

# **OVERVIEW OF THE UNINSURED EL DORADO COUNTY 2003**

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

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

In 2000, the population of El Dorado County was approximately 156,300. Since 1990, the population had increased by 24%. The population is expected to grow to 252,900 by 2020.

### Geography

Bordered by Nevada to the east and Sacramento to the west, El Dorado County contains a number of scenic attractions. The fork of the American River sits near the shared border between El Dorado, Sacramento, and Placer Counties, and runs west along the northern border of El Dorado County. The county also boasts the Sierra Nevada Mountains and South Lake Tahoe. South Lake Tahoe and Placerville represent the two largest cities, with populations close to 24,000 and 10,200 respectively.

### Economy<sup>3 4</sup>

Because of the natural attractions, El Dorado's economy is based heavily on recreation and tourism. High projected growth industries include services, retail trade, and government, with services projected to grow by nearly 50% between 1999 and 2006. The 2003 unemployment rate of 5.4% was lower than the overall state unemployment rate of 6.7%.

## DEMOGRAPHICS

### Health Coverage Status:

- 12% are uninsured<sup>5</sup>
- 8% are covered by Medi-Cal<sup>6</sup>
- 1.6% are covered by Healthy Families<sup>7 8</sup>
- 2.8% use County health programs<sup>9</sup>

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<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> California Employment Development Department, *County Snapshots*, 2003, [www.calmis.ca.gov/htmlfile/subject/cosnaps.htm](http://www.calmis.ca.gov/htmlfile/subject/cosnaps.htm)

<sup>4</sup> California Employment Development Department. *Monthly Labor Force Data for Counties*, 2003 [www.calmis.ca.gov/file/lfhist/03aacou.txt](http://www.calmis.ca.gov/file/lfhist/03aacou.txt)

<sup>5</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>6</sup> Percentage taken of total population. California HealthCare Foundation. *California County Data*, Jan. 2003, [www.chcf.org/topics/medi-cal/index.cfm](http://www.chcf.org/topics/medi-cal/index.cfm)

<sup>7</sup> Percentage taken of non-elderly population. Managed Risk Medical Insurance Board. *Healthy Families Program Subscribers Enrolled By County*, Dec. 2003, [www.mrmib.ca.gov](http://www.mrmib.ca.gov)

<sup>8</sup> In comparison, CHIS data reported 11.2% Medi-Cal/Healthy Families non-elderly enrollment.

### Ethnicity:<sup>10</sup>

The population of El Dorado County consists of:

- Non-Hispanic White – 85%
- Hispanic – 9%
- African-American – 0.5%
- Asian & Pacific Islander – 2%
- American Indian – 1%
- Other – 6.5%<sup>11</sup>

### Income Breakdown:<sup>12</sup>

In 2000, 20% of El Dorado County residents had incomes below 200% of the Federal Poverty Level (FPL):

- 7% below 100% FPL
- 13% between 100 and 200% FPL

### **COMMUNITY CLINICS**<sup>13</sup>

Community clinic information was reviewed for the 2002 calendar year. In that year, community clinics in El Dorado County served 8,585 unduplicated patients and provided 33,972 visits. Total revenues and spending were \$4.6 million and \$4.4 million, respectively.

Private patients accounted for the largest shares of visits and patient revenues, followed by Medi-Cal patients (24% and 34%, respectively) and the uninsured (17% and 7%, respectively). Among the uninsured, non-paying patients accounted for the greatest percentage of visits (50%), followed by self-paying patients (22%). County patients account for the highest percentage of revenues (43%), followed by self-paying patients (38%).

- El Dorado community clinics provided 0.4 uninsured visits per uninsured county resident.

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<sup>9</sup> Percentage taken of non-elderly population. CMSG Governing Board, 2003.

<sup>10</sup> US Census Bureau. *Census 2000*, [www.census.gov](http://www.census.gov)

<sup>11</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>12</sup> California Department of Finance, August 2002.

<sup>13</sup> Office of Statewide Health Planning and Development. *Annual Utilization Report of Primary Care Clinics*, 2002 [www.oshpd.states.ca.gov](http://www.oshpd.states.ca.gov)

Clinic Utilization and Patient Revenues

<b>Insurance Status</b>	<b>Visits</b>	<b>Patient Revenues</b>
<b>Total</b>	33,972	\$3.0M
<b>Uninsured</b>	17%	7%
<b>Medi-Cal</b>	24%	34%
<b>Healthy Families</b>	1%	0.5%
<b>Medicare</b>	13.5%	11%
<b>Private Insurance</b>	44%	47%
<b>Other Payer</b>	0.2%	0.1%

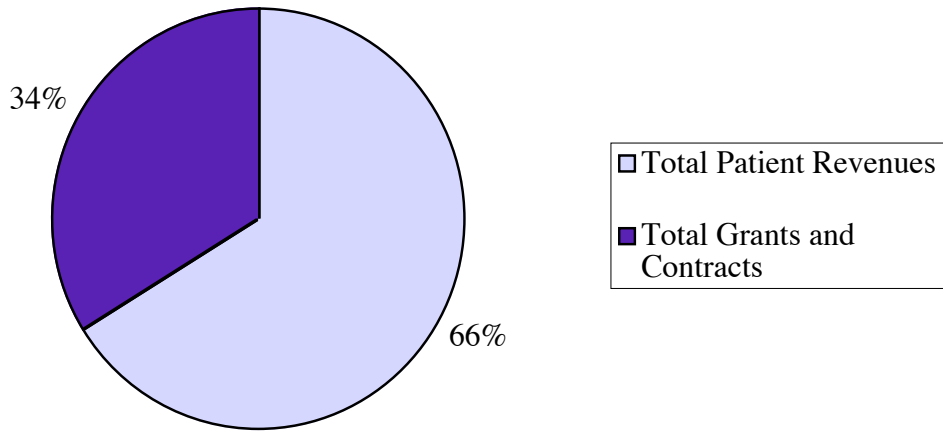
Uninsured Clinic Utilization and Patient Revenues

<b>Payer</b>	<b>Visits</b>	<b>Patient Revenues</b>
<b>Total Uninsured</b>	5,748	\$208,148
<b>County Programs</b>	19%	43%
<b>EAPC</b>	0%	0%
<b>CHDP</b>	7%	17%
<b>Breast Cancer Programs</b>	0%	0%
<b>Family PACT</b>	1%	2%
<b>Self-Pay</b>	22%	38%
<b>Non-Pay</b>	50%	0%

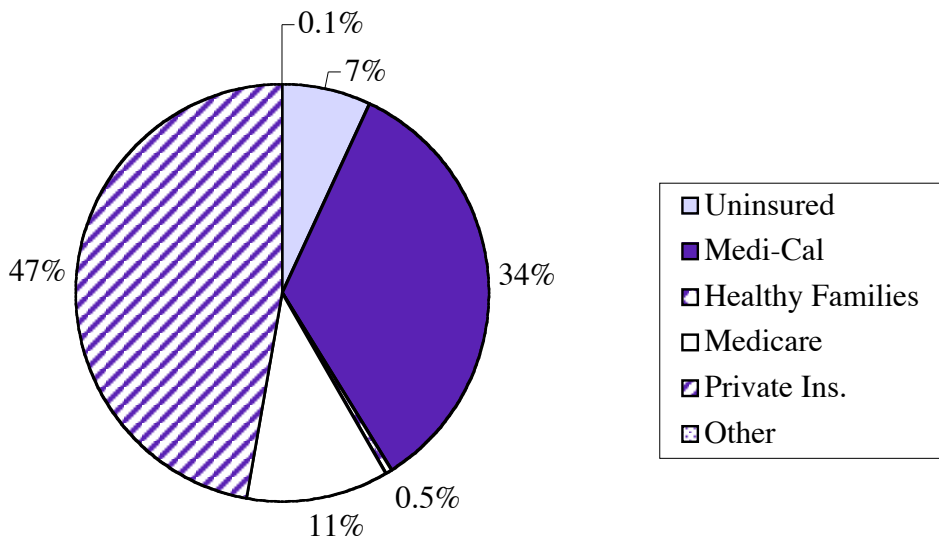
Clinic Revenue from Contracts and Grants

Federal Contracts and Grants	27% (\$1.2M)
State Contracts and Grants	7% (\$304,840)
County & Local Contracts and Grants	0% (\$0)
Other Contracts and Grants	0% (\$0)
Private Grants	0.5% (\$22,880)
Donations	.01% (\$420)

### Total Community Clinic Revenue



### Total Patient Revenue By Payer



## Delivery System

There are four<sup>14</sup> community clinic sites in El Dorado County, including one Indian Health Services clinic.

- Barton Memorial Hospital Family Clinic accounted for the largest share of net patient revenue (55%), followed by Shingle Springs Tribal Health Program (28%).
- Barton Memorial Hospital Family Clinic had the most uninsured patients (39%), followed by Shingle Springs Tribal Health Program (27%).
- Barton Memorial Hospital Family Clinic saw the most Medi-Cal patients (41%), followed by Shingle Springs Tribal Health Program (30%).
- Barton Memorial Hospital Family Clinic saw the most Healthy Families patients (97%), followed by Georgetown Family Medical Center (3%).
- Barton Memorial Hospital Family Clinic saw the most Medicare patients (76%), followed by Georgetown Family Medical Center (19%).
- Barton Memorial Hospital Family Clinic saw the most privately insured patients (58%), followed by Georgetown Family Medical Center (16%).

## **HOSPITALS<sup>15</sup>**

Hospital information was reviewed for fiscal year 2002. Hospitals in El Dorado County provided 51,658 inpatient days, 273,786 outpatient visits and 40,815 emergency room visits, at a cost of approximately \$124 million.

County indigent patients accounted for low proportions of hospital services, ranging from 2-5%. Medi-Cal patients, however, accounted for significantly larger shares of services, including almost 1/3 of inpatient visits and 12% of emergency room visits. Medi-Cal patients' average length of stay (15 days) indicates long-term care.

<b>Insurance Status</b>	<b>Inpatient Days</b>	<b>Average Length of Stay</b>	<b>Outpatient Visits (Including ER)</b>	<b>ER Visits<sup>16</sup></b>
<b>Total</b>	51,658	5.3	273,786	40,815
<b>County Indigent</b>	4%	3.7	2%	5%
<b>Medi-Cal</b>	29%	15.0	8%	12%
<b>Medicare</b>	42%	4.7	35%	18%
<b>Private Insurance</b>	18%	2.9	46%	44%
<b>Other Indigent</b>	0.1%	4.1	0.1%	0.1%
<b>Other Payer</b>	7%	9.9	9%	21%

<sup>14</sup> Dental community clinics are not included in this summary.

<sup>15</sup> Office of Statewide Health Planning and Development. *Selected Hospital Annual Financial Data, FY 2001-02* [www.oshpd.ca.gov](http://www.oshpd.ca.gov)

<sup>16</sup> ER data reporting cycle may differ from other OSHPD hospital data categories.

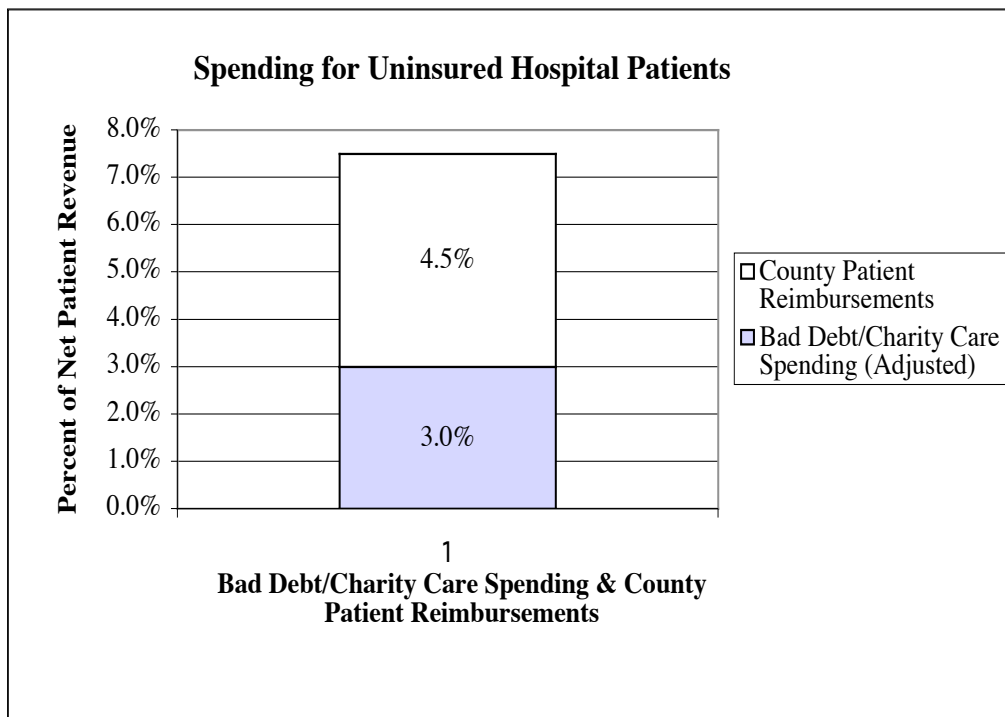
### Delivery System

There are three hospitals in El Dorado County, two of which, Barton Memorial Hospital and Marshall Hospital, are comparable and included in this summary.<sup>17</sup>

- Marshall Hospital accounted for a slightly larger share of net patient revenues (51%).
- Marshall Hospital provided the most bed days to county indigent patients (79%).
- Barton Memorial Hospital provided the most bed days for Medi-Cal (90%).
- Marshall Hospital provided the most bed days to Medicare patients (68%).
- Marshall and Barton Memorial Hospitals each provided 50% of bed days for privately insured patients.

### Care to the County Indigent

Hospitals in El Dorado County reported an aggregate loss of approximately \$4.0 million in bad debt and charity care (3.0% of net patient revenues). Reported reimbursements for county indigent patients totaled \$5.9 million (4.5% of net patient revenues).



<sup>17</sup> Comparable hospitals are acute care hospitals and do not include psychiatric facilities, long-term care hospitals or prepaid health plan hospitals such as Kaiser Permanente hospitals.

Both OSHPD and CMSP 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 CMSP.<sup>18</sup>

	<b>OSHPD Data</b>	<b>County Health Data<sup>19</sup></b>
<b># Inpatient days per 1000 uninsured</b>	111	136
<b># Outpatient visits per 1000 uninsured</b>	355	870
<b># ER visits per 1000 uninsured</b>	137	NA
<b>Hospital Revenue from County<sup>20</sup></b>	\$5.9 M	
<b>County spending</b>		\$6.4 M
<b>Gross DSH</b>	\$0	\$0 <sup>21</sup>

CMSP Data<sup>22</sup>

County Spending for the Uninsured

	<b>Number of Days or Visits</b>	<b>Expenditures in Dollars</b>	<b>Expenditure as Percentage of Total</b>	<b>Cost per Unit of Service</b>
<b>Inpatient Days</b>	2,203	\$4.2 M	66%	\$1,923
<b>Outpatient Visits</b>	14,053	\$737,208	12%	\$52
<b>Total</b>		\$6.4 M <sup>23</sup>	78%	

Net Public Health Spending:<sup>24</sup> NA

<sup>18</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>19</sup> CMSP Governing Board, 2003.

<sup>20</sup> This figure may include private donations for indigent care.

<sup>21</sup> Office of County Health Services. *SB 855 – Actual Payments and Transfers County and Non County Hospitals FY 2001-02*, April 2003.

<sup>22</sup> CMSP Governing Board, 2003.

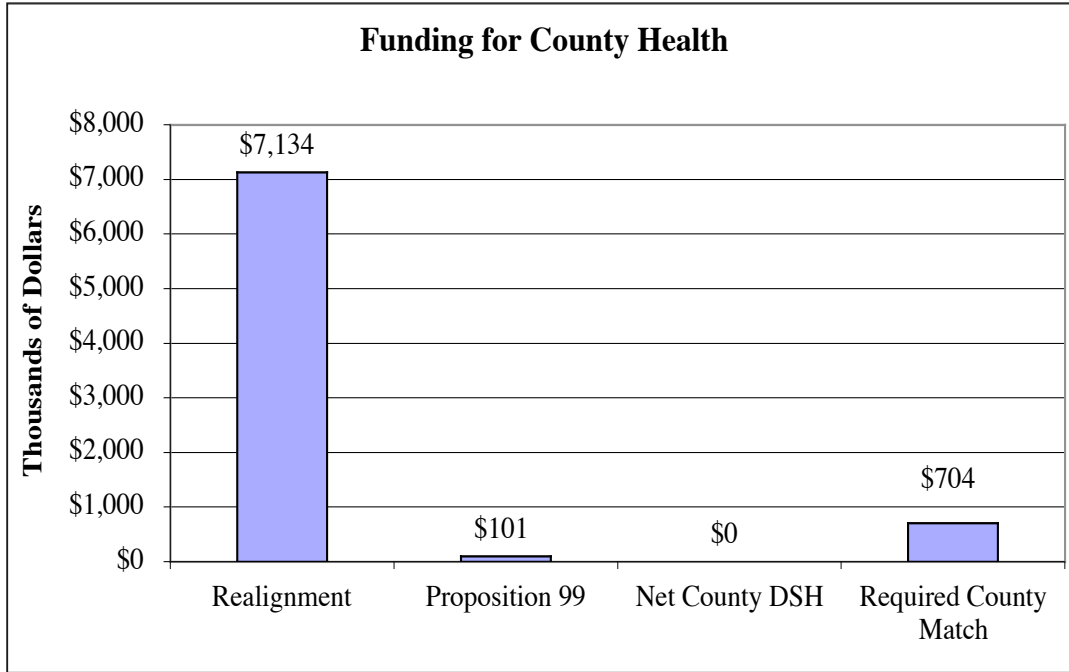
<sup>23</sup> Total also includes pharmacy and medical/physician spending.

<sup>24</sup> Office of County Health Services. *Budget/Actual Data Fiscal Year 2002-03*.

**FUNDING FOR COUNTY HEALTH<sup>25 26</sup>**

Total: \$7.9 million

Spending for the Uninsured: 80%<sup>27</sup>



**Funding Per Capita<sup>28</sup>**

	Realignment	Proposition 99	Net County DSH	Required County Match <sup>29</sup>
<b>Per County Resident</b>	\$52	\$0.7	\$0	\$5
<b>Per Uninsured County Resident</b>	\$442	\$6	\$0	\$44

**DSH Distribution<sup>30</sup>**

El Dorado County did not receive DSH funding in FY 2002.

<sup>25</sup> Office of County Health Services. *Final Maintenance of Effort Calculation, Fiscal Year 2001-02; Rural Health Services Program Allocations, FY 2002-03; California Healthcare for Indigents Program Allocations, FY 2002-03.*

<sup>26</sup> Net County DSH Source: Office of County Health Services, April 2003.

<sup>27</sup> Based on CMSP spending data, \$6.4 million (p.7).

<sup>28</sup> Non-elderly population

<sup>29</sup> Does not include voluntary over-match.

<sup>30</sup> Office of County Health Services, April 2003.

## HEALTH COVERAGE AND HEALTH SERVICES UTILIZATION BY ETHNICITY

Ethnicity	Percent of Uninsured <sup>31</sup>	Percent of Medi-Cal Enrollment <sup>32</sup>	Percent of Healthy Families Enrollment <sup>33</sup>	Percent of County Indigent Patients <sup>34</sup>
Non-Hispanic White	79%	72%	65%	80%
Hispanic	NA*	20%	23%	16%
African-American	NA*	1%	.05%	1%
Asian & Pacific Islander	NA*	2%	3%	2%
American Indian	NA*	1%	1%	1%
Other <sup>35</sup>	NA*	4%	9%	0.3%

### Ethnicity of Community Clinics Patients

Ethnicity	Percent of Community Clinic Patients <sup>36</sup>
White	58%
African-American	1%
Asian & Pacific Islander	6%
American Indian	19%
Other	16%

Ethnicity	Percent of Community Clinic Patients
Hispanic	12%
Non-Hispanic	71%
Unknown	17%

<sup>31</sup> Age 0-64. California Health Interview Survey, 2001.

<sup>32</sup> California Department of Health. *Medi-Cal Beneficiaries Profiles by County*, Oct. 2003, [www.dhs.ca.gov/mcss/](http://www.dhs.ca.gov/mcss/).

<sup>33</sup> Managed Risk Medical Insurance Board, Dec. 2003, [www.mrmib.ca.gov](http://www.mrmib.ca.gov)

<sup>34</sup> CMSP Governing Board, 2003.

\* Results are statistically unstable or are not available due to insufficient sample size.

<sup>35</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>36</sup> Office of Statewide Health Planning and Development, 2002, [www.oshpd.states.ca.gov](http://www.oshpd.states.ca.gov)

## **PUBLIC MANAGED CARE**

### Medi-Cal Managed Care<sup>37</sup>

- Fee for service only

### Healthy Families Managed Care<sup>38</sup>

- Total Enrollment: 2,181
- Community Provider Plan: Health Net (16%)
- Largest Commercial Plan: Blue Cross EPO (76%)

## **JOB-BASED INSURANCE**<sup>39</sup>

	<b>El Dorado County</b>	<b>California</b>
<b>Non-Elderly Adults</b>	71%	65%
<b>Children</b>	71%	59%

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<sup>37</sup> California HealthCare Foundation. *California County Data*, Jan. 2003, [www.chcf.org/topics/medi-cal/index.cfm](http://www.chcf.org/topics/medi-cal/index.cfm)

<sup>38</sup> Managed Risk Medical Insurance Board. *Healthy Families Program Subscribers Enrolled in Community Provider Plans by County*, Dec. 2003, [www.mrmib.ca.gov](http://www.mrmib.ca.gov)

<sup>39</sup> Brown et al, 2002.

## HEALTH PLANS FOR SMALL EMPLOYERS

### PacAdvantage – Purchasing Pool<sup>40</sup>

PacAdvantage contracts with Blue Shield, Health Net, Kaiser Permanente, and Western Health Advantage in El Dorado County. Each of these carriers offers three HMO plans through PacAdvantage. Health Net also offers three PPOs. Benefits for the standard PacAdvantage HMO and 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
<b>Standard HMO</b>	\$0	\$30	\$1,000	\$300 surgery	\$100	\$30	\$15
<b>Health Net PPO Saver</b>	\$500 per individual/ 2 per family	\$20 - limited visits	20% after deduct.	20% after deduct. for surgery	20% after \$100 deduct.	20%	20%
<b>Health Net PPO 30</b>	\$1000 per individual/ 2 per family	\$30	20% after \$250 deduct.	20% after deduct. for surgery	20% after \$100 deduct.	\$30	\$20

### 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 yrs, Single	50 yrs, Single	35 yrs, with Spouse and Dependent Children	50 yrs, with Spouse and Dependent Children	Percent Change 2002-2003
<b>Blue Shield HMO</b>	\$234	\$347	\$876	\$1,112	+16%
<b>Health Net HMO</b>	\$313	\$524	\$1,150	\$1,371	+29%
<b>Kaiser HMO</b>	\$199	\$301	\$698	\$817	Range: +(28-39)% <sup>41</sup>
<b>Western Health Advantage</b>	\$246	\$393	\$898	\$1,067	NA <sup>#</sup>
<b>Health Net PPO Saver</b>	\$164	\$280	\$556	\$690	+23%
<b>Health Net PPO 30</b>	\$259	\$444	\$882	\$1,094	+27%

<sup>40</sup> PacAdvantage. 2003 Rate Information, July 2003, [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.

<sup>41</sup> Premiums increased the most for single 35-year olds and the least for 50-year olds.

<sup>#</sup> Plan was not offered in the County in 2002.

Other Health Insurance for Small Employers<sup>42</sup>

Aetna, Blue Cross, Blue Shield, Health Net, Kaiser Permanente and PacifiCare offer health plans for small employers who do not participate in PacAdvantage in El Dorado 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>Aetna HMO 2</b>	\$0	\$15	\$350	\$150 for surgery	\$100	\$25 after \$150 deduct.	\$10
<b>Blue Cross HMO 100%</b>	\$0	\$10	No charge	No charge	NA <sup>□</sup>	\$20 after \$150 deduct	\$10
<b>Blue Shield Access + HMO 15</b>	\$0	\$15	No charge	\$300 for surgery, \$0 other visits	\$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	\$100 per day, max \$500 per admission	\$50 surgery	\$100	\$25	\$10
<b>PacifiCare HMO 15-30</b>	\$0	\$15	\$250	\$250 for surgery, \$0-\$125 other visits	\$50	\$25	\$10
<b>-----</b>							
<b>Aetna PPO 3</b>	\$1000 per member/ 2 per family	\$30	30%	30% after deduct.	\$100 + 30%	\$25 after \$150 deduct	\$15
<b>Blue Cross Saver PPO</b>	\$500 per member/2 per family	\$20, 2 adult/4 child visit limit	20% after deduct.	20% after deduct.	NA*	\$25 after	\$10
<b>Blue Shield PPO 1000</b>	\$1000 per member/ 2 per family	\$45	20% after deduct.	NA*	\$75 + 20%	\$25 after \$250 deduct.	\$10
<b>Health Net PPO First Advantage</b>	\$750 per member	20%	20% after \$250 deduct.	20% after \$250 deduct.	\$100	\$30	\$15
<b>PacifiCare PPO 35/70</b>	\$1000 per member/ 2 per family	\$35	30% after deduct.	30% after deduct.	\$100	\$35	\$10

<sup>42</sup> Aetna. *Small Business Solutions*, April 2003; Blue Cross of California. *Small Group Sales and Enrollment Guide*, April 2003; Blue Cross of California. *Monthly Rates for Small Group Medical, Dental and Basic Term Life Plans*, March 2003; Blue Shield of California. *Group Health Plans - Summary of Benefits and Provisions*, April 2002; Blue Shield of California. *Group Health Plans - Monthly Rates*, May 2003; Health Net. *Plans and Rates - Small Business Group Plans*, Aug. 2003; Kaiser Permanente. *Traditional Plan for Small Business - Northern California*, Jan. 2003; Kaiser Permanente. *Traditional Plan for Small Business Rates- Northern California*, Jan. 2003; PacifiCare. *Small Business Summary Matrix*, October 2003; PacifiCare. *Small Business Rate Guide*, August 2003.

<sup>□</sup> 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. Aetna premiums were not available at the time of this summary.

<b>Health Plan</b>	<b>35 yrs, Single</b>	<b>50 yrs, Single</b>	<b>35 yrs, with Spouse and Dependent Children</b>	<b>50 yrs, with Spouse and Dependent Children</b>	<b>Percent Change 2002-2003</b>
<b>Blue Cross HMO 100%</b>	\$289	\$395	\$868	\$1,034	+20%
<b>Blue Shield Access + HMO 15</b>	\$169	\$250	\$632	\$802	+18%
<b>Health Net HMO 15</b>	\$250	\$418	\$917	\$1,093	+21%
<b>Kaiser Permanente HMO 15-N</b>	\$191	\$288	\$668	\$782	Range: +(15-24)% <sup>43</sup>
<b>PacifiCare HMO 15-30</b>	\$318	\$476	\$1,094	\$1,338	NA <sup>#</sup>
<b>Blue Cross Saver PPO</b>	\$128	\$232	\$388	\$504	+23%
<b>Blue Shield PPO 1000</b>	\$149	\$292	\$519	\$751	+3%
<b>Health Net PPO First Advantage</b>	\$248	\$432	\$768	\$970	NA <sup>#</sup>
<b>PacifiCare PPO 35/70</b>	\$152	\$272	\$477	\$620	NA <sup>#</sup>

<sup>43</sup> Premiums increased the most for single 35-year olds and the least for 50-year olds.

<sup>#</sup> Plan was not offered in the County in 2002.

## INDIVIDUAL HEALTH PLANS<sup>44</sup>

Blue Cross, Blue Shield, Health Net, Kaiser Permanente and PacifiCare offer health plans for individuals and families in El Dorado 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 Individual HMO</b>	\$0	\$10	No charge	20%	\$50 + 20%	\$30 after \$250 deduct.	\$10
<b>Blue Shield Access + HMO</b>	\$1500 per member/ \$3000 per family	\$10	No charge	\$150 for surgery, \$25-\$35 other visits	\$50	\$30	\$10
<b>Health Net HMO 15</b>	\$0	\$15	\$1,000 deduct.	\$250 for surgery, \$0 other visits	\$75	\$25 after \$100 deduct.	\$15 after \$100 deduct.
<b>Kaiser Permanente Personal Advantage</b>	\$0	\$20	\$200	\$100 for surgery, \$0-\$20 other visits	\$100	\$35	\$10
<b>PacifiCare HMO 10</b>	\$0	\$10	\$250	\$250 for surgery, \$10-\$30 other visits	\$100	\$35	\$20
<b>Blue Cross PPO Share 1000</b>	\$1000 per member/ 2 per family	30%	30% after deduct.	30% after deduct.	\$30 + 30%	\$30 after \$250 deduct.	\$10
<b>Blue Shield PPO 750</b>	\$750 per member/ 2 per family	\$35	30% after deduct.	30% after deduct.	30% after deduct.	\$30 after \$250 deduct.	\$10
<b>Health Net PPO Value 25</b>	\$1000 per member/ 2 per family	\$25	\$250 per admission + 25% after deduct	\$250 + 25% after deduct	\$75 + 20%	\$35 after \$100 deduct.	\$10 after \$100 deduct.
<b>PacifiCare PPO 30/70</b>	\$1000 per member/ 2 per family	\$30	30% after deduct.	30% after deduct.	\$100	\$35 after \$100 deduct.	\$10

<sup>44</sup> Blue Cross of California. *Individual and Family Health Programs*, February 2003; Blue Cross of California. *Monthly Rates for Individual and Family Medical and Life Plans*, April 2003; Blue Shield of California. *Health Plans for Individuals and Families-Summary of Benefits and Provisions*, July 2003; Blue Shield of California. *Monthly Rates for Individuals and Families*, July 2003; Health Net. *Individual and Family Coverage - Summary of Benefits and Provisions of Coverage*, July 2003; Health Net. *Monthly Rate Guide - Individual and Family Plans*, August 2003; Kaiser Permanente. *Personal Advantage 2003*, Jan. 2003; PacifiCare. *Benefits Summary – Individual HMO Plans*, July 2003; PacifiCare. *Monthly Premiums for Individual Plans*, July 2003.

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 yrs, Single</b>	<b>50 yrs, Single</b>	<b>35 yrs, with Spouse and Dependent Children</b>	<b>50 yrs, with Spouse and Dependent Children</b>	<b>Percent Change 2002-2003</b>
<b>Blue Cross Individual HMO</b>	\$399	\$495	\$976	\$1180	NA <sup>#</sup>
<b>Blue Shield Access + HMO</b>	\$262	\$338	\$778	\$859	+14%
<b>Health Net HMO 15 Eastern El Dorado Cnty</b>	\$319	\$391	\$908	\$1,059	+20%
<b>Health Net HMO 15 Western El Dorado Cnty</b>	\$426	\$509	\$1,208	\$1,384	+21%
<b>Kaiser Permanente Personal Advantage</b>	\$178	\$260	\$527	\$592	Range: +(13-20)% <sup>45</sup>
<b>PacifiCare HMO 10</b>	\$297	\$523	\$890	\$1,317	+21%
<b>Blue Cross PPO Share 1000</b>	\$184	\$364	\$457	\$832	-(2%)
<b>Blue Shield PPO 750</b>	\$136	\$273	\$414	\$642	+17%
<b>Health Net PPO Value 25 Eastern El Dorado</b>	\$268	\$598	\$711	\$1,335	NA <sup>#</sup>
<b>Health Net PPO Value 25 Western El Dorado</b>	\$172	\$384	\$456	\$856	NA <sup>#</sup>
<b>PacifiCare PPO 30/70</b>	\$240	\$452	\$672	\$1,138	NA <sup>#</sup>

<sup>#</sup> Plan was not offered in the County in 2002.

<sup>45</sup> Premiums increased the most for single 35-year olds and the least for 50-year olds.