Coverage in California at a Glance

Central Coast Counties

MONTEREY, SAN BENITO, SAN LUIS OBISPO, SANTA BARBARA, SANTA CRUZ, VENTURA

CALIFORNIA TOTAL POPULATION, 2020: 39.5M

Central Coast Counties TOTAL POPULATION, 2020: 2.3M

FIGURE 1. Race/Ethnicity Among the Uninsured, 2020

Percent by Race

County Population

Insured

Uninsured

Population1 Uninsured, 20202 Uninsured, Incomes ≤ 138% Federal Poverty Level (FPL), 20202

<table>
<thead>
<tr>
<th>County</th>
<th>Population</th>
<th>Uninsured, 2020</th>
<th>Uninsured, Incomes ≤ 138% FPL, 2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>VENTURA</td>
<td>843,843</td>
<td>106,000 (12.8%)</td>
<td>15,000 (13.3%*)</td>
</tr>
<tr>
<td>SANTA BARBARA</td>
<td>448,229</td>
<td>25,000 (5.7%)</td>
<td>16,000 (21.3%*)</td>
</tr>
<tr>
<td>MONTEREY</td>
<td>439,035</td>
<td>44,000 (10.4%*)</td>
<td>23,000 (27.5%*)</td>
</tr>
<tr>
<td>SAN LUIS OBISPO</td>
<td>282,424</td>
<td>4,000 (1.6%*)</td>
<td>-</td>
</tr>
<tr>
<td>SANTA CRUZ</td>
<td>270,861</td>
<td>1,000 (0.5%*)</td>
<td>-</td>
</tr>
<tr>
<td>SAN BENITO</td>
<td>64,209</td>
<td>5,000 (7.8%)</td>
<td>2,000 (16.5%*)</td>
</tr>
</tbody>
</table>

* Data for these counties are considered statistically unstable
(-) Notes a value unavailable due to data masking

<table>
<thead>
<tr>
<th>Percent by Race</th>
<th>County</th>
<th>Latinx</th>
<th>White</th>
<th>Black</th>
<th>AI/AN</th>
<th>Asian</th>
<th>NH/PI</th>
<th>2+</th>
<th>Latinx</th>
<th>White</th>
<th>Black</th>
<th>AI/AN</th>
<th>Asian</th>
<th>NH/PI</th>
<th>2+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ventura</td>
<td>41.7%</td>
<td>45.9%</td>
<td>2.8%*</td>
<td>-</td>
<td>7.1%</td>
<td>-</td>
<td>2.6%*</td>
<td>74.9%</td>
<td>96.0%*</td>
<td>100.0%*</td>
<td>-</td>
<td>96.5%*</td>
<td>-</td>
<td>88.2%*</td>
<td>25.1%</td>
</tr>
<tr>
<td>Santa Barbara</td>
<td>46.6%</td>
<td>44.7%</td>
<td>-</td>
<td>-</td>
<td>5.0%</td>
<td>-</td>
<td>2.8%*</td>
<td>89.9%</td>
<td>98.6%*</td>
<td>-</td>
<td>-</td>
<td>99.0%*</td>
<td>-</td>
<td>100.0%*</td>
<td>30.1%*</td>
</tr>
<tr>
<td>Monterey</td>
<td>60.7%</td>
<td>30.1%</td>
<td>1.5%*</td>
<td>-</td>
<td>4.5%*</td>
<td>-</td>
<td>2.6%*</td>
<td>85.0%*</td>
<td>98.2%*</td>
<td>100.0%*</td>
<td>-</td>
<td>100.0%*</td>
<td>-</td>
<td>68.9%*</td>
<td>15.0%*</td>
</tr>
<tr>
<td>San Luis Obispo</td>
<td>22.8%</td>
<td>70.7%</td>
<td>-</td>
<td>-</td>
<td>3.0%*</td>
<td>-</td>
<td>3.2%*</td>
<td>96.9%*</td>
<td>99.7%*</td>
<td>-</td>
<td>-</td>
<td>76.3%*</td>
<td>-</td>
<td>100.0%*</td>
<td>-</td>
</tr>
<tr>
<td>Santa Cruz</td>
<td>35.5%</td>
<td>57.1%</td>
<td>-</td>
<td>-</td>
<td>3.8%*</td>
<td>-</td>
<td>3.6%*</td>
<td>98.8%*</td>
<td>99.9%*</td>
<td>-</td>
<td>-</td>
<td>100.0%*</td>
<td>-</td>
<td>100.0%*</td>
<td>-</td>
</tr>
<tr>
<td>San Benito</td>
<td>60.1%</td>
<td>37.1%</td>
<td>-</td>
<td>-</td>
<td>0.9%*</td>
<td>-</td>
<td>1.7%*</td>
<td>90.8%*</td>
<td>94.0%</td>
<td>-</td>
<td>-</td>
<td>100.0%*</td>
<td>-</td>
<td>100.0%*</td>
<td>9.2%*</td>
</tr>
</tbody>
</table>

AI/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  |  CENTRAL COAST COUNTIES

FIGURE 2. Employer-Sponsored Coverage, 2020

<table>
<thead>
<tr>
<th>Employer Sponsored Coverage Among Central Coast Counties</th>
<th>Race/Ethnicity Breakdown Among Central Coast Counties with Employer-Sponsored Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Latinx</td>
</tr>
<tr>
<td>Ventura</td>
<td>327,000 (39.5%)</td>
</tr>
<tr>
<td>Santa Barbara</td>
<td>224,000 (51.9%)</td>
</tr>
<tr>
<td>Monterey</td>
<td>206,000 (49.3%)</td>
</tr>
<tr>
<td>San Luis Obispo</td>
<td>123,000 (47.7%)</td>
</tr>
<tr>
<td>Santa Cruz</td>
<td>123,000 (47.4%)</td>
</tr>
<tr>
<td>San Benito</td>
<td>27,000 (43.9%)</td>
</tr>
</tbody>
</table>

AI/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 2021

<table>
<thead>
<tr>
<th>Total Enrollment</th>
<th>Subsidized Enrollees</th>
<th>Unsubsidized Enrollees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ventura</td>
<td>42,190 (5.0%)</td>
<td>39,440 (93.5%)</td>
</tr>
<tr>
<td>Santa Barbara</td>
<td>18,490 (4.1%)</td>
<td>16,990 (91.9%)</td>
</tr>
<tr>
<td>Monterey</td>
<td>14,700 (3.3%)</td>
<td>14,190 (96.5%)</td>
</tr>
<tr>
<td>San Luis Obispo</td>
<td>14,660 (5.2%)</td>
<td>13,740 (93.7%)</td>
</tr>
<tr>
<td>Santa Cruz</td>
<td>12,590 (4.6%)</td>
<td>11,430 (90.8%)</td>
</tr>
<tr>
<td>San Benito</td>
<td>2,000 (3.1%)</td>
<td>1,950 (97.5%)</td>
</tr>
</tbody>
</table>
**FIGURE 4.** Covered California Enrollment by Race/Ethnicity, December 2021

<table>
<thead>
<tr>
<th>County</th>
<th>Latinx</th>
<th>White</th>
<th>Black</th>
<th>American Indian/Alaska Native</th>
<th>Asian</th>
<th>Native Hawaiian/Pacific Islander</th>
<th>Multiple Races or Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ventura</td>
<td>33.6%</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Santa Barbara</td>
<td>33.6%</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Monterey</td>
<td>41.4%</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>San Luis Obispo</td>
<td>17.4%</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Santa Cruz</td>
<td>20.1%</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>San Benito</td>
<td>53.1%</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

**FIGURE 5.** Covered California Enrollment by FPL, December 2021

<table>
<thead>
<tr>
<th>Category</th>
<th>Under 138% FPL</th>
<th>Between 138% and 400% FPL</th>
<th>Between 400% and 600% FPL</th>
<th>Over 600% FPL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ventura</td>
<td>1.8%</td>
<td>86.8%</td>
<td>5.9%</td>
<td>2.3%</td>
</tr>
<tr>
<td>Santa Barbara</td>
<td>2.1%</td>
<td>81.9%</td>
<td>7.6%</td>
<td>3.6%</td>
</tr>
<tr>
<td>Monterey</td>
<td>1.4%</td>
<td>86.8%</td>
<td>7.3%</td>
<td>2.5%</td>
</tr>
<tr>
<td>San Luis Obispo</td>
<td>1.6%</td>
<td>84.4%</td>
<td>8.0%</td>
<td>3.1%</td>
</tr>
<tr>
<td>Santa Cruz</td>
<td>1.9%</td>
<td>80.9%</td>
<td>8.6%</td>
<td>3.9%</td>
</tr>
<tr>
<td>San Benito</td>
<td>2.0%</td>
<td>87.8%</td>
<td>8.0%</td>
<td>2.0%</td>
</tr>
</tbody>
</table>

**FIGURE 6.** Covered California Enrollment by Health Plan, December 2021

<table>
<thead>
<tr>
<th>County</th>
<th>Anthem Blue Cross</th>
<th>Health Net</th>
<th>Kaiser Permanente</th>
<th>Blue Shield</th>
<th>Molina Healthcare</th>
<th>L.A. Care Health Plan</th>
<th>Oscar Health Plan</th>
<th>Valley Health Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ventura</td>
<td>620</td>
<td>10</td>
<td>11,960</td>
<td>29,600</td>
<td>10</td>
<td>-</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>Santa Barbara</td>
<td>880</td>
<td>-</td>
<td>17,600</td>
<td>10</td>
<td>10</td>
<td>10</td>
<td>10</td>
<td>-</td>
</tr>
<tr>
<td>Monterey</td>
<td>2,250</td>
<td>10</td>
<td>12,450</td>
<td>-</td>
<td>10</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>San Luis Obispo</td>
<td>400</td>
<td>10</td>
<td>14,260</td>
<td>-</td>
<td>10</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Santa Cruz</td>
<td>60</td>
<td>380</td>
<td>8,410</td>
<td>3,750</td>
<td>-</td>
<td>10</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>San Benito</td>
<td>290</td>
<td>-</td>
<td>1,710</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

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. (-) Notes plans that do not participate in the county.
**Figure 7. Medi-Cal Enrollment, February 2022**

**Santa Cruz**
- Total Medi-Cal Enrollment: 82,935 (30.6%)
- Medi-Cal Enrollment, Undocumented: 3,520 (4.2%)

**Monterey**
- Total Medi-Cal Enrollment: 210,160 (47.9%)
- Medi-Cal Enrollment, Undocumented: 16,347 (7.8%)

**San Luis Obispo**
- Total Medi-Cal Enrollment: 67,313 (23.8%)
- Medi-Cal Enrollment, Undocumented: 1,913 (2.8%)

**Santa Barbara**
- Total Medi-Cal Enrollment: 166,811 (37.2%)
- Medi-Cal Enrollment, Undocumented: 11,274 (6.8%)

**Ventura**
- Total Medi-Cal Enrollment: 251,551 (29.8%)
- Medi-Cal Enrollment, Undocumented: 11,603 (4.6%)

**Figure 8. Medi-Cal Enrollment by Race/Ethnicity, February 2022**

**Ventura**
- Latina: 55.2%
- White: 19.2%
- Black: 3.6%
- American Indian/Alaska Native: 1.8%
- Asian: 20.5%
- Not Reported: 0.2%

**Santa Barbara**
- Latina: 30.2%
- White: 37.7%
- Black: 1.0%
- American Indian/Alaska Native: 0.5%
- Asian: 28.5%
- Not Reported: 1.8%

**Monterey**
- Latina: 72.3%
- White: 8.5%
- Black: 1.2%
- American Indian/Alaska Native: 0.1%
- Asian: 15.3%
- Not Reported: 2.6%

**San Luis Obispo**
- Latina: 32.0%
- White: 37.7%
- Black: 1.0%
- American Indian/Alaska Native: 0.5%
- Asian: 28.5%
- Not Reported: 1.8%

**Santa Cruz**
- Latina: 50.8%
- White: 23.8%
- Black: 0.8%
- American Indian/Alaska Native: 0.3%
- Asian: 1.8%
- Not Reported: 22.4%

**San Benito**
- Latina: 74.5%
- White: 13.6%
- Black: 9.6%
- American Indian/Alaska Native: 0.1%
- Asian: 9.6%
- Not Reported: 1.8%

For some Central Coast Counties, data was unavailable for the following Race/Ethnicity categories: Black and AI/AN.
FIGURE 9. Medi-Cal Enrollment in Managed Care and Fee-For-Service (FFS), February 2022

<table>
<thead>
<tr>
<th>County</th>
<th>MCP Enrollment</th>
<th>Gold Coast Health Plan</th>
<th>CenCal Health</th>
<th>Central California Alliance for Health</th>
<th>Anthem Blue Cross</th>
<th>Medi-Cal Fee-For-Service (FFS) Enrollment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ventura</td>
<td>230,826</td>
<td>230,826</td>
<td></td>
<td></td>
<td></td>
<td>20,725</td>
</tr>
<tr>
<td>Santa Barbara</td>
<td>148,629</td>
<td>148,629</td>
<td></td>
<td></td>
<td></td>
<td>18,182</td>
</tr>
<tr>
<td>Monterey</td>
<td>173,382</td>
<td>173,382</td>
<td></td>
<td></td>
<td></td>
<td>36,778</td>
</tr>
<tr>
<td>San Luis Obispo</td>
<td>63,735</td>
<td>63,735</td>
<td></td>
<td></td>
<td></td>
<td>3,578</td>
</tr>
<tr>
<td>Santa Cruz</td>
<td>75,894</td>
<td>75,894</td>
<td></td>
<td></td>
<td></td>
<td>7,041</td>
</tr>
<tr>
<td>San Benito</td>
<td>10,344</td>
<td>10,344</td>
<td></td>
<td></td>
<td></td>
<td>9,921</td>
</tr>
</tbody>
</table>

-Medicare Medicare Advantage Fee-for-Service Dual Eligible (February 2022)

-Enhanced Care Management (ECM), a new Medi-Cal benefit under CalAIM has a phased implementation timeline.

FIGURE 10. Expected CalAIM Implementation Start Date

- January 1, 2022
- July 1, 2022

FIGURE 11. Medicare Enrollment and Percent of Counties’ Population, 2020

<table>
<thead>
<tr>
<th>County</th>
<th>Medicare</th>
<th>Medicare Advantage</th>
<th>Fee-for-Service</th>
<th>Dual Eligible** (February 2022)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ventura</td>
<td>143,194</td>
<td>58,680 (41.0%)</td>
<td>84,514 (59.0%)</td>
<td>25,155 (17.6%)</td>
</tr>
<tr>
<td>Santa Barbara</td>
<td>73,015</td>
<td>13,873 (19.0%)</td>
<td>59,142 (81.0%)</td>
<td>14,027 (19.2%)</td>
</tr>
<tr>
<td>Monterey</td>
<td>61,736</td>
<td>7,524 (12.2%)</td>
<td>54,212 (87.8%)</td>
<td>14,357 (23.3%)</td>
</tr>
<tr>
<td>San Luis Obispo</td>
<td>63,280</td>
<td>12,734 (20.1%)</td>
<td>50,546 (79.9%)</td>
<td>7,432 (11.7%)</td>
</tr>
<tr>
<td>Santa Cruz</td>
<td>48,466</td>
<td>8,885 (18.3%)</td>
<td>39,581 (81.7%)</td>
<td>9,106 (18.8%)</td>
</tr>
<tr>
<td>San Benito</td>
<td>8,425</td>
<td>1,507 (17.9%)</td>
<td>6,918 (82.1%)</td>
<td>1,764 (20.9%)</td>
</tr>
</tbody>
</table>

**Dual Eligibles are those eligible for Medicare and Medi-Cal, also referred to as Medi Medis

FIGURE 12. Medicare Enrollment by Race/Ethnicity, 2020

- White 68.7% 20.2% 9.5%
- Black 71.4% 20.4% 6.5%
- Latinx 57.2% 30.4% 9.8%
- Other 86.1% 8.4% 4.8%
- White 75.9% 17.1% 6.3%
- Black 56.4% 38.2% 4.5%
Social Drivers of Health (SDoH), also known as Social Determinants of Health, refer to the conditions in environments where people are born, live, learn, work, play, worship, and age that influence their health risks and overall wellbeing. Some of these drivers include access to safe housing, nutritious food, parks and green space, and even broadband and internet connectivity, all of which impact the ability of and opportunity for Californians to live their healthiest lives.

**Individuals Accessed Homelessness Services in 2021**
- Ventura: 1,636
- Santa Barbara: 2,134
- San Luis Obispo: 1,646
- Santa Cruz: 2,096
- Monterey: 1,868
- San Benito: 1,868

**CalFRESH Enrollees in March 2022**
- Ventura: 66,862
- Santa Barbara: 50,298
- San Luis Obispo: 20,925
- Santa Cruz: 29,076
- Monterey: 45,929
- San Benito: 5,747

**Percent of Individuals Living > 0.5 Miles from Green Space in 2020**
- Ventura: 16.4%
- Santa Barbara: 15.5%
- San Luis Obispo: 43.6%
- Santa Cruz: 15.0%
- Monterey: 23.0%
- San Benito: 53.1%

**Broadband Adoption Rate at Any Speed in 2019**
- Ventura: 88.0%
- Santa Barbara: 84.1%
- San Luis Obispo: 79.9%
- Santa Cruz: 84.7%
- Monterey: 81.7%
- San Benito: 85.1%
NOTES

All decimals rounded to nearest tenth.

4. Department of Health Care Services, Medi-Cal Certified Eligibles Data Table by County and Dual Status, February 2022, Accessed: March 31, 2022.
5. Department of Health Care Services, Medi-Cal Certified Eligibles Data Table by County and Aid Code Group, February 2022, Accessed: March 31, 2022.

About ITUP

ITUP is an independent, nonprofit, health policy institute that has been a central voice in the California health 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.

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- California Community Foundation
- California Health Care Foundation
- The California Endowment
- The California Wellness Foundation

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