ITUP — Insure the Uninsured Project
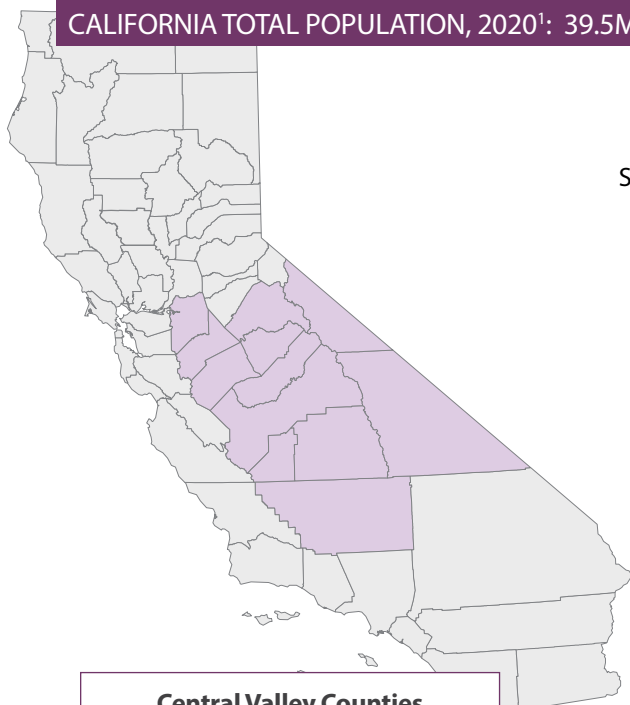
» *Coverage in California at a Glance*

Central Valley Counties

June 2022 — FRESNO, INYO, KERN, KINGS, MADERA, MARIPOSA, MERCED, MONO, SAN JOAQUIN, STANISLAUS, TULARE, and TUOLUMNE

**CALIFORNIA TOTAL POPULATION, 2020[1]: 39.5M**

	Population[1]	Uninsured, 2020[2]	Uninsured, Incomes ≤ 138% Federal Poverty Level (FPL), 2020[2]
FRESNO	1,008,654	42,000 (4.2%*)	20,000 (5.5%*)
KERN	909,235	56,000 (6.5%*)	14,000 (4.1%*)
SAN JOAQUIN	779,233	29,000 (3.8%)	8,000 (4.4%*)
STANISLAUS	552,878	21,000 (3.8%*)	-
TULARE	473,117	25,000 (5.3%*)	-
MERCED	281,202	24,000 (8.5%*)	13,000 (9.7%*)
MADERA	156,255	3,000 (2.2%*)	-
KINGS	152,486	4,000 (2.9%*)	2,000 (3.9%*)

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

	Population[1]
TUOLUMNE	55,620
INYO	19,016
MARIPOSA	17,131
MONO	13,195

Central Valley Counties TOTAL POPULATION, 2020[1]: 4.4M
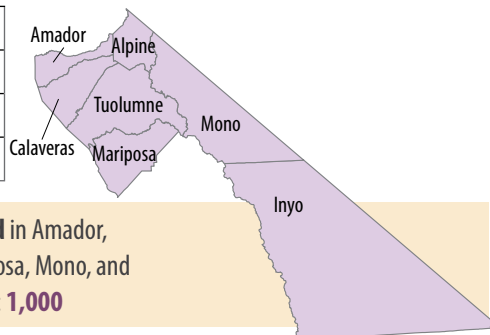
Total Number of Uninsured in Amador, Alpine, Calaveras, Inyo, Mariposa, Mono, and Tuolumne counties combined: **1,000**

In the California Health Interview Survey dataset[2], **Inyo, Mariposa, Mono,** and **Tuolumne** data for this metric are grouped together with ITUP-designated North Central counties: Alpine, Amador, and Calaveras. Data for the uninsured with incomes at or below 138 percent FPL are not available for these counties due to data masking. See ITUP's North Central Regional Coverage Fact Sheet for more data on Alpine, Amador, and Calaveras counties.

FIGURE 1. Race/Ethnicity Among the Uninsured, 2020[2]

Percent by Race	County Population							Insured							Uninsured						
	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+
Fresno	52.7%	30.2%	3.3%*	-	10.8%	-	2.9%*	93.6%*	98.0%*	100.0%*	-	97.8%*	-	100.0%*	6.4%*	2.0%*	-	-	-	-	-
Kern	55.7%	36.9%	4.4%*	-	2.7%*	-	0.3%*	89.7%*	97.9%*	100.0%*	-	100.0%*	-	100.0%*	10.3%*	2.1%*	-	-	-	-	-
San Joaquin	40.7%	33.5%	8.5%	2.9%*	10.3%	2.0%*	2.1%*	92.1%	99.3%*	95.7%*	100.0%*	100.0%*	100.0%*	100.0%*	7.9%*	-	-	-	-	-	-
Stanislaus	38.4%	43.4%	6.6%	-	7.6%	1.9%*	2.1%*	96.1%*	96.6%*	100.0%*	-	89.6%*	100.0%*	100.0%*	3.9%*	3.4%*	-	-	-	-	-
Tulare	65.2%	29.9%	-	-	2.2%*	-	1.9%*	93.2%*	97.0%*	-	-	100.0%*	-	100.0%*	6.8%*	3.0%*	-	-	-	-	-
Merced	53.7%	29.5%	1.9%*	-	12.4%	-	2.1%*	88.0%*	93.1%*	100.0%*	-	100.0%*	-	100.0%*	12.0%*	6.9%*	-	-	-	-	-
Madera	59.5%	35.2%	1.6%*	0.9%*	1.5%*	-	1.2%*	97.6%*	97.7%*	100.0%*	100.0%*	100.0%*	-	100.0%*	2.4%*	2.3%*	-	-	-	-	-
Kings	56.6%	32.6%	1.4%*	-	8.3%*	-	1.0%*	95.3%*	99.3%*	100.0%*	-	100.0%*	-	100.0%*	4.7%*	-	-	-	-	-	-

In the California Health Interview Survey dataset[2], **Inyo, Mariposa, Mono,** and **Tuolumne** data for these metrics are grouped together with ITUP-designated Central Valley counties: Alpine, Amador, and Calaveras. In addition, much of the race/ethnicity for this group of counties is masked due to data privacy policies. **For these reasons, Inyo, Mariposa, Mono,** and **Tuolumne are excluded from this figure.**

FIGURE 2. Employer-Sponsored Coverage, 2020[2]

	Employer Sponsored Coverage Among Central Valley Counties	Race/Ethnicity Breakdown Among Central Valley Counties with Employer-Sponsored Coverage						
		Latinx	White	Black	AI/AN	Asian	NH/PI	2+
Fresno	414,000 (41.3%)	45.7%	38.8%	4.9%*	-	7.7%	-	3.0%*
Kern	348,000 (40.4%)	40.1%	51.8%	3.9%*	-	3.6%*	-	0.6%*
San Joaquin	387,000 (51.2%)	39.9%	36.1%	7.8%	-	8.5%	3.9%*	3.8%*
Stanislaus	238,000 (43.4%)	34.2%	51.0%	1.7%*	-	7.1%	-	2.7%*
Tulare	174,000 (36.6%)	44.4%	49.3%	-	-	4.5%*	-	0.4%*
Merced	92,000 (33.1%)	51.9%	40.4%	1.5%*	-	3.4%*	-	2.5%*
Madera	61,000 (41.2%)	57.3%	37.6%	-	1.0%*	1.2%*	-	2.2%*
Kings	56,000 (39.5%)	53.2%	39.8%	2.5%*	-	3.4%*	-	-
Amador, Alpine, Calaveras, Inyo, Mariposa, Mono, and Tuolumne**	62,000 (35.1%)	12.0%*	82.5%*	-	-	-	-	4.1%*

** In the California Health Interview Survey dataset[2], **Inyo, Mariposa, Mono,** and **Tuolumne** data for this metric are grouped together with ITUP-designated North Central counties: Alpine, Amador, and Calaveras counties. See ITUP's North Central Regional Coverage Fact Sheet for more data on Alpine, Amador, and Calaveras counties.
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.
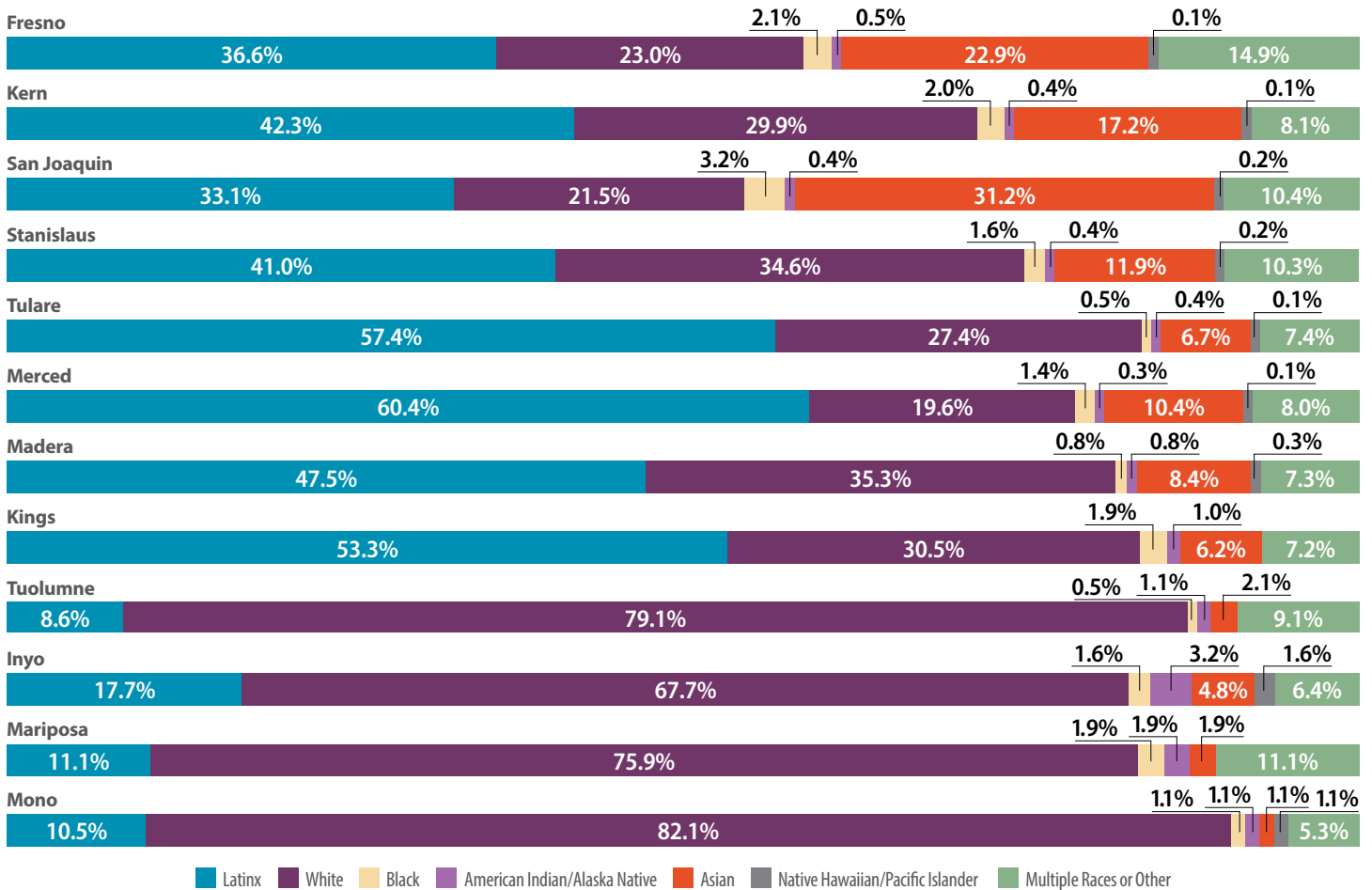(-) Notes a value unavailable due to data masking

COVERED CALIFORNIA

FIGURE 3. Percent of Counties' Populations Enrolled in Covered California, December 2021[3]

	Total Enrollment	Subsidized Enrollees	Unsubsidized Enrollees
Fresno	33,470 (3.3%)	31,480 (94.1%)	1,990 (5.9%)
Kern	22,340 (2.5%)	21,080 (94.4%)	1,260 (5.6%)
San Joaquin	34,070 (4.4%)	32,370 (95.0%)	1,700 (5.0%)
Stanislaus	21,480 (3.9%)	20,360 (94.8%)	1,120 (5.2%)
Tulare	12,470 (2.6%)	12,110 (97.1%)	350 (2.8%)
Merced	12,090 (4.3%)	11,880 (98.3%)	210 (1.7%)
Madera	4,990 (3.2%)	4,710 (94.4%)	280 (5.6%)
Kings	2,640 (1.7%)	2,480 (93.9%)	160 (6.1%)
Tuolumne	2,380 (4.3%)	2,310 (97.1%)	60 (2.5%)
Inyo	760 (4.0%)	730 (96.1%)	30 (3.9%)
Mariposa	690 (4.0%)	670 (97.1%)	30 (4.3%)
Mono	1,140 (8.6%)	1,040 (91.2%)	100 (8.8%)

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FIGURE 4. Covered California Enrollment by Race/Ethnicity, December 2021[3]

Fresno
| 36.6% | 23.0% | 2.1% | 0.5% | 22.9% | 0.1% | 14.9% |

Kern
| 42.3% | 29.9% | 2.0% | 0.4% | 17.2% | 0.1% | 8.1% |

San Joaquin
| 33.1% | 21.5% | 3.2% | 0.4% | 31.2% | 0.2% | 10.4% |

Stanislaus
| 41.0% | 34.6% | 1.6% | 0.4% | 11.9% | 0.2% | 10.3% |

Tulare
| 57.4% | 27.4% | 0.5% | 0.4% | 6.7% | 0.1% | 7.4% |

Merced
| 60.4% | 19.6% | 1.4% | 0.3% | 10.4% | 0.1% | 8.0% |

Madera
| 47.5% | 35.3% | 0.8% | 0.8% | 8.4% | 0.3% | 7.3% |

Kings
| 53.3% | 30.5% | 1.9% | 1.0% | 6.2% | | 7.2% |

Tuolumne
| 8.6% | 79.1% | 0.5% | 1.1% | 2.1% | | 9.1% |

Inyo
| 17.7% | 67.7% | 1.6% | 3.2% | 4.8% | 1.6% | 6.4% |

Mariposa
| 11.1% | 75.9% | 1.9% | 1.9% | 1.9% | | 11.1% |

Mono
| 10.5% | 82.1% | 1.1% | 1.1% | 1.1% | 1.1% | 5.3% |

Legend: Latinx, White, Black, American Indian/Alaska Native, Asian, Native Hawaiian/Pacific Islander, Multiple Races or Other

Covered California's data privacy policy rounds all figures to the nearest 10. As a result, grand totals shown may be more than 100 percent.
There was no data available for the Native Hawaiian/Pacific Islander race/ethnicity category in Kings, Tuolumne and Mariposa counties.

FIGURE 5. Covered California Enrollment by FPL, December 2021[3]

	Under 138% FPL	Between 138% and 400% FPL	Between 400% and 600% FPL	Over 600% FPL
Fresno	2.7%	90.3%	3.4%	1.1%
Kern	2.6%	90.0%	3.7%	1.0%
San Joaquin	3.1%	89.5%	4.2%	1.3%
Stanislaus	1.9%	90.6%	4.5%	0.9%
Tulare	2.0%	91.3%	4.3%	1.0%
Merced	1.2%	93.0%	4.1%	0.9%
Madera	2.2%	90.0%	4.2%	1.0%
Kings	2.7%	89.4%	3.8%	1.1%
Tuolumne	1.3%	88.2%	7.6%	1.3%
Inyo	3.9%	85.5%	7.9%	2.6%
Mariposa	1.4%	85.5%	10.1%	1.4%
Mono	1.8%	78.9%	8.8%	4.4%

Enrollments where the FPL of the member is not known are not included here. Covered California's data privacy policy rounds all figures to the nearest 10.
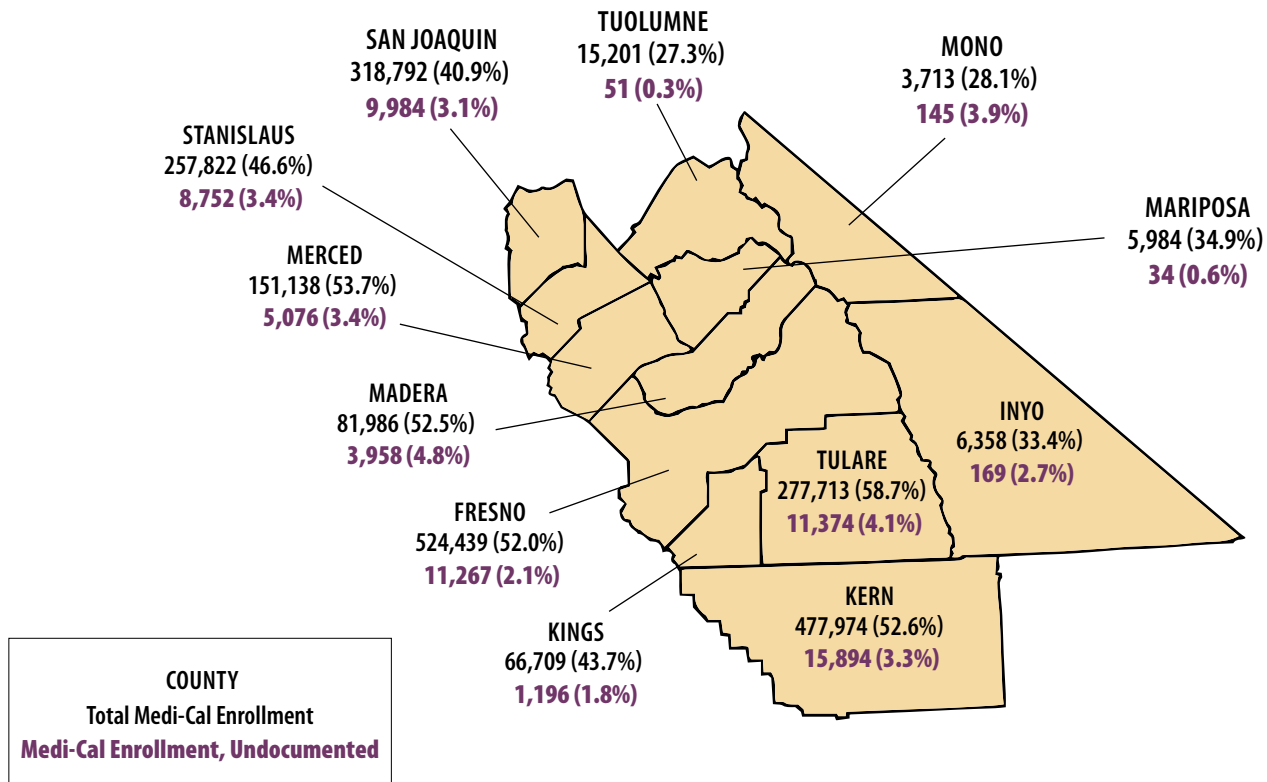As a result, grand totals shown may be more than 100 percent.

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FIGURE 6. Covered California Enrollment by Health Plan, December 2021[3]

	Anthem Blue Cross	Blue Shield	Health Net	Kaiser Permanente	L.A. Care Health Plan	Molina Healthcare	Oscar Health Plan	Western Health Advantage	Valley Health Plan
Fresno	1,710	21,510	10	10,250	-	-	-	-	-
Kern	150	14,640	2,380	5,170	10	-	-	10	-
San Joaquin	5,230	1,620	10	27,210	10	10	10	-	10
Stanislaus	5,040	1,220	10	15,210	-	-	-	-	-
Tulare	9,730	2,390	30	310	10	-	-	-	-
Merced	10,320	1,740	10	10	10	10	10	10	-
Madera	270	3,180	-	1,550	-	-	-	-	-
Kings	140	2,330	-	180	-	-	-	-	-
Tuolumne	1,330	1,040	-	10	-	-	-	-	-
Inyo	40	720	10		-	-	-	-	-
Mariposa	450	230	-	10	-	-	-	-	-
Mono	20	1,110	-	-	10	-	-	-	-

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.
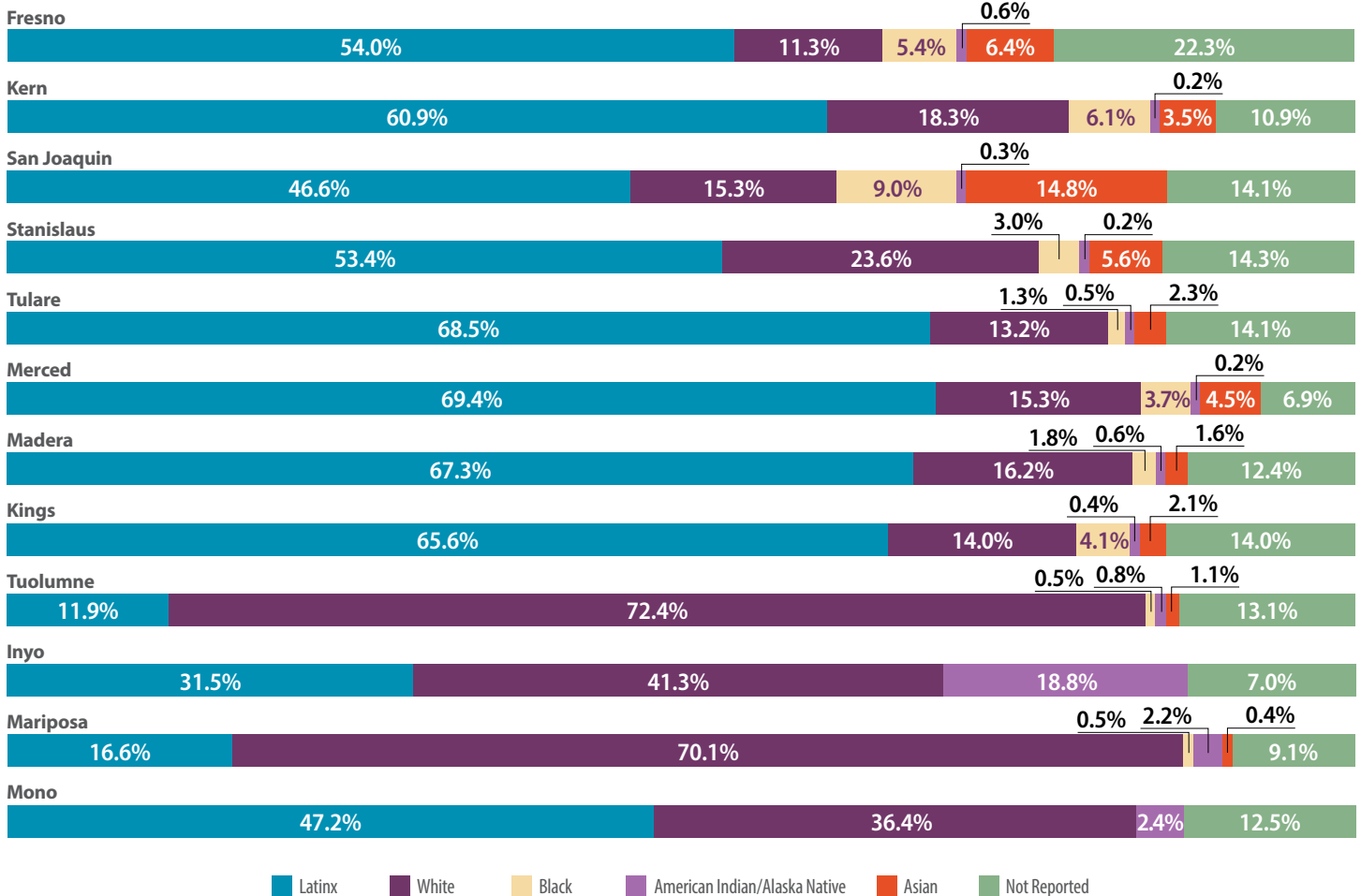
MEDI-CAL

FIGURE 7. Medi-Cal Enrollment, April 2022[4,5]

SAN JOAQUIN
318,792 (40.9%)
9,984 (3.1%)

TUOLUMNE
15,201 (27.3%)
51 (0.3%)

MONO
3,713 (28.1%)
145 (3.9%)

STANISLAUS
257,822 (46.6%)
8,752 (3.4%)

MARIPOSA
5,984 (34.9%)
34 (0.6%)

MERCED
151,138 (53.7%)
5,076 (3.4%)

MADERA
81,986 (52.5%)
3,958 (4.8%)

INYO
6,358 (33.4%)
169 (2.7%)

TULARE
277,713 (58.7%)
11,374 (4.1%)

FRESNO
524,439 (52.0%)
11,267 (2.1%)

KINGS
66,709 (43.7%)
1,196 (1.8%)

KERN
477,974 (52.6%)
15,894 (3.3%)

COUNTY
Total Medi-Cal Enrollment
Medi-Cal Enrollment, Undocumented

FIGURE 8. Medi-Cal Enrollment by Race/Ethnicity, April 2022[6]

Fresno
| 54.0% | 11.3% | 5.4% | 0.6% | 6.4% | 22.3% |

Kern
| 60.9% | 18.3% | 6.1% | 0.2% | 3.5% | 10.9% |

San Joaquin
| 46.6% | 15.3% | 9.0% | 0.3% | 14.8% | 14.1% |

Stanislaus
| 53.4% | 23.6% | 3.0% | 0.2% | 5.6% | 14.3% |

Tulare
| 68.5% | 13.2% | 1.3% | 0.5% | 2.3% | 14.1% |

Merced
| 69.4% | 15.3% | 3.7% | 0.2% | 4.5% | 6.9% |

Madera
| 67.3% | 16.2% | 1.8% | 0.6% | 1.6% | 12.4% |

Kings
| 65.6% | 14.0% | 4.1% | 0.4% | 2.1% | 14.0% |

Tuolumne
| 11.9% | 72.4% | 0.5% | 0.8% | 1.1% | 13.1% |

Inyo
| 31.5% | 41.3% | 18.8% | 7.0% |

Mariposa
| 16.6% | 70.1% | 0.5% | 2.2% | 0.4% | 9.1% |

Mono
| 47.2% | 36.4% | 2.4% | 12.5% |

Legend: ■ Latinx ■ White ■ Black ■ American Indian/Alaska Native ■ Asian ■ Not Reported

For Inyo and Mono counties, there is no data available for the Black and Asian race/ethnicity categories.

FIGURE 9. Medi-Cal Enrollment in Managed Care and Fee-For-Service (FFS), April 2022[7]

	Medi-Cal MCP Enrollment	Central California Alliance	Health Net	Anthem Blue Cross	CalViva Health	Kern Health Systems	Health Plan of San Joaquin	California Health & Wellness	Medi-Cal FFS Enrollment
Fresno	460,555			135,210	325,345				63,884
Kern	410,246		82,167			328,079			67,728
San Joaquin	272,541		24,776				247,765		46,251
Stanislaus	219,409		65,250				154,159		38,413
Tulare	238,661		121,636	117,025					39,052
Merced	142,810	142,810							8,328
Madera	69,017			25,754	43,263				12,969
Kings	57,442			22,985	34,457				9,267
Tuolumne	12,555			6,867				5,688	2,646
Inyo	4,838			2,787				2,051	1,520
Mariposa	5,003			3,996				1,007	981
Mono	2,988			1,997				991	725

▢ = Health Plan does not operate in this county

FIGURE 10. Expected CalAIM Implementation Start Dates

January 1 2022

July 1 2022
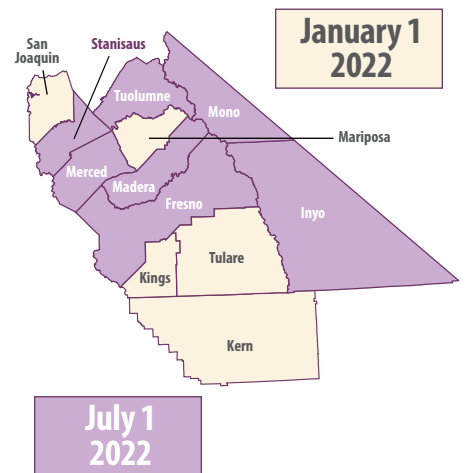
Enhanced Care Management (ECM), a new Medi-Cal benefit under CalAIM has a phased implementation timeline.
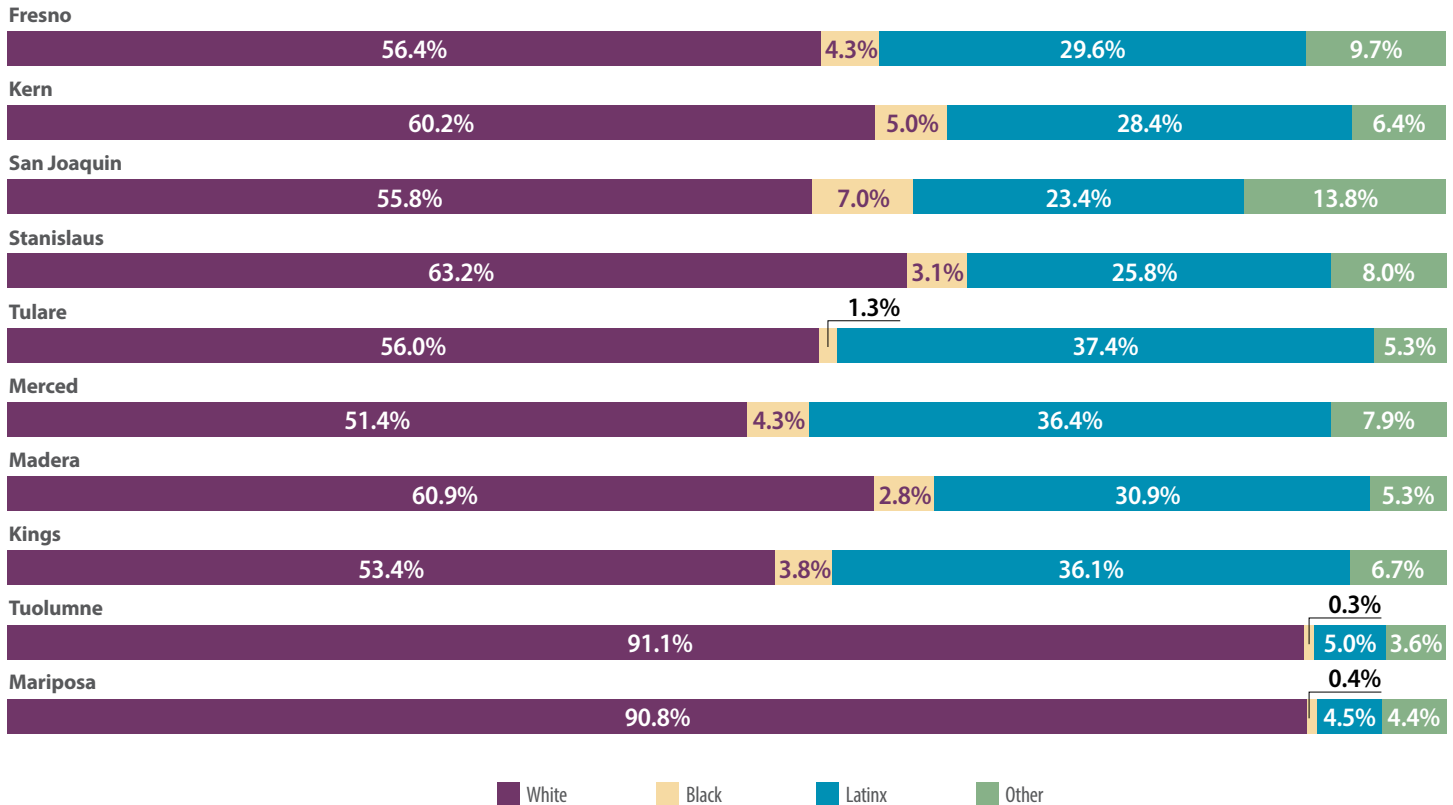
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MEDICARE

FIGURE 11. Medicare Enrollment and Percent of Counties' Population, 2020[5,8]

	Medicare	Medicare Advantage	FFS	Dual Eligible** (April 2022)[5]
Fresno	131,729 (13.1%)	55,109 (41.8%)	76,620 (58.2%)	43,942 (33.4%)
Kern	113,194 (12.4%)	52,428 (46.3%)	60,766 (53.7%)	36,996 (32.7%)
San Joaquin	104,159 (13.4%)	52,533 (50.4%)	51,626 (49.6%)	30,138 (28.9%)
Stanislaus	83,092 (15.0%)	45,115 (54.3%)	37,977 (45.7%)	23,734 (28.6%)
Tulare	60,431 (12.8%)	16,439 (27.2%)	43,992 (72.8%)	22,802 (37.7%)
Merced	35,588 (12.7%)	6,369 (17.9%)	29,219 (82.1%)	12,697 (35.7%)
Madera	23,243 (14.9%)	9,832 (42.3%)	13,411 (57.7%)	6,088 (26.2%)
Kings	16,777 (11.0%)	4,754 (28.3%)	12,023 (71.7%)	5,520 (32.9%)
Tuolumne	15,468 (27.8%)	1,265 (8.2%)	14,203 (91.8%)	2,399 (15.5%)
Inyo	4,325 (22.7%)	400 (9.2%)	3,925 (90.8%)	783 (18.1%)
Mariposa	4,599 (26.8%)	442 (9.6%)	4,157 (90.4%)	819 (17.8%)
Mono	1,902 (14.4%)	126 (6.6%)	1,776 (93.4%)	216 (11.4%)

**Dual Eligibles are those eligible for Medicare and Medi-Cal, also referred to as Medi Medis.
Due to small sample sizes and data privacy policies, percentages may equal more than 100 percent.

FIGURE 12. Medicare Enrollment by Race/Ethnicity, 2020[8]

Fresno
| White 56.4% | Black 4.3% | Latinx 29.6% | Other 9.7% |

Kern
| White 60.2% | Black 5.0% | Latinx 28.4% | Other 6.4% |

San Joaquin
| White 55.8% | Black 7.0% | Latinx 23.4% | Other 13.8% |

Stanislaus
| White 63.2% | Black 3.1% | Latinx 25.8% | Other 8.0% |

Tulare
| White 56.0% | Black 1.3% | Latinx 37.4% | Other 5.3% |

Merced
| White 51.4% | Black 4.3% | Latinx 36.4% | Other 7.9% |

Madera
| White 60.9% | Black 2.8% | Latinx 30.9% | Other 5.3% |

Kings
| White 53.4% | Black 3.8% | Latinx 36.1% | Other 6.7% |

Tuolumne
| White 91.1% | Black 0.3% | Latinx 5.0% | Other 3.6% |

Mariposa
| White 90.8% | Black 0.4% | Latinx 4.5% | Other 4.4% |

Legend: White | Black | Latinx | Other

Due to small sample sizes and data privacy policies, percentages may equal more than 100 percent. **Inyo** and **Mono** counties are excluded from this figure because their race/ethnicity data is masked in the Medicare Geographic Variation dataset.

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DATA SNAPSHOT: SOCIAL DRIVERS OF HEALTH

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 Who Accessed Homelessness Services through September 2021[9]

Fresno & Madera	4,113
Kern	6,439
San Joaquin	6,168
Stanislaus	3,778
Merced	4,480
Amador*, Calaveras*, Mariposa, & Tuolumne	608
Kings & Tulare	3,405
Inyo, Alpine*, & Mono	170

*Alpine, Amador and Calaveras counties are ITUP-designated North Central counties. See ITUP's North Central Regional Coverage Fact Sheet for more coverage data on these counties.

Individuals Enrolled in CalFRESH in April 2022[10]

Fresno	222,981
Kern	163,269
San Joaquin	105,744
Stanislaus	74,294
Tulare	119,313
Merced	55,549
Madera	30,230
Kings	26,177
Tuolumne	5,701
Inyo	2,115
Mariposa	2,679
Mono	600

Housing Security   **Food Security**

Green Space   **Broadband and Connectivity**

Percent of Individuals Living < 0.5 Miles from Green Space in 2020[11]

Fresno	45.0%
Kern	43.1%
San Joaquin	28.4%
Stanislaus	23.6%
Tulare	47.3%
Merced	45.8%
Madera	61.7%
Kings	53.5%
Tuolumne	41.9%
Inyo	53.7%
Mariposa	58.7%
Mono	1.6%

Broadband Adoption Rate at 25/3 Mbps or More in 2020[12]

Fresno	71.0%
Kern	73.7%
San Joaquin	75.9%
Stanislaus	71.0%
Tulare	58.4%
Merced	67.9%
Madera	58.5%
Kings	76.0%
Tuolumne	47.4%
Inyo	76.9%
Mariposa	3.2%
Mono	100.5%

These data are based on estimates from multiple sources, which particularly skews Mono County's adoption rate.

NOTES

All decimals rounded to nearest tenth.

1. United States Census Bureau, 2020 Census Redistricting Data, Accessed: June 8, 2022.
2. UCLA Center for Health Policy Research, 2020 California Health Interview Survey, Public Use File, Accessed: June 8, 2022.
3. Covered California, December 2021, Active Member Profile, Accessed: June 10, 2022.
4. Department of Health Care Services, Medi-Cal Certified Eligibles Data Table by County and Dual Status, April 2022, Accessed: June 10, 2022.
5. Department of Health Care Services, Medi-Cal Certified Eligibles Data Table by County and Aid Code Group, April 2022, Accessed: June 10, 2022.
6. Department of Health Care Services, Medi-Cal Certified Eligibles Data Table Race/Ethnicity and Age, April 2022, Accessed: June 10, 2022.
7. Department of Health Care Services, Medi-Cal Managed Care Enrollment Report, April 2022, Accessed: June 10, 2022.
8. Centers for Medicare and Medicaid Services, Medicare Geographic Variation - by National, State & County, 2020, Public Use File, Accessed: June 13, 2022.
9. California Interagency Council on Homelessness, Homeless Data Integration System, January 2021 through September 2021, Accessed: June 8, 2022. Note: This data updates on a quarterly basis and is dependent on county reporting, thus data may adjust over time.
10. California Department of Social Services, CalFresh Data Dashboard, April 2022, Accessed: June 8, 2022. Note: California Department of Social Services updates their dashboard with preliminary data on the 1st of the month and again with the final data from the 15th to the 20th of the month.
11. Let's Get Healthy California, Data Dashboard for Aging, Strategy C: Outdoor & Community Spaces for All Ages, 2020, Accessed: June 8, 2022.
12. California Public Utilities Commission, EOY 2020 BB Adoption by Population, Accessed June 15, 2022. Note: According to the FCC, 25/3 is the minimum standard for broadband internet.

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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