

# **OVERVIEW OF THE UNINSURED SACRAMENTO COUNTY 2003**

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[www.work-and-health.org](http://www.work-and-health.org)  
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## 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. The county's population is projected to grow to over 1.7 million by the year 2020.

### Geography

Sacramento County lies in the middle of the Central Valley, between the Sacramento and San Joaquin rivers. It extends to the San Francisco Bay Area to the south and reaches the Sierra Nevada foothills.

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

Not surprisingly, government has been the largest employer, providing more than 26% of jobs in the metropolitan area and accounting for 6,700 new jobs. The largest growth industries for the period between 1999-2006 include services, retail trade, and government, with a 32% projected growth rate for services alone. The area's unemployment rate has remained consistently below that of the state unemployment rate since 1998. Its 2003 unemployment rate was 5.6%. The state's 2003 rate was 6.7%.

## DEMOGRAPHICS

### Health Coverage Status:

- 10% are uninsured<sup>5</sup>
- 21% are covered by Medi-Cal<sup>6</sup>
- 1.6% are covered by Healthy Families<sup>7 8</sup>
- 4.8% 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 13.4% Medi-Cal/Healthy Families non-elderly enrollment.

<sup>9</sup> Percentage taken of non-elderly population. Medically Indigent Care Reporting System (MICRS). *County Indigent Patient Counts and Utilization, FY 2000-01*.

### Ethnicity:<sup>10</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>11</sup>

### Income Breakdown:<sup>12</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>13</sup>

Community clinic information was reviewed for the 2002 calendar year. In that year, community clinics in Sacramento County served 45,485 unduplicated patients and provided 110,871 visits. Total revenues and spending were \$23.8 million and \$25.7 million, respectively.

Uninsured patients accounted for the greatest percentage of visits (47%), followed by Medi-Cal patients (36%). Conversely, Medi-Cal patients accounted for the greatest percentage of revenues (48%), followed by the uninsured (25%). Among the uninsured, Family PACT patients accounted for the greatest percentage of visits (69%) and revenues (77%), followed by self-paying patients (accounting for 12% and 13%, respectively).

- Sacramento community clinics provided 0.5 uninsured visit per uninsured county resident.

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<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>	110,871	\$19.5M
<b>Uninsured</b>	47%	25%
<b>Medi-Cal</b>	36%	48%
<b>Healthy Families</b>	0%	0%
<b>Medicare</b>	6%	17%
<b>Private Insurance</b>	2%	1%
<b>Other Payer</b>	9%	9%

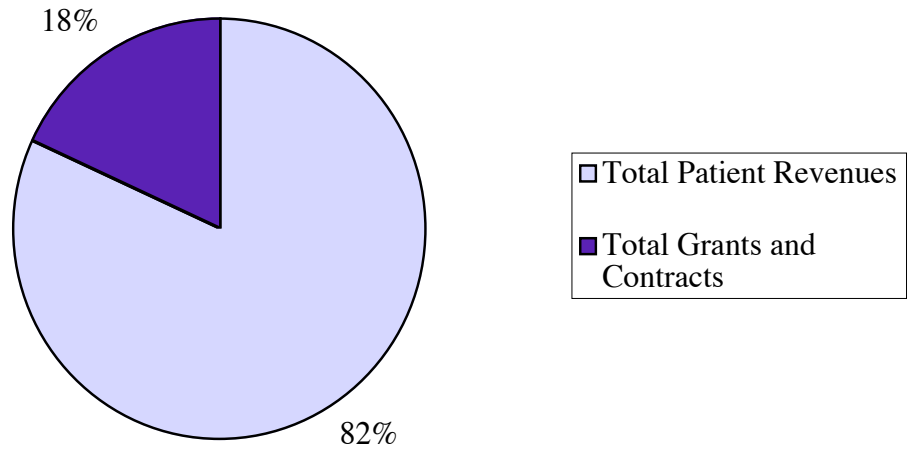
Uninsured Clinic Utilization and Patient Revenues

<b>Payer</b>	<b>Visits</b>	<b>Patient Revenues</b>
<b>Total Uninsured</b>	52,554	\$4.8M
<b>County Programs</b>	0%	0%
<b>EAPC</b>	6%	7%
<b>CHDP</b>	6%	3%
<b>Breast Cancer Programs</b>	1%	0.2%
<b>Family PACT</b>	69%	77%
<b>Self-Pay</b>	12%	13%
<b>Non-Pay</b>	7%	0%

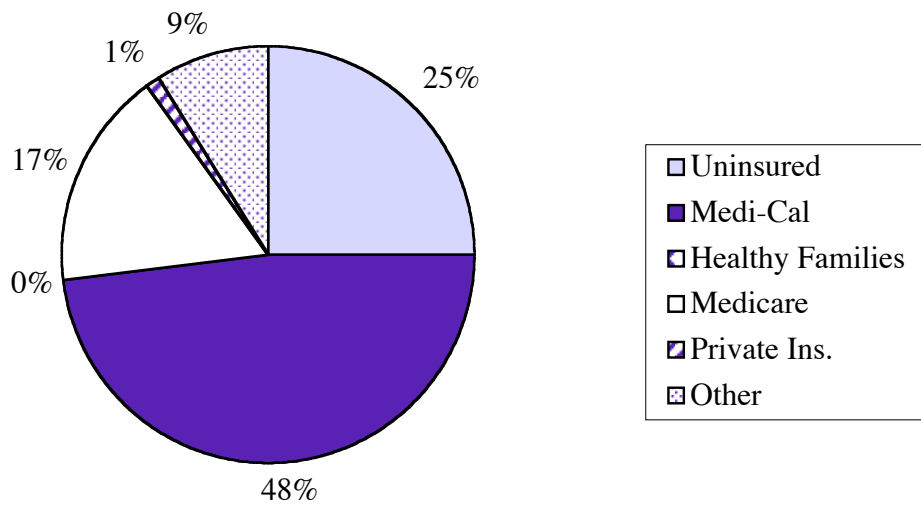
Clinic Revenue from Contracts and Grants

Federal Contracts and Grants	7% (\$1.6M)
State Contracts and Grants	6% (\$1.5M)
County & Local Contracts and Grants	0% (\$0)
Other Contracts and Grants	1% (\$268,555)
Private Grants	0.6% (\$144,643)
Donations	3.5% (\$829,483)

### Total Community Clinic Revenue



### Total Patient Revenue By Payer



## Delivery System

There are 15<sup>14</sup> community clinic sites in Sacramento County, including four Planned Parenthood centers and one Indian Health Services clinic.

- Sutter SeniorCare Site II accounted for the largest share of net patient revenue (26%), followed by Sutter SeniorCare Clinic (23%).
- Planned Parenthood – Surgical Services had the most uninsured patients (15%), followed by Planned Parenthood - Fruitridge (14%).
- Planned Parenthood - Fruitridge saw the most Medi-Cal patients (15%), followed by The Effort Medical Clinic (12%).
- The Center for AIDS Research, Education and Services in Sacramento saw the most Medicare patients (30%), followed by Sacramento Urban Indian Health Project, Inc. (24%).
- The Center for AIDS Research, Education and Services in Sacramento saw the most privately insured patients (44%), followed by Sacramento Urban Indian Health Project, Inc. (27%).

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

Hospital information was reviewed for fiscal year 2002. Hospitals in Sacramento County provided 561,234 inpatient days, 1,312,103 outpatient visits and 223,437 emergency room visits, at a cost of approximately \$1.5 million.

County indigent patients accounted for low proportions of hospital services, ranging from 2-4%. Medi-Cal patients, however, accounted for significantly larger shares of services, including 40% of emergency room visits.

<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>	561,234	5.7	1,312,103	223,437
<b>County Indigent</b>	3%	5.0	2%	4%
<b>Medi-Cal</b>	30%	6.9	17%	40%
<b>Medicare</b>	34%	5.9	26%	20%
<b>Private Insurance</b>	32%	4.8	50%	33%
<b>Other Indigent</b>	0.3%	8.2	2%	1%
<b>Other Payer</b>	1%	11.5 <sup>17</sup>	4%	3%

<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.

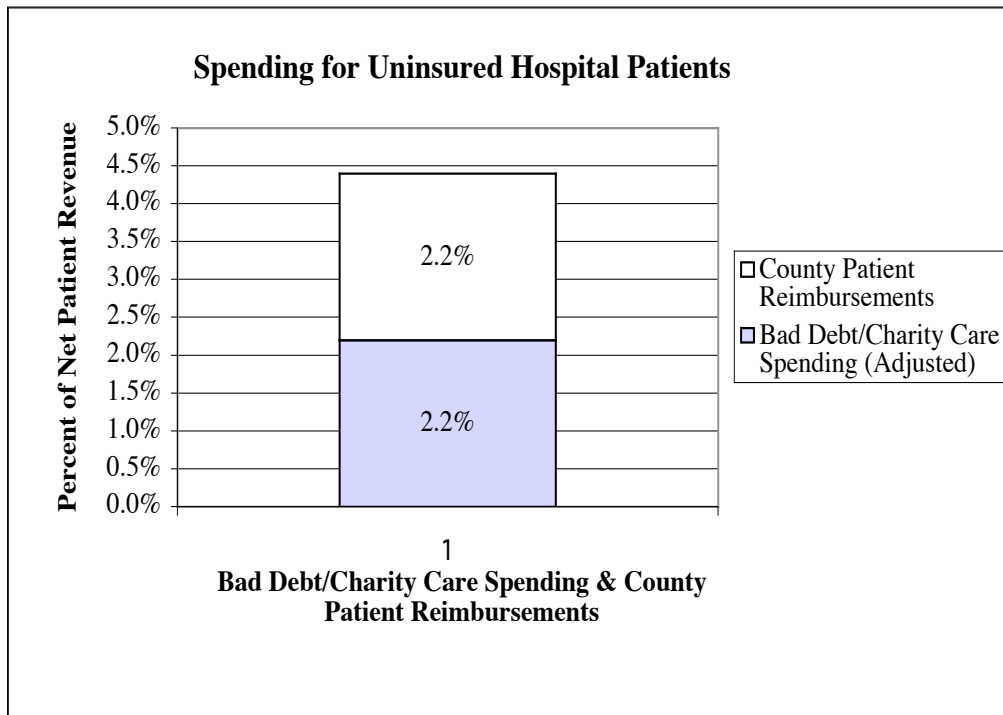
## Delivery System

There are 14 hospitals in Sacramento County, seven of which are comparable and included in this summary.<sup>18</sup>

- UC Davis Medical Center accounted for the largest share of net patient revenue (44%), followed by Sutter Medical Center - Sacramento (22%).
- UC Davis Medical Center provided the greatest proportion of bed days to county indigent patients (66%), followed by Sutter Medical Center - Sacramento (16%).
- UC Davis Medical Center provided the most bed days for Medi-Cal patients (32%), followed by Sutter Medical Center - Sacramento (29%).
- Sutter Medical Center - Sacramento provided the most bed days for Medicare patients (33%), followed by UC Davis Medical Center (19%).
- Sutter Medical Center - Sacramento provided the most bed days for privately insured patients (33%), followed by UC Davis Medical Center (22%).

## Care to the County Indigent

Hospitals in Sacramento County reported an aggregate loss of approximately \$34.7 million in bad debt and charity care (2.2% of net patient revenues). Reported reimbursements for county indigent patients totaled \$34.9 million (2.2% of net patient revenues).



<sup>17</sup> Indicates long-term care.

<sup>18</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 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>19</sup>

	OSHPD Data	County Health Data <sup>20</sup>
# Inpatient days per 1000 uninsured	140	108
# Outpatient visits per 1000 uninsured	235	1,002
# ER visits per 1000 uninsured	83	371
Hospital Revenue from County <sup>21</sup>	\$34.9M	
County spending		\$42.7M
Gross DSH	\$46.0M	\$51.4M <sup>22</sup>

MISP Data<sup>23</sup>

County Spending for the Uninsured

	Number of Days or Visits	Expenditures in Dollars	Expenditure as Percentage of Total	Cost per Unit of Service
<b>Inpatient Days</b>	11,179	\$19.9M	47%	\$1,782
<b>Outpatient Visits</b>	103,519	\$18.9M	44%	\$183
<b>ER Visits</b>	38,351	\$3.7M	9%	\$97
<b>Total<sup>24</sup></b>		\$42.7M	100%	

Net Public Health Spending:<sup>25</sup> \$22.5 million

<sup>19</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>20</sup> Medically Indigent Care Reporting System (MICRS). *County Indigent Patient Counts and Utilization FY 2000-01*.

<sup>21</sup> This figure may include private donations for indigent care.

<sup>22</sup> Office of County Health Services. *SB 855 – Actual Payments and Transfers County and Non County Hospitals FY 2001-02*, April 2003.

<sup>23</sup> Medically Indigent Care Reporting Systems (MICRS). *County Health Care Program Expenditures for FY 2000-01*.

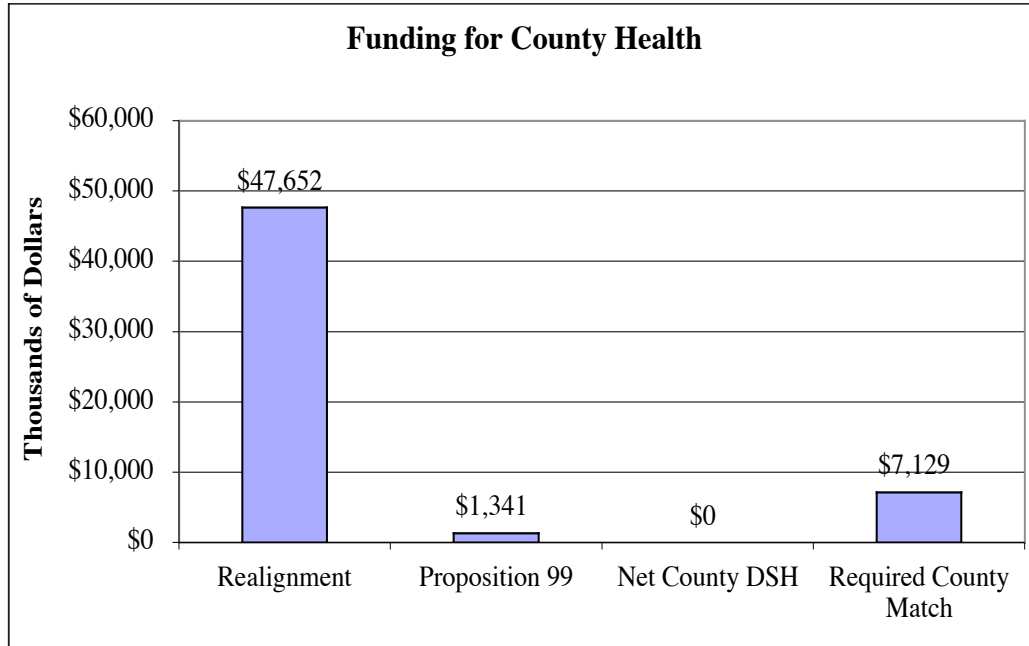
<sup>24</sup> Total includes "other services" which are comparatively negligible and not included in this table.

<sup>25</sup> Office of County Health Services. *Budget/Actual Data Fiscal Year 2002-03*.

## FUNDING FOR COUNTY HEALTH<sup>26 27</sup>

Total: \$56.1 million

Spending for the Uninsured: 76%<sup>28</sup>



### Funding Per Capita<sup>29</sup>

	Realignment	Proposition 99	Net County DSH	Required County Match <sup>30</sup>
Per County Resident	\$44	\$1	\$0	\$7
Per Uninsured County Resident	\$461	\$13	\$0	\$69

### DSH Distribution<sup>31</sup>

Total Net DSH	Net DSH for County Hospitals	Net DSH for Non-County Hospitals
\$19M	\$0	\$19M

<sup>26</sup> Office of County Health Services. *Final Maintenance of Effort Calculation, Fiscal Year 2003-04; Rural Health Services Program Allocations, FY 2003-04; California Healthcare for Indigents Program Allocations, FY 2003-04.*

<sup>27</sup> Net County DSH Source: Office of County Health Services, April 2003.

<sup>28</sup> Based on MISP spending data, \$42.7 million (p.7).

<sup>29</sup> Non-elderly population

<sup>30</sup> Does not include voluntary over-match.

<sup>31</sup> Office of County Health Services, April 2003.

## HEALTH COVERAGE AND HEALTH SERVICES UTILIZATION BY ETHNICITY

Ethnicity	Percent of Uninsured <sup>32</sup>	Percent of Medi-Cal Enrollment <sup>33</sup>	Percent of Healthy Families Enrollment <sup>34</sup>	Percent of County Indigent Patients <sup>35</sup>
Non-Hispanic White	57%	38%	29%	49%
Hispanic	18%	19%	31%	20%
African-American	NA*	19%	5%	15%
Asian & Pacific Islander	NA*	18%	15%	5.5%
American Indian	NA*	0.5%	0.6%	1.5%
Other <sup>36</sup>	NA*	5%	20%	10%

### Ethnicity of Community Clinics Patients

Ethnicity	Percent of Community Clinic Patients <sup>37</sup>
White	37%
African-American	16%
Asian & Pacific Islander	6%
American Indian	4%
Other	38%

Ethnicity	Percent of Community Clinic Patients
Hispanic	30%
Non-Hispanic	58%
Unknown	12%

<sup>32</sup> Age 0-64. California Health Interview Survey, 2001.

<sup>33</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>34</sup> Managed Risk Medical Insurance Board, Dec. 2003, [www.mrmib.ca.gov](http://www.mrmib.ca.gov)

<sup>35</sup> Medically Indigent Care Reporting System (MICRS). *Unduplicated Count of County Indigent Patients By Race and Ethnicity, FY 2000-2001*.

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

<sup>36</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>37</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>38</sup>

- Total Enrollment: 161,928
- Geographic Managed Care Plans
  - Blue Cross (46%)
  - Health Net (19%)
  - Molina Medical Centers (13%)
  - Kaiser Foundation Health Plan (12%)
  - Western Health Advantage (10%)

### Healthy Families Managed Care<sup>39</sup>

- Total Enrollment: 17,214
- Community Provider Plan: Health Net (15%)
- Largest Commercial Plan: Blue Cross HMO (37%)

## **JOB-BASED INSURANCE**<sup>40</sup>

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

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<sup>38</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>39</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>40</sup> Brown et al, 2002.

## HEALTH PLANS FOR SMALL EMPLOYERS

### PacAdvantage – Purchasing Pool<sup>41</sup>

PacAdvantage contracts with Blue Shield, Health Net, Kaiser Permanente, and Western Health Advantage in Sacramento 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>	\$278	\$411	\$1,039	\$1,319	+33%
<b>Health Net HMO</b>	\$220	\$369	\$809	\$964	+19%
<b>Kaiser HMO</b>	\$199	\$301	\$698	\$817	Range: +(28-39)% <sup>42</sup>
<b>Western Health Advantage</b>	\$199	\$317	\$724	\$861	NA <sup>#</sup>
<b>Health Net PPO Saver</b>	\$128	\$220	\$436	\$541	+31%
<b>Health Net PPO 30</b>	\$204	\$348	\$692	\$859	+36%

<sup>41</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>42</sup> Premiums increased the most for single 35-year olds and the least for 50-year olds with families.

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

### Other Health Insurance for Small Employers<sup>43</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 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>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□	\$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>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>43</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.

□ 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>	\$237	\$351	\$887	\$1,126	+21%
<b>Health Net HMO 15</b>	\$202	\$339	\$743	\$885	+22%
<b>Kaiser Permanente HMO 15-N</b>	\$191	\$288	\$668	\$782	Range: +(15-24)% <sup>44</sup>
<b>PacifiCare HMO 15-30</b>	\$219	\$328	\$755	\$923	NA <sup>#</sup>
<b>Blue Cross Saver PPO</b>	\$128	\$232	\$388	\$504	+23%
<b>Blue Shield PPO 1000</b>	\$170	\$335	\$594	\$861	+32%
<b>Health Net PPO First Advantage</b>	\$182	\$316	\$563	\$711	NA <sup>#</sup>
<b>PacifiCare PPO 35/70</b>	\$120	\$215	\$377	\$490	NA <sup>#</sup>

<sup>44</sup> Premiums increased the most for single 35-year olds and the least for 50-year olds with families.

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

## INDIVIDUAL HEALTH PLANS<sup>45</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 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>45</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	\$1,180	NA <sup>#</sup>
<b>Blue Shield Access + HMO</b>	\$270	\$351	\$806	\$891	+14%
<b>Health Net HMO 15</b>	\$319	\$457	\$908	\$1,059	+24%
<b>Kaiser Permanente Personal Advantage</b>	\$186	\$260	\$527	\$592	Range: +(13-25)% <sup>46</sup>
<b>PacifiCare HMO 10</b>	\$242	\$426	\$725	\$1,074	+25%
<b> </b>					
<b>Blue Cross PPO Share 1000</b>	\$184	\$364	\$457	\$832	+19%
<b>Blue Shield PPO 750</b>	\$141	\$280	\$425	\$660	+28%
<b>Health Net PPO Value 25</b>	\$172	\$384	\$456	\$856	NA <sup>#</sup>
<b>PacifiCare PPO 30/70</b>	\$150	\$282	\$419	\$710	NA <sup>#</sup>

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

<sup>46</sup> Premiums increased the most for single 35-year olds and the least for 50-year olds with families.