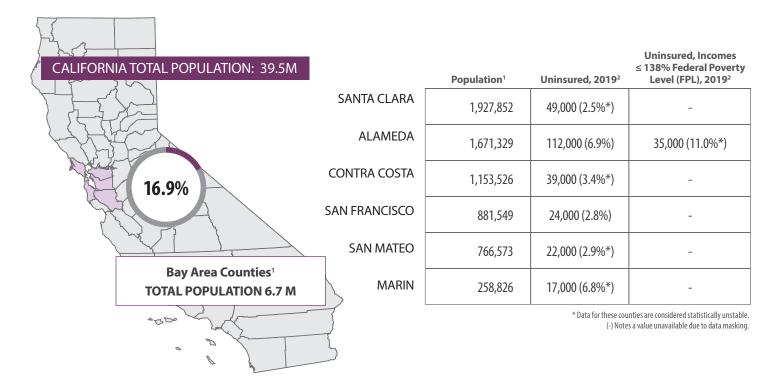
# >> Coverage in California at a Glance

# **Bay Area Counties**

JULY 2021

**Insure the Uninsured Project** 

ALAMEDA, CONTRA COSTA, MARIN, SAN FRANCISCO, SAN MATEO, SANTA CLARA



#### FIGURE 1. Race/Ethnicity Breakdown of Counties and By Insurance Status, 2019<sup>2</sup>

| Percent by       |               |               | Count          | y Popu | lation        |       |       |                |                | I              | nsure | d              |       |                 |        |               | U             | ninsure | ed            |       |        |
|------------------|---------------|---------------|----------------|--------|---------------|-------|-------|----------------|----------------|----------------|-------|----------------|-------|-----------------|--------|---------------|---------------|---------|---------------|-------|--------|
| Race             | Latinx        | White         | Black          | AI/AN  | Asian         | NH/PI | 2+    | Latinx         | White          | Black          | AI/AN | Asian          | NH/PI | 2+              | Latinx | White         | Black         | AI/AN   | Asian         | NH/PI | 2+     |
| Santa<br>Clara   | 26.0%         | <b>29.5</b> % | 2.1%           | -      | 40.8%         | -     | 1.5%* | <b>95.0</b> %* | <b>97.4</b> %* | <b>89.8</b> %* | -     | <b>99.5</b> %* | -     | 100.%*          | 5.0%*  | 2.6%*         | -             | -       | 0.5%*         | -     | -      |
| Alameda          | 22.7%         | <b>30.</b> 4% | 13.9%          | -      | 27.9%         | -     | 4.8%  | 91.6%*         | <b>97.9</b> %* | <b>95.1</b> %* | -     | <b>90.1</b> %* | -     | 81 <b>.0</b> %* | 8.4%*  | 2.1%*         | <b>4.9</b> %* | -       | <b>9.9</b> %* | -     | 19.0%* |
| Contra<br>Costa  | 26.8%         | 42.8%         | 6.5%           | -      | 20.9%         | -     | 2.5%* | 88.6%*         | <b>99.2</b> %* | 100.0%*        | -     | 100.0%*        | -     | 100.0%*         | 11.4%* | <b>0.8</b> %* | -             | -       | -             | -     | -      |
| San<br>Francisco | 18.7%         | 41.2%         | 4 <b>.6</b> %* | -      | 31.7%         | -     | 3.8%* | <b>98.6</b> %* | 97.3%*         | 100.0%*        | -     | <b>95.6</b> %* | -     | 100.0%*         | -      | 2.7%*         | -             | -       | 4.4%*         | -     | -      |
| San Mateo        | 23.2%         | 38.1%         | -              | -      | 35.2%         | -     | 2.0%* | <b>95.4</b> %* | <b>99.2</b> %* | -              | -     | 95.7%*         | -     | 100.0%*         | -      | <b>0.8</b> %* | -             | -       | 4.3%*         | -     | -      |
| Marin            | <b>19.8</b> % | <b>68.7</b> % | -              | -      | <b>2.9</b> %* | -     | 6.4%* | 77.7%*         | 97.2%*         | -              | -     | 100.0%*        | -     | 100.0%*         | -      | 2.8%*         | -             | -       | -             | -     | -      |

Al/AN=American Indian/Alaska Native | NH/PI = Native Hawaiian/Pacific Islander | 2+ = Two or More Races | \* Data for these counties are considered statistically unstable. | (-) Notes a value unavailable due to data masking.

#### COVERAGE AT A GLANCE | BAY AREA COUNTIES



#### FIGURE 2. Employer-Sponsored Coverage, 2019<sup>2</sup>

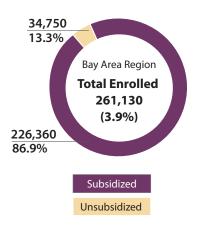
|                  | Percent with Employer- | Race/Ethnicity Breakdown Among Bay Area Counties<br>with Employer-Sponsored Coverage |        |       |       |       |       |       |  |  |  |
|------------------|------------------------|--|--------|-------|-------|-------|-------|-------|--|--|--|
|                  | Sponsored Coverage     | Latinx   | White  | Black | AI/AN | Asian | NH/PI | 2+    |  |  |  |
| Santa<br>Clara   | 1,291,000 (66.9%)      | 22.5%  | 26.9%  | 2.1%* | -     | 46.6% | -     | 1.9%* |  |  |  |
| Alameda          | 932,000 (57.2%)        | 18.5%  | 33.8%  | 10.7% | -     | 31.7% | -     | 5.3%* |  |  |  |
| Contra<br>Costa  | 749,000 (65.7%)        | 25.6%  | 38.0%  | 7.4%* | -     | 25.2% | -     | 3.7%* |  |  |  |
| San<br>Francisco | 572,000 (66.4%)        | <b>19.1</b> %  | 41.5%  | 3.2%* | -     | 33.4% | -     | 2.8%* |  |  |  |
| San Mateo        | 541,000 (70.6%)        | 24.6%  | 38.6%  | -     | -     | 34.8% | -     | 1.8%* |  |  |  |
| Marin            | 105,000 (41.8%)        | 5.7%*  | 80.6%* | -     | -     | 5.1%* | -     | 5.7%* |  |  |  |

Al/AN=American Indian/Alaska Native | NH/PI = Native Hawaiian/Pacific Islander | 2+ = Two or More Races | \* Data for these counties are considered statistically unstable. | (-) Notes a value unavailable due to data masking.

# **COVERED CALIFORNIA**

#### FIGURE 3. Percent of Counties' Populations Enrolled in Covered California, December 2020<sup>3</sup>

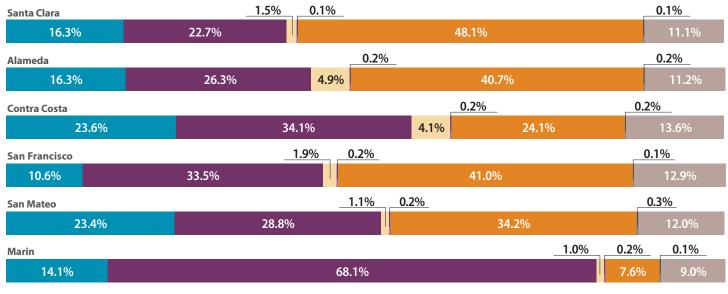
|                  | Enrollment    | Subsidized Enrollees | Unsubsidized Enrollees |
|------------------|---------------|----------------------|------------------------|
| Santa<br>Clara   | 60,490 (3.1%) | 51,390 (85.0%)       | 9,100 (15.0%)          |
| Alameda          | 72,120 (4.3%) | 63,260 (87.7%)       | 8,860 (12.3%)          |
| Contra<br>Costa  | 51,200 (4.4%) | 46,330 (90.5%)       | 4,860 (9.5%)           |
| San<br>Francisco | 36,890 (4.2%) | 30,770 (83.4%)       | 6,120 (16.6%)          |
| San Mateo        | 27,700 (3.6%) | 24,290 (87.7%)       | 3,400 (12.3%)          |
| Marin            | 12,730 (4.9%) | 10,320 (81.1%)       | 2,410 (18.9%)          |







#### FIGURE 4. Covered California Enrollment by Race/Ethnicity, December 2020<sup>3</sup>



📕 Latinx 📕 White 📕 Black 📕 American Indian/Alaska Native 📕 Asian 📕 Native Hawaiian/Pacific Islander 📗 Multiple Races or Other

#### FIGURE 5. Covered California Enrollment by FPL, December 2020<sup>3</sup>

|               | Under<br>138% FPL | Between<br>138% and 400% FPL | Between<br>400% and 600% FPL | Over<br>600% FPL |
|---------------|-------------------|------------------------------|------------------------------|------------------|
| Santa Clara   | 2.9%              | 80.3%                        | 7.0%                         | 2.7%             |
| Alameda       | 3.1%              | 81.7%                        | 7.4%                         | 2.3%             |
| Contra Costa  | 2.2%              | 83.4%                        | 7.5%                         | 1.8%             |
| San Francisco | 2.5%              | 77.7%                        | 7.8%                         | 3.7%             |
| San Mateo     | 2.4%              | 79.0%                        | 9.3%                         | 2.6%             |
| Marin         | 2.1%              | 73.7%                        | 9.9%                         | 3.8%             |

Enrollments where the FPL of the member is not known are not included here.

#### FIGURE 6. Covered California by Health Plan, December 2020<sup>3</sup>

|               | Anthem<br>Blue Cross<br>of California | Blue Shield<br>of California | Chinese<br>Community<br>Health Plan | Health<br>Net | Kaiser<br>Permanente | Molina<br>Healthcare | Oscar<br>Health Plan<br>of California | Sharp<br>Health Plan | Valley<br>Health Plan | Western Health<br>Advantage |
|---------------|---------------------------------------|------------------------------|-------------------------------------|---------------|----------------------|----------------------|---------------------------------------|----------------------|-----------------------|-----------------------------|
| Santa Clara   | 5,480                                 | 4,500                        | 10                                  | 10            | 28,890               |                      | 10                                    |                      | 21,620                |                             |
| Alameda       | 10                                    | 12,110                       | 10                                  | 10            | 59,980               |                      | 10                                    |                      | 10                    |                             |
| Contra Costa  | 10                                    | 10,010                       |                                     | 180           | 41,000               |                      |                                       |                      |                       |                             |
| San Francisco | 10                                    | 7,280                        | 4,720                               | 60            | 23,600               | 10                   | 1,230                                 |                      |                       | 10                          |
| San Mateo     |                                       | 4,770                        | 1,100                               | 80            | 21,750               |                      |                                       |                      | 10                    |                             |
| Marin         |                                       | 2,480                        | 10                                  | 60            | 8,520                |                      |                                       | 10                   |                       | 1,670                       |

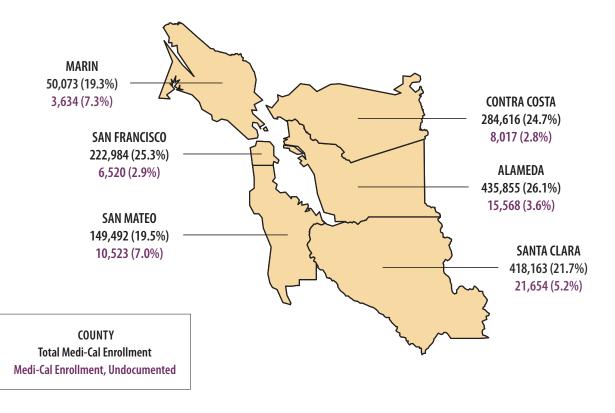
Covered California's privacy policy rounds all figures to the nearest 10. As a result, grand totals shown may be slightly different from the totals in the individual plan data.





# **MEDI-CAL**

#### FIGURE 7. Medi-Cal Enrollment, April 2021<sup>4,5,6</sup>



#### TOTAL MEDI-CAL ENROLLMENT AS A PERCENTAGE OF TOTAL BAY AREA REGION POPULATION<sup>1,2,4</sup>



#### TOTAL UNDOCUMENTED CALIFORNIANS ENROLLED IN MEDI-CAL IN THE BAY AREA REGION<sup>5,6</sup>



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#### FIGURE 8. Medi-Cal Enrollment, by Race/Ethnicity, April 2021<sup>4,5,6</sup>

|                  | Latinx | White | Black | AI/AN | Asian | Not Reported |
|------------------|--------|-------|-------|-------|-------|--------------|
| Santa Clara      | 42.7%  | 10.8% | 3.0%  | 0.3%  | 27.7% | 15.5%        |
| Alameda          | 29.1%  | 10.0% | 16.1% | 0.2%  | 22.0% | 22.5%        |
| Contra<br>Costa  | 34.0%  | 16.0% | 13.0% | 0.3%  | 10.9% | 25.9%        |
| San<br>Francisco | 19.6%  | 10.4% | 8.3%  | 0.2%  | 35.4% | 26.0%        |
| San Mateo        | 47.5%  | 11.7% | 2.4%  | 0.1%  | 18.0% | 20.2%        |
| Marin            | 51.4%  | 29.9% | 3.9%  | 0.1%  | 5.5%  | 8.8%         |

AI/AN=American Indian/Alaska Native



#### FIGURE 9. Medi-Cal Enrollment in Managed Care and Fee-For-Service (FFS), March 2021<sup>7</sup>

|               | Medi-Cal MCP<br>Enrollment | Anthem<br>Blue Cross | Santa Clara<br>Family Health | Alameda Alliance<br>for Health | Contra Costa<br>Health Plan | San Francisco<br>Health Plan | Health Plan<br>of San Mateo | Partnership Health<br>Plan of California | Medi-Cal Fee-<br>For-Service (FFS)<br>Enrollment |
|---------------|----------------------------|----------------------|------------------------------|--------------------------------|-----------------------------|------------------------------|-----------------------------|--|--|
| Santa Clara   | 350,312                    | 73,829               | 276,483                      |                                |                             |                              |                             |  | 67,851   |
| Alameda       | 341,413                    | 65,534               |                              | 275,879                        |                             |                              |                             |  | 94,442   |
| Contra Costa  | 231,750                    | 31,253               |                              |                                | 200,497                     |                              |                             |  | 52,866   |
| San Francisco | 164,633                    | 20,983               |                              |                                |                             | 143,650                      |                             |  | 58,351   |
| San Mateo     | 125,138                    |                      |                              |                                |                             |                              | 125,138                     |  | 24,354   |
| Marin         | 42,357                     |                      |                              |                                |                             |                              |                             | 42,357                                   | 7,716  |

Health Plan does not operate in this county

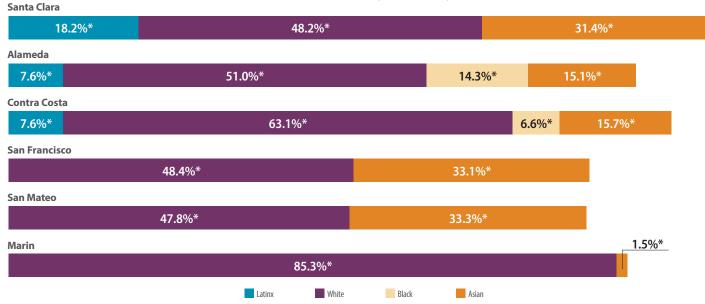
## **MEDICARE**

#### FIGURE 10. Medicare Enrollment and Percent of Counties' Population, 2019<sup>8</sup>

|               | Enrolled <sup>9</sup> | FFS Enrollees <sup>9</sup> | Medicare Advantage<br>Enrollees <sup>9</sup> | Dual Eligible <sup>5**</sup> |
|---------------|-----------------------|----------------------------|--|------------------------------|
| Santa Clara   | 237,839 (12.3%)       | 114,959 (48.3%)            | 122,880 (51.7%)                              | 59,494 (25.0%)               |
| Alameda       | 214,647 (12.8%)       | 104,524 (48.7%)            | 110,123 (51.3%)                              | 61,042 (28.4%)               |
| Contra Costa  | 179,022 (15.5%)       | 80,453 (44.9%)             | 98,569 (55.1%)                               | 32,491 (18.1%)               |
| San Francisco | 131,113 (14.9%)       | 67,802 (51.7%)             | 63,311 (48.3%)                               | 49,661 (37.9%)               |
| San Mateo     | 112,524 (14.7%)       | 53,456 (47.5%)             | 59,068 (52.5%)                               | 18,223 (16.2%)               |
| Marin         | 54,352 (21.0%)        | 29,846 (54.9%)             | 24,506 (45.1%)                               | 5,582 (10.3 %)               |

\*\*Dual Eligibles are those eligible for Medicare and Medi-Cal, also referred to as Medi Medis. The dual eligible enrollment data is from April 2021.

#### Medicare Enrollment, by Race/Ethnicity<sup>9</sup>



Across all Bay Area Counties, Medicare enrollment data was unavailable due to low sample size for the following Race/Ethnicity categories: Black, American Indian/Alaska Native, and Native Hawaiian/Pacific Islander.

\* Data for these counties are considered statistically unstable.





## NOTES

All decimals rounded to nearest tenth.

- 1. United States Census Bureau, 2019 ACS 1 Year Demographic and Housing Estimates, Accessed: March 19, 2021.
- 2. UCLA Center for Health Policy Research, 2019 California Health Interview Survey, Public Use File, Accessed: March 19, 2021.
- 3. Covered California, December 2020, <u>Active Member Profile</u>, Accessed: April 7, 2021
- 4. Department of Health Care Services, Medi-Cal Certified Eligibles Data Table by County, April 2021, Accessed: May 14, 2021.
- s. Department of Health Care Services, Medi-Cal Certified Eligibles Data Table by County and Aid Code Group, April 2021, Accessed: May 14, 2021.
- 6. Department of Health Care Services, Medi-Cal Certified Eligibles Data Table Race/Ethnicity and Age, April 2021, Accessed: May 14, 2021.
- z. Department of Health Care Services, Medi-Cal Managed Care Enrollment Report, March 2021, Accessed: May 14, 2021.
- 8. Centers for Medicare and Medicaid Services, 2019 State/County Table All Beneficiaries, Public Use File, Accessed: May 14, 2021.
- 9. UCLA Center for Health Policy Research, 2019 California Health Interview Survey, Public Use File, Accessed: March 19, 2021.

#### **About ITUP**

ITUP is an independent, nonprofit, health policy institute that has been a central voice in the California health care and health reform landscape for more than two decades. ITUP serves as a trusted expert, grounded in statewide and regional connections with a network of policymakers, health care leaders, and stakeholders. The mission of ITUP is to promote innovative and workable policy solutions that expand health care access and improve the health of all Californians. ITUP is generously supported by the following funders:

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- The California Wellness Foundation



