

**OVERVIEW OF THE UNINSURED
SAN DIEGO COUNTY 2002**

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COUNTY PROFILE¹

Population²

The 2000 population in San Diego County was approximately 2.9 million. The population increased by approximately 13% between 1990 and 2000.

Geography

San Diego County, established in 1850, stretches 65 miles from north to south, and 86 miles from east to west. The city of San Diego is the southern-most major metropolitan area in California. The city lies 125 miles south of Los Angeles and 500 miles south of San Francisco. The County covers 4,261 square miles, and borders Orange, Riverside and Imperial Counties to the north and east, and Baja California to the south.

Economy³

Agriculture – San Diego continues to see a gradual increase in agriculture due to specialization in the production of avocados, and nursery and decorative plants. San Diego County ranks as the 10th largest agriculture producer in the nation. It also has the second largest number of farms.

Defense – Defense plays a major role in the San Diego County economy. In 1997, San Diego received more than \$9 billion in expenditures from the U.S. Department of Defense, a rate second only to Los Angeles County in Department of Defense expenditures and obligations. Military installations include Marine Corps Base Camp Joseph H. Pendleton; the Marine Corps Recruit Depot (MCRD); Marine Corp Air Station at Miramar; Naval Air Station North Island; Naval Station San Diego; and Naval Submarine Base, San Diego. These facilities will continue to train recruits and maintain U.S. military ships and planes.

High Technology – There are more than 100,000 high technology workers in over 500 companies in San Diego County. Telecommunications, such as wireless phones, contributes more than \$5 billion to the local economy each year.

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 www.sdchamber.org

International Trade – International trade continues to be a major economic strength for the County. The border between San Diego and Mexico is the busiest in the world. The San Diego – Tijuana binational economy is further enhanced by NAFTA. Goods moving through the San Diego customs district totaled \$23 billion in 1997.

Manufacturing – Manufacturing is the largest contributor to the county’s gross regional product, accounting for \$20.5 billion in 1997, an all-time high, according to the Economic Research Bureau of the San Diego Regional Chamber of Commerce. Major manufacturing areas include shipbuilding and repair, industrial machinery and computers, metals production, and the manufacture of toys and sporting goods.

Bio-technology – San Diego County has many notable medical research institutions within its borders, and a variety of significant biomedical and biotechnological developments have emerged from these facilities. With a 22,000 bioscience employment in 239 companies, San Diego County is the third largest concentration of bio-tech industry in the United States.

DEMOGRAPHICS

Health Coverage Status:

- 15% are uninsured⁴
- 11% are covered by Medi-Cal⁵
- 1.9% are covered by Healthy Families^{6 7}
- 2% use County health programs⁸

⁴ **Percentage taken of non-elderly population.** E.R. Brown, N. Ponce, T.Rice, S.A. Lavarreda. *The State of Health Insurance in California: Finding from the 2001 California Health Interview Survey (CHIS)*.

UCLA Center of Health Policy Research, June 2002, {[HYPERLINK "http://www.healthpolicy" }ucla.edu](http://www.healthpolicy.ucla.edu)

⁵ Percentage taken of total population. Medi-Cal Policy Institute. *California County Data*, Jan. 2002, www.medi-cal.org

⁶ Percentage taken of non-elderly population. Managed Risk Medical Insurance Board. *Healthy Families Program Subscribers Enrolled By County*, June, 2002, www.mrmib.ca.gov

⁷ In comparison, CHIS data reported 8.2% Medi-Cal/Healthy Families non-elderly enrollment.

⁸ 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.

Ethnicity:⁹

The population of San Diego County consists of:

- Non-Hispanic White – 55%
- Hispanic – 27%
- African-American – 6%
- Asian & Pacific Islander – 10%
- American Indian – 1%
- Other – 13%¹⁰

Income Breakdown:

In 2000, 30% of San Diego residents had incomes below 200% of the Federal Poverty Level (FPL):¹¹

- 12% below 100% FPL
- 18% between 100 and 200% FPL

COMMUNITY CLINICS¹²

Community clinic information was reviewed for the 2000 calendar year. In that year, San Diego community clinics served 393,557 unduplicated patients and provided approximately 1.1 million visits. Total revenues were approximately \$107M. Total spending was approximately \$103M.

Uninsured patients accounted for the highest percentages of unduplicated patients (68%), visits (59%), and patient revenue (52%).

⁹ US Census Bureau. *Census 2000*, www.census.gov

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

¹¹ CA Department of Finance, 2002.

¹² Office of Statewide Health Planning and Development. *Annual Utilization Report of Primary Care Clinics*, 2000 www.oshpd.states.ca.gov

Of the uninsured, self-pay patients accounted for the highest percentages of unduplicated patients (31%) and visits (30%). Other state programs accounted for the highest percentage of uninsured patient revenue (36%). County programs accounted for the second highest percentage of uninsured patient revenue (18%).

Ÿ San Diego County community clinics provided 1.7 uninsured visits per uninsured county resident.

Clinic Utilization and Patient Revenues

Insurance Status	Unduplicated Patients¹³	Visits	Average Annual Visits Per Patient	Patient Revenues
Total	393,557	1,081,428	2.7	\$67.1M
Uninsured	68%	59%	2.4	52%
Medi-Cal	19%	26%	3.9	35%
Medicare	3%	4%	4.0	4%
Private Insurance	4%	3%	2.2	5%
Other Payer	6%	8%	3.5	5%

¹³ 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”

Uninsured Clinic Utilization and Patient Revenues

Payer	Unduplicated Patients	Visits	Average Annual Visits Per Patient	Patient Revenues
Total Uninsured	269,555	634,102	2.4	\$34.6M
County Programs	10%	15%	3.5	18%
EAPC	7%	6%	2.0	7%
CHDP	18%	12%	1.6	13%
Other State Programs	30%	26%	2.1	36%
Self-Pay	31%	30%	2.3	2.6%
Non-Pay	4%	10%	5.5	0%

Clinic Revenue from Contracts and Grants

Federal Contracts and Grants	11% (\$11.5M)
State Contracts and Grants	3% (\$2.7M)
County&Local Contracts and Grants	5% (\$5.5M)
HMO Contracts and Grants	5% (\$5.7M)
Private Donations	7% (\$7.8M)
Other	6% (\$6.6M)

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Delivery System

San Diego County has 65 community clinics. Twelve are Planned Parenthood clinics, and one is an American Indian Health Center.

ÿ Logan Heights Family Health Center and San Ysidro Health Center accounted for approximately equal percentages of net patient revenue (just under 12%).

ÿ North County Health Services San Marcos clinic had the most uninsured patients (10%), followed by Logan Heights Family Center (9%).

ÿ La Maestra Family Clinic in San Diego saw the most Medi-Cal patients (12%), followed by San Ysidro Health Center (5%).

Ÿ San Ysidro Health Center saw the most Medicare patients (20%), followed by Borrego Medical Center in Borrego Springs (17%).

Ÿ Borrego Medical Center saw the most privately insured patients (15%), followed by Vista Community Clinic (14%).

HOSPITALS¹⁴

Hospital information was reviewed for fiscal year 2001. Hospitals in San Diego County provided approximately 1.4 million inpatient days, 2,619,966 outpatient visits and 510,091 emergency room visits, at a cost of approximately \$2.5 billion.

Insurance Status	Inpatient Days	Average Length of Stay	Outpatient Visits	ER Visits¹⁵
Total	1,376,329	5.9	2,619,966	510,091
County Indigent	2%	5.6	2%	2%
Medi-Cal	25%	7.9	13%	26%
Medicare	42%	6.6	38%	30%
Private Insurance	24%	4.0	39%	37%
Other Indigent	1%	4.1	1%	1%
Other Payer	6%	7.3	8%	5%

Delivery System

San Diego County has 31 hospitals, 25 of which are comparable.¹⁶ The other six hospitals are psychiatric facilities and are not included in this analysis.

ÿ University of California, San Diego Medical Center accounted for the largest share of net patient revenue (13%), followed by Sharp Memorial Hospital (10%).

ÿ University of California, San Diego Medical Center provided the greatest proportion of bed days to county indigent patients (36%), followed by Scripps Mercy Hospital (16%).

ÿ Children's Hospital San Diego provided the most bed days for Medi-Cal patients (13%), followed by University of California, San Diego (12%).

¹⁴ Office of Statewide Health Planning and Development. *Hospital Annual Financial Data*, 2001
www.oshpd.ca.gov

¹⁵ER data reporting cycle may differ from the remainder of OSHPD hospital data categories.

¹⁶ Comparable hospitals are acute care hospitals; excluding Prepaid Health Plan Hospitals such as Kaiser Permanente Hospitals.

ÿ Grossmont Hospital and Sharp Memorial provided the most bed days for Medicare patients, each accounting for 10%.

ÿ Sharp Memorial Hospital provided the most bed days for privately insured patients (13%), followed by University of California, San Diego Medical Center (11%).

Care to the County Indigent

Hospitals in San Diego County reported an aggregate loss of approximately \$110.9M in bad debt and charity care (4.5% of net patient revenues). Reported reimbursements for county indigent patients totaled \$38.6M (1.5% of net patient revenues).

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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.¹⁷

	OSHPD Data	County Health Data¹⁸
# Inpatient days per 1000	73	45
# Outpatient visits per 1000	139	354
# ER visits per 1000	27	79
Hospital Revenue from County¹⁹	\$38.6M	
County spending		\$45.2M
Gross DSH	\$87M	\$0

¹⁷ 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.

¹⁸ Medically Indigent Care Reporting System (MICRS). *Medically Indigent Patients Utilizing Services Provided in County Health Programs FY 1999-2000*, July 2002.

¹⁹This figure may include private donations for county indigent care.

MISP Data²⁰

County Spending for the Uninsured

	Number of Days and Visits	Expenditures in Dollars	Expenditure as Percentage of Total
Inpatient Days	\$17,000	\$19.6 M	42%
Outpatient Visits	\$133,086	\$20.4 M	44%
ER Visits	\$29,831	\$5.2 M	11%
Total	\$179,917	\$45.2M	97%

Net Public Health Spending:²¹ \$61.7 million

FUNDING FOR COUNTY HEALTH^{22 23}

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²⁰ Medically Indigent Care Reporting Systems (MICRS). *County Health Care Program Expenditures for Medically Indigent FY 1999-2000*, July 2002.

²¹ Office of County Health Services. *Budget/Actual Data Fiscal Year 2001-02*.

²² Office of County Health Services. *Table of Proposition 99 and Realignment Funds and County Match, Fiscal Year 2000-01/20001-02*.

²³ Net County DSH Source: Office of County Health Services. *SB 855 – Actual Payments and Transfers County and Non County Hospitals FY 2000-01*, Aug. 2002.

Funding Per Capita

	Realignment	Proposition 99	Net County DSH	County Match
Per County Resident	\$36	\$1.4	\$0	\$1.8
Per Uninsured County Resident	\$236	\$8	\$0	\$11

DSH Distribution²⁴

Total DSH	DSH for County Hospitals	DSH for Non-County Hospitals
\$55.8M	\$0	\$55.8M

HEALTH COVERAGE AND HEALTH SERVICES UTILIZATION BY ETHNICITY

Ethnicity	Percent of Uninsured ²⁵	Percent of Medi-Cal Enrollment ²⁶	Percent of Healthy Families Enrollment ²⁷	Percent of Community Clinic Patients ²⁸	Percent of County Indigent Patients ²⁹
Non-Hispanic White	30%	36%	16%	25%	27%
Hispanic	50%	40%	64%	56%	46%
African-American	NA	15%	3%	6%	7%

²⁴ Office of County Health Services, Aug. 2002.

²⁵ E.R. Brown, N. Ponce, T.Rice, S.A. Lavarreda. *The State of Health Insurance in California: Finding from the 2001 California Health Interview Survey (CHIS)*. UCLA Center of Health Policy Research, June 2002. {HYPERLINK "[http://www.healthpolicy](http://www.healthpolicy.ucla.edu)" }ucla.edu

²⁶ Medi-Cal Policy Institute. *Medi-Cal County Data Book*, Jan. 2002.

²⁷ Managed Risk Medical Insurance Board, June 2002, www.mrmib.ca.gov

²⁸ Office of Statewide Health Planning and Development, 2000, www.oshpd.states.ca.gov

²⁹ Medically Indigent Care Reporting System (MICRS). *Number of Medically Indigent Patients Served By Counties By Ethnicity, FY 1999-2000*, July 2002.

Asian & Pacific Islander	17%	5%	8%	4%	5%
American Indian	NA	NA	.3%	1%	.3%
Other³⁰	NA	NA	9%	7%	14%

PUBLIC MANAGED CARE

Medi-Cal Managed Care

Total Enrollment: 155,082

Sharp Health Plan Enrollment: 42,702

Community Health Group Enrollment: 62,818

Healthy Families Managed Care

Community Provider Plan: Community Health Group

Percent Enrolled in CPP: 54%

JOB-BASED INSURANCE³¹

	San Diego County	California
Non-Elderly Adults	67%	65%
Children	62%	59%

HEALTH PLANS FOR SMALL EMPLOYERS

PacAdvantage---Purchasing Pool³²

PacAdvantage contracts with Blue Shield, Community Health, Health Net, Kaiser South, Sharp Health Plan and Universal Care. Each carrier offers HMOs. Health Net also offers two PPO plans. Benefits for the standard PacAdvantage HMO and the two PPOs are listed below.

³⁰ “Other is defined differently in each data source, such as “unreported,” “multiple ethnicities” or “other than listed options.” Please see respective source for further information.

³¹ Brown et al, 2002.

³² PacAdvantage. *Benefit Summary – HMO and PPO Plans*, July 2002; PacAdvantage. *2002 Rate Information*, July 2002.

Benefits Offered by Standard HMOs and PPOs under PacAdvantage

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	\$165	\$244	\$615	\$782
Community Health Group HMO	\$123	\$211	\$393	\$518
Health Net HMO	\$183	\$306	\$671	\$799
Kaiser South HMO	\$147	\$227	\$500	\$592
Sharp Health Plan HMO	\$153	\$219	\$493	\$644
Universal Care HMO	\$149	\$240	\$549	\$654
Health Net PPO 30	\$165	\$282	\$559	\$694
Health Net PPO Saver	\$107	\$184	\$365	\$453

Other Health Insurance for Small Employers³³

Blue Cross, Blue Shield, Health Net and Kaiser South offer health plans for small employers that do not participate in PacAdvantage in San Diego County. Standard HMO options are listed below as are PPOs with comparable benefits and low deductibles.

³³ 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 - Southern California*, Jan. 2002; ; Kaiser Permanente. *Traditional Plan for Small Business Rates - Southern California*, July 2002.

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 Drug	Generic Drug
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	\$50	\$20	\$10
Kaiser Permanente HMO 15-S	\$0	\$5	No charge	No charge	\$50	\$15	\$5
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 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.

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	\$167	\$232	\$502	\$604
Blue Shield Access + HMO	\$177	\$262	\$663	\$841
Health Net HMO 15	\$147	\$246	\$540	\$643

Kaiser Permanente 15-S HMO	\$156	\$241	\$530	\$629
Blue Cross PPO 30	\$151	\$276	\$466	\$612
Blue Shield PPO 80/60	\$186	\$270	\$700	\$876
Health Net PPO 30	\$155	\$269	\$478	\$604

INDIVIDUAL HEALTH PLANS³⁴

Blue Cross, Blue Shield, Health Net and Kaiser Permanente offer HMO health plans for individuals and families in San Diego County. Blue Cross, Blue Shield and Health Net also offer PPO health plans.

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 Personal Advantage	\$0	\$15	no charge	\$15	\$50	\$25	\$10

³⁴ Blue Cross of California. *Individual and Family Health Programs*, Feb. 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 - Southern California*, Jan. 2002.

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 Value 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.

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	\$198	\$258	\$591	\$654
Health Net HMO 15	\$258	\$320	\$734	\$864
Kaiser Personal Advantage	\$186	\$279	\$547	\$692
Blue Cross PPO 1000	\$163	\$328	\$407	\$729
Blue Shield PPO 500	\$217	\$433	\$655	\$1,017
Health Net PPO 20	\$152	\$343	\$366	\$673