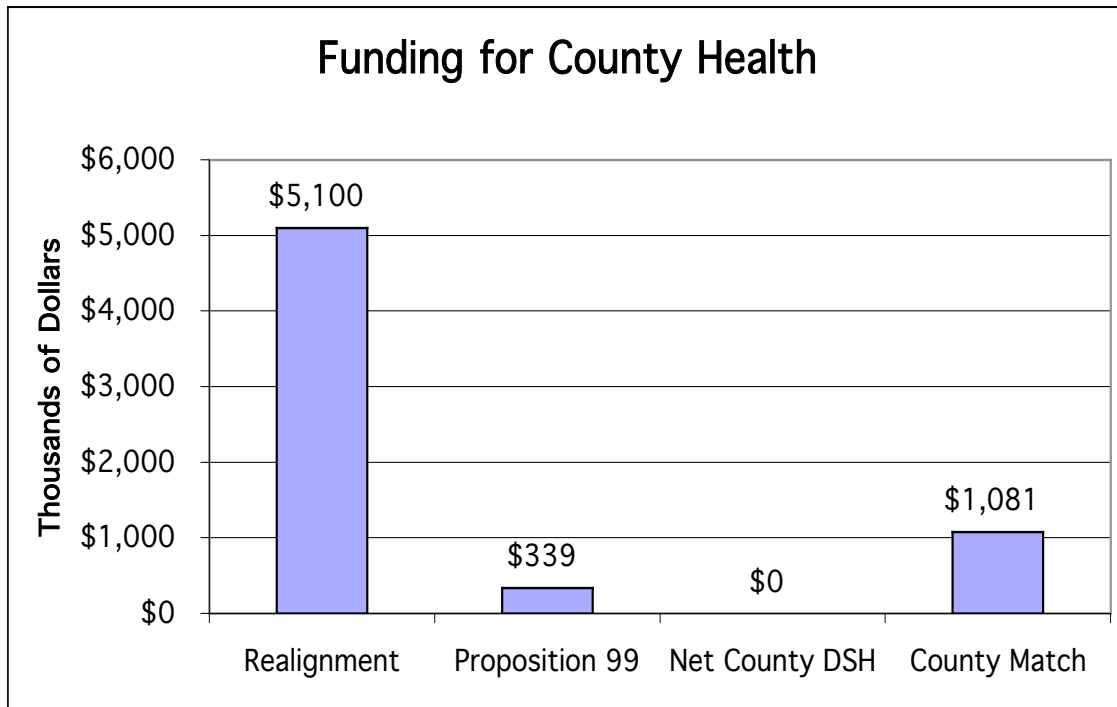
²¹ Office of County Health Services. *SB 855 – Actual Payments and Transfers County and Non County Hospitals FY 2000-01*, Aug. 2002.

²² CMSP Governing Board, 2002.

²³ Total includes “other services” which are comparatively negligible and not included in this table.

²⁴Office of County Health Services. *Budget/Actual Data Fiscal Year 2001-02*.

FUNDING FOR COUNTY HEALTH^{25 26}



Funding Per Capita²⁷

	Realignment	Proposition 99	Net County DSH	County Match
Per County Resident	\$33	\$2.2	\$0	\$7
Per Uninsured County Resident	\$312	\$21	\$0	\$66

DSH Distribution²⁸

Yolo County hospitals did not receive DSH funding in FY 2001.

²⁵ Office of County Health Services. *Table of Proposition 99 and Realignment Funds and County Match, Fiscal Year 2000-01/2001-02.*

²⁶ Net County DSH Source: Office of County Health Services, Aug. 2002.

²⁷ Non-elderly population

²⁸ Office of County Health Services, Aug. 2002.

HEALTH COVERAGE AND HEALTH SERVICES UTILIZATION BY ETHNICITY

Ethnicity	Percent of Uninsured ²⁹	Percent of Medi-Cal Enrollment ³⁰	Percent of Healthy Families Enrollment ³¹	Percent of Community Clinic Patients ³²	Percent of County Indigent Patients ³³
Non-Hispanic White	34%	49%	20%	26%	34%
Hispanic	46%	39%	62%	55%	51%
African-American	NA	5%	1%	2%	3%
Asian & Pacific Islander	NA	4%	6%	2%	5%
American Indian	NA	NA	1%	7%	1%
Other ³⁴	NA	NA	12%	9%	7%

PUBLIC MANAGED CARE

Medi-Cal Managed Care³⁵

- Current Enrollment: 21,168
- County Organized Health Plan: Partnership Health Plan of California (100%)

Healthy Families Managed Care³⁶

- Current Enrollment: 2,370
- Community Provider Plan: Health Net HMO (42%)
- Commercial Plan: Blue Cross EPO (37%)

JOB-BASED INSURANCE³⁷

	Yolo County	California
Non-Elderly Adults	71%	65%
Children	76%	59%

²⁹ California Health Interview Survey, 2001.

³⁰ Medi-Cal Policy Institute. *Medi-Cal County Data Book*, Jan. 2002.

³¹ Managed Risk Medical Insurance Board, Feb. 2003, www.mrmib.ca.gov

³² Office of Statewide Health Planning and Development, 2000, www.oshpd.states.ca.gov

³³ Medically Indigent Care Reporting System (MICRS). *Number of Medically Indigent Patients Served By Counties By Ethnicity, FY 1999-2000*, July 2002.

³⁴ "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.

³⁵ Medi-Cal Policy Institute. *California County Data*, Jan. 2002, www.medi-cal.org.

³⁶ Managed Risk Medical Insurance Board. *Healthy Families Program Subscribers Enrolled in Community Provider Plan by County*, Feb. 2003, www.mrmib.ca.gov

³⁷ Brown et al, 2002.

HEALTH PLANS FOR SMALL EMPLOYERS

PacAdvantage – Purchasing Pool³⁸

PacAdvantage contracts with Blue Shield, Health Net and Kaiser Permanente in Yolo County. Each of these carriers offers three HMO plans through PacAdvantage. Kaiser Permanente's plans, however, are only available in part of the County. 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

Health Plan	Patient Out-of-Pocket						
	Deductible	Office Visits	Inpatient Admission	Outpatient Services	ER Visits	Brand-Name Drugs	Generic Drugs
Standard HMO	\$0	\$30 co-pay	\$1,000	Co-pays vary by service	\$100	\$30 co-pay	\$15 co-pay
Health Net PPO Saver	\$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
Health Net PPO 30	\$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

PacAdvantage Monthly Premiums for Standard HMOs and PPOs

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

Health Plan	35 yr-old, Single	50 yr-old, Single	35 yr-old, with Spouse and Dependent Children	50 yr-old, with Spouse and Dependent Children
Blue Shield HMO	\$242	\$283	\$718	\$910
Health Net HMO	\$243	\$407	\$892	\$1,063
Kaiser HMO	\$148	\$235	\$502	\$636
Health Net PPO Saver	\$133	\$227	\$451	\$560
Health Net PPO 30	\$204	\$349	\$692	\$859

³⁸ PacAdvantage. 2002 Rate Information, July 2002, 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.

Other Health Insurance for Small Employers³⁹

Blue Cross, Blue Shield, Health Net, Kaiser Permanente and PacifiCare⁴⁰ offer health plans for small employers who do not participate in PacAdvantage in Yolo 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
Blue Cross Saver HMO	\$1500 per member/2 member max	\$10	No charge after deduct.	No charge after deduct.	NA□	\$25 after \$150 deduct	\$10
Blue Shield Access + HMO 15	\$0	\$15	No charge	No charge	\$100	\$25 after \$250 deduct.	\$15
Health Net HMO 15	\$0	\$15	No charge	No charge	\$75	\$25	\$15
Kaiser Permanente HMO 15-N	\$0	\$15	No charge	NA□	\$50	\$20	\$10
Blue Cross PPO 30	\$250 per member	\$30	30% after deduct.	30% after deduct.	NA*	\$25 after \$150 deduct.	\$15
Blue Shield PPO 80/60	\$500 per member/\$1000 per family	\$35	20% after deduct.	20% after deduct.	\$50 + 20%	\$25 after \$150 deduct.	\$10
Health Net PPO Value 30	\$500 per member/3 per family	\$30	20% after \$250 deduct.	20% after \$250 deduct.	\$75 after deduct.	\$30 after deduct.	\$15 after deduct.

³⁹ 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.

⁴⁰PacifiCare 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.

Health Plan	35 yr-old, Single	50 yr-old, Single	35 yr-old, with Spouse and Dependent Children	50 yr-old, with Spouse and Dependent Children
Blue Cross Saver HMO	\$183	\$251	\$553	\$819
Blue Shield Access + HMO 15	\$176	\$260	\$658	\$835
Health Net HMO 15	\$165	\$277	\$607	\$723
Kaiser Permanente HMO 15-N	\$158	\$251	\$537	\$682
Blue Cross PPO 30	\$148	\$266	\$449	\$588
Blue Shield PPO 80/60	\$129	\$253	\$450	\$651
Health Net PPO Value 30	\$142	\$247	\$439	\$555

INDIVIDUAL HEALTH PLANS⁴¹

Blue Cross, Blue Shield, Health Net, Kaiser Permanente and PacifiCare offer health plans for individuals and families in Yolo 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
Blue Cross Saver HMO	\$1500 per member/ \$3000 per family	\$10	No charge after \$1500 deduct.	20% after \$1500 deduct.	\$50 + 20%	\$30 after \$250 deduct.	\$10
Blue Shield Access + HMO	\$1500 per member/ \$3000 per family	\$10	No charge after deduct.	\$25-\$35	\$100 + 20%	\$30	\$10
Health Net HMO 15	\$0	\$15	No charge	No charge	\$75	\$25 after \$100 deduct.	\$15 after \$100 deduct.
Kaiser Permanente Personal Advantage	\$0	\$15	No charge	\$15	\$50	\$25	\$10
PacifiCare HMO 10	\$0	\$10	No charge	Cost varies per service	\$50	\$25	\$10
Blue Cross PPO 1000	\$1000 per member/ \$2000 per family	30%	30% after deduct.	30% after deduct.	\$30 + 30%	\$30 after \$250 deduct.	\$10
Blue Shield PPO 500	\$500 per member/ \$1000 per family	\$30	25% after deduct.	25% after deduct.	25% after deduct.	\$25 after \$50 deduct.	\$7
Health Net PPO 20	\$1000 per member/ \$2000 per family	\$20	20% after deduct.	20% after deduct.	\$75 + 20%	\$35 after \$100 deduct.	\$10 after \$100 deduct.

⁴¹ 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.

Health Plan	35 yr-old, Single	50 yr-old, Single	35 yr-old, with Spouse and Dependent Children	50 yr-old, with Spouse and Dependent Children
Blue Cross Saver HMO	\$215	\$275	\$524	\$641
Blue Shield Access + HMO	\$199	\$258	\$594	\$657
Health Net HMO 15	\$356	\$425	\$1,010	\$1,157
Kaiser Permanente Personal Advantage	\$149	\$230	\$441	\$523
PacifiCare HMO 10	\$193	\$340	\$578	\$856
Blue Cross PPO 1000	\$163	\$328	\$407	\$729
Blue Shield PPO 500	\$162	\$326	\$493	\$765
Health Net PPO 20	\$189	\$430	\$529	\$1,008