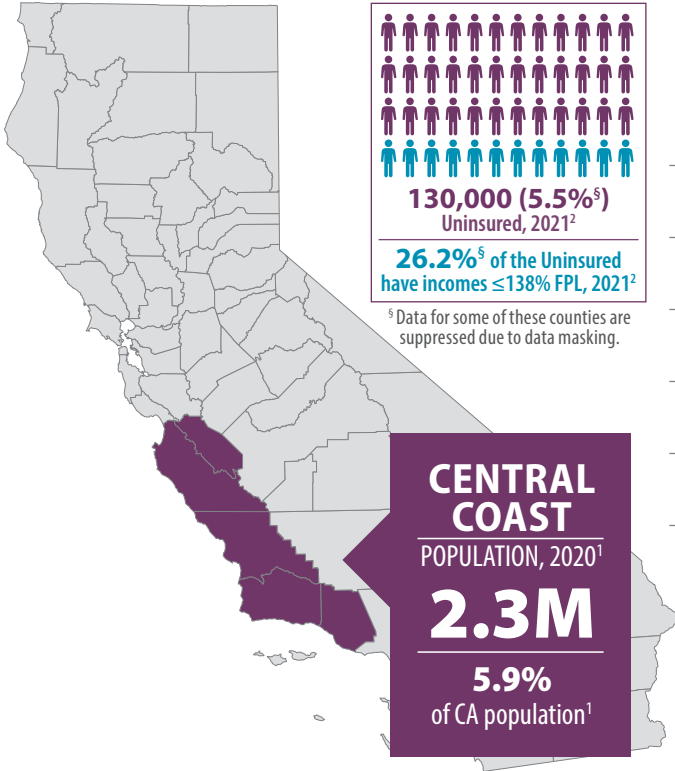


Central Coast Counties

July 2023

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



	Population ¹	Uninsured, 2021 ²	Uninsured, Incomes ≤ 138% Federal Poverty Level (FPL), 2021 ²
Ventura	843,843	39,000 (4.7%)	19,000 (2.3%)
Santa Barbara	448,229	28,000 (6.5%*)	-
Monterey	439,035	40,000 (9.8%*)	15,000 (3.4%)
San Luis Obispo	282,424	17,000 (6.7%*)	-
Santa Cruz	270,861	3,000 (1.1%*)	-
San Benito	64,209	3,000 (4.6%*)	-

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

FIGURE 1. Race/Ethnicity Among the Uninsured, 2021²

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+	
Ventura	43.4%	45.6%	1.2%*	-	8.1%	-	1.7%	91.6%	97.8%*	100.0%*	-	99.2%*	-	100.0%*	8.4%	2.2%*	-	-	-	-	-	-
Santa Barbara	49.2%	44.5%	0.9%*	-	2.0%*	-	3.2%*	88.1%*	98.6%*	100.0%*	-	100.0%*	-	100.0%*	11.9%*	1.4%*	-	-	-	-	-	-
Monterey	59.5%	30.1%	2.2%*	-	5.3%	-	3.0%	85.9%*	97.3%*	100.0%*	-	89.0%*	-	100.0%*	14.1%*	2.7%*	-	-	-	-	-	-
San Luis Obispo	17.3%	70.8%	3.2%*	-	3.1%*	-	4.9%*	86.9%*	95.2%*	100.0%*	-	69.5%*	-	100.0%*	13.1%*	4.8%*	-	-	-	-	-	-
Santa Cruz	35.8%	56.9%	-	-	3.8%*	-	2.8%*	99.2%*	99.6%*	-	-	83.8%*	-	100.0%*	-	0.4%*	-	-	-	-	-	-
San Benito	57.5%	36.8%	-	-	1.8%*	-	3.1%*	92.2%*	99.7%*	-	-	100.0%*	-	100.0%*	7.8%*	-	-	-	-	-	-	-

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, 2021²



Total Employer-Sponsored Coverage in the Central Coast
1,064,000 (45.3%)

	Employer-Sponsored Coverage Among Central Coast Counties	Race/Ethnicity Breakdown Among Central Coast Counties with Employer-Sponsored Coverage						2+
		Latinx	White	Black	AI/AN	Asian	NH/PI	
Ventura	391,000 (47.6%)	37.9%	46.6%	-	-	13.1%	-	2.0%*
Santa Barbara	197,000 (46.0%)	51.6%	39.0%	1.7%*	-	3.0%*	-	4.2%*
Monterey	192,000 (46.6%)	58.5%	30.1%	3.0%*	-	5.3%*	-	3.1%*
San Luis Obispo	127,000 (49.9%)	21.0%	67.3%	-	-	2.5%*	-	3.3%*
Santa Cruz	127,000 (49.6%)	34.0%	59.1%	-	-	3.3%*	-	3.2%*
San Benito	30,000 (49.2%)	52.1%	40.5%	-	-	3.1%*	-	3.5%*

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, September 2022³

	Total Enrollment	Subsidized Enrollees	Unsubsidized Enrollees
Ventura	42,180 (5.0%)	39,090 (92.7%)	3,090 (7.3%)
Santa Barbara	18,380 (4.1%)	16,780 (91.3%)	1,600 (8.7%)
Monterey	13,770 (3.1%)	13,110 (95.2%)	660 (4.8%)
San Luis Obispo	14,740 (5.2%)	13,730 (93.1%)	1,000 (6.8%)
Santa Cruz	12,260 (4.5%)	11,070 (90.3%)	1,190 (9.7%)
San Benito	1,990 (3.1%)	1,920 (96.5%)	70 (3.5%)

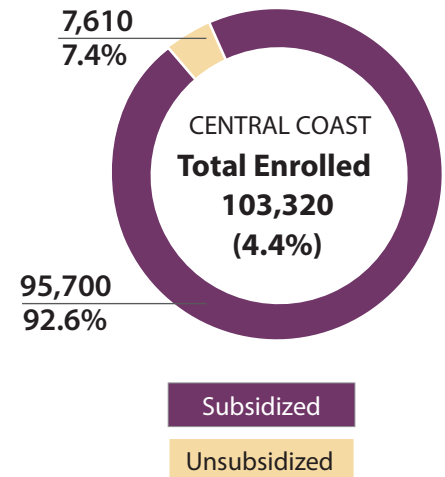




FIGURE 4. Covered California Enrollment by Race/Ethnicity, December 2022³

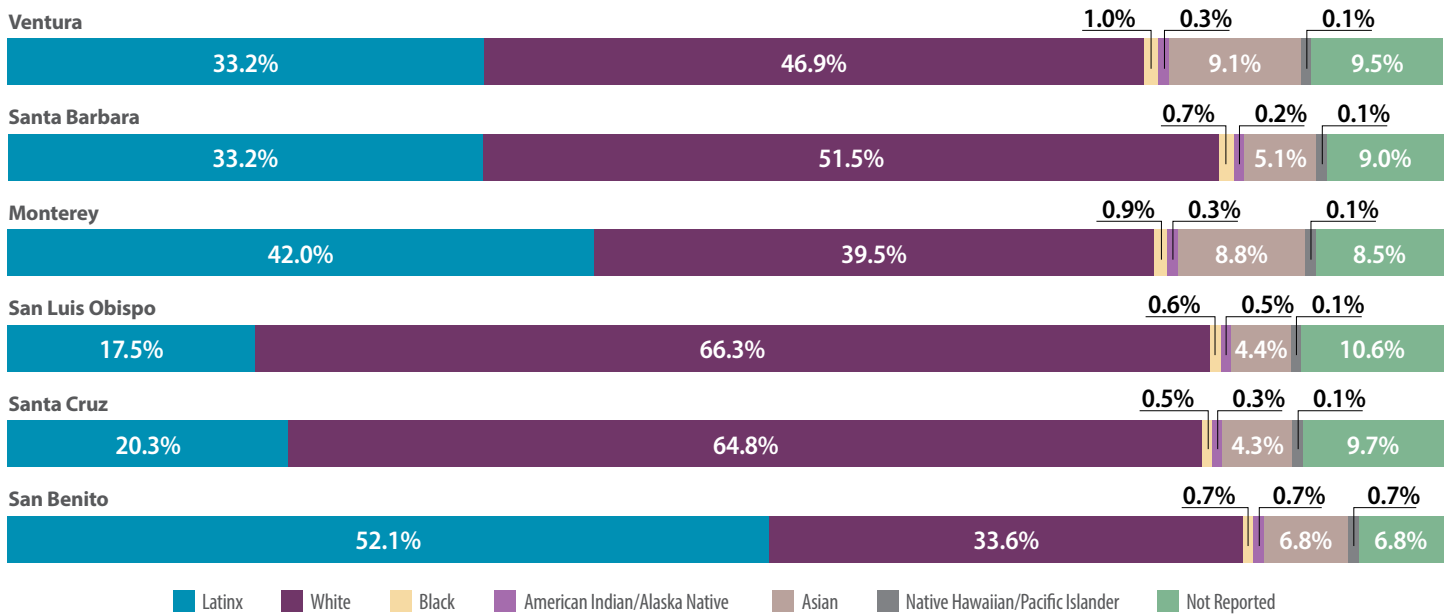


FIGURE 5. Covered California Enrollment by FPL, December 2022³

	Under 138% FPL	Between 138% and 400% FPL	Between 400% and 600% FPL	Over 600% FPL
Ventura	2.6%	79.5%	9.7%	4.5%
Santa Barbara	3.0%	74.0%	11.6%	6.3%
Monterey	2.8%	78.7%	11.1%	5.0%
San Luis Obispo	3.1%	75.8%	11.5%	6.3%
Santa Cruz	3.6%	72.1%	12.2%	7.2%
San Benito	2.5%	79.4%	12.1%	4.0%

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

FIGURE 6. Covered California Enrollment by Health Plan, December 2022³

	Anthem Blue Cross	Health Net	Kaiser Permanente	Blue Shield	Western Health Advantage	LA Care Health Plan	Oscar Health Plan	Valley Health Plan	Sharp Health Plan
Ventura	640	10	12,100	29,420	-	10	10	-	-
Santa Barbara	950	10	10	17,420	-	10	-	-	10
Monterey	1,760	-	10	10,750	-	-	-	1,250	-
San Luis Obispo	480	10	10	14,250	-	-	-	-	-
Santa Cruz	130	250	7,800	4,080	10	10	-	-	-
San Benito	290	-	10	1,410	-	-	-	290	-

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.



MEDI-CAL

FIGURE 7. Medi-Cal Enrollment, February 2023^{4,5}

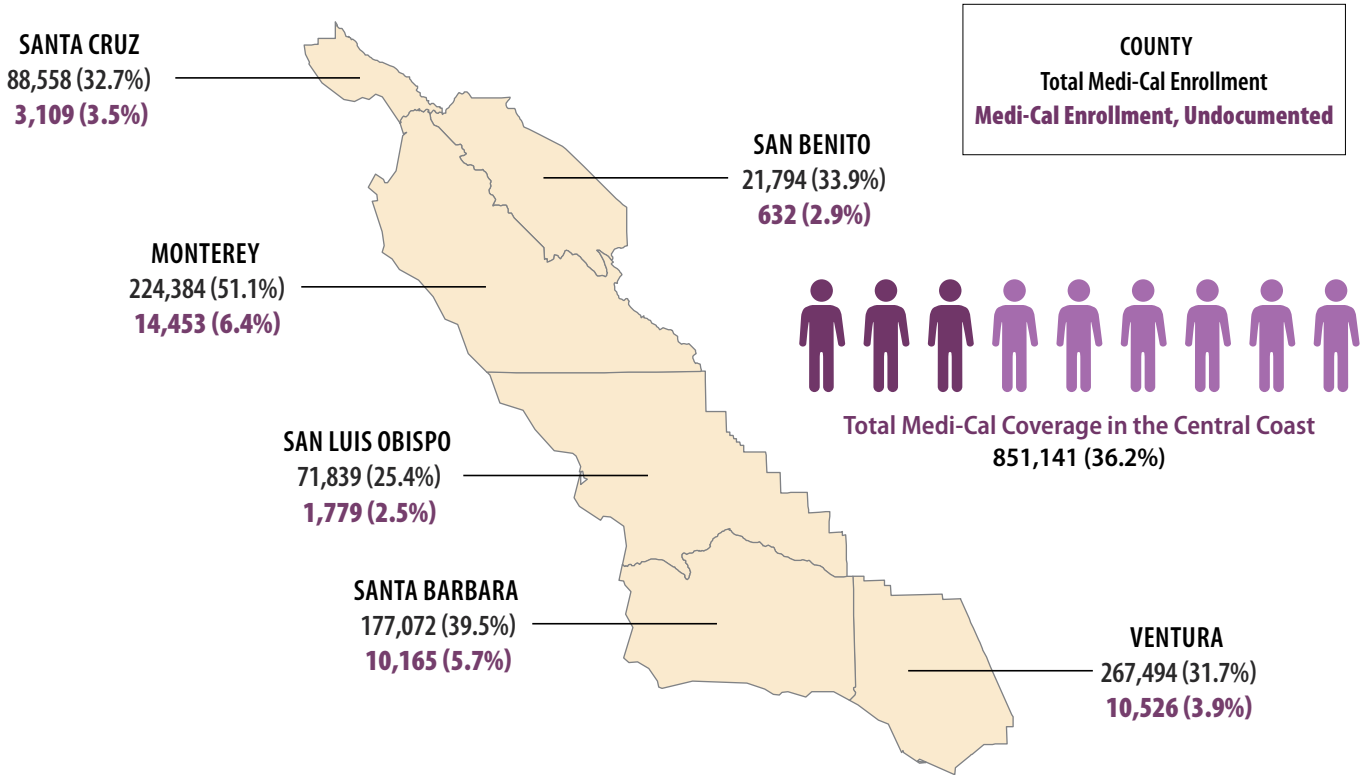
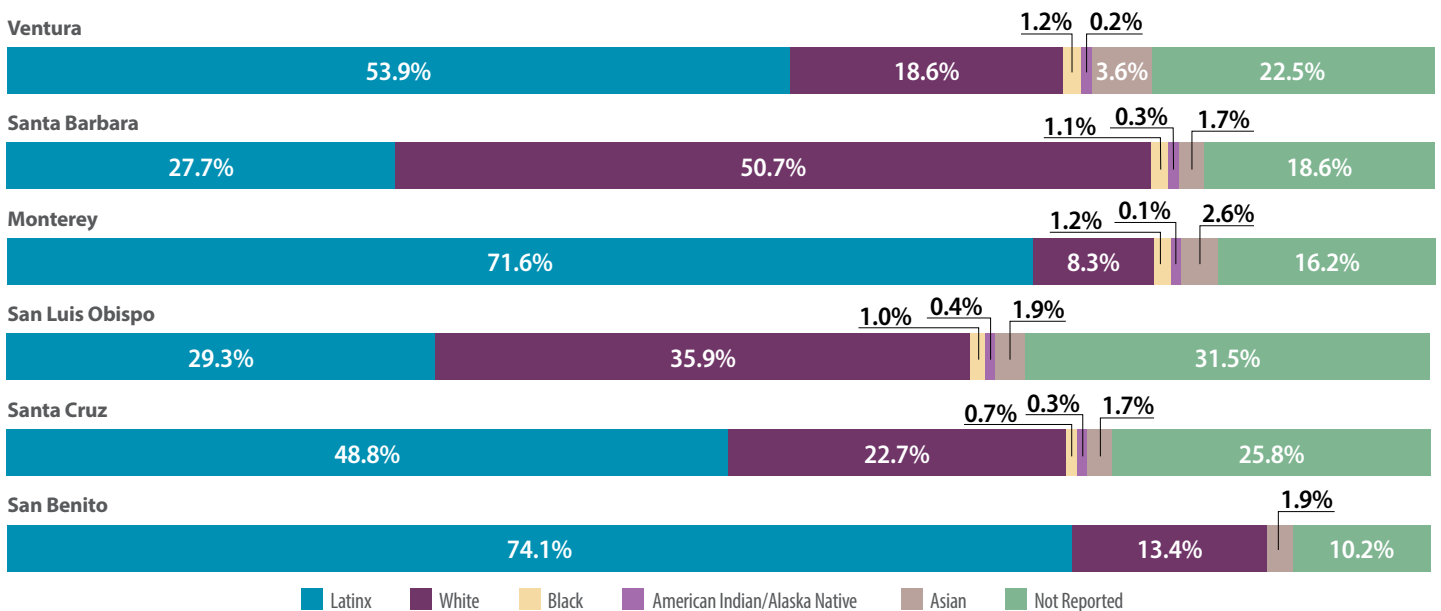


FIGURE 8. Medi-Cal Enrollment by Race/Ethnicity February 2023⁶



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), March 2023⁷

	MCP Enrollment	Gold Coast Health Plan	CenCal Health	Central California Alliance for Health	Anthem Blue Cross	Medi-Cal FFS Enrollment
Ventura	251,473	251,473				16,021
Santa Barbara	162,571		162,571			14,501
Monterey	189,222			189,222		35,162
San Luis Obispo	69,269		69,269			2,570
Santa Cruz	81,265			81,265		7,293
San Benito	13,223				13,223	8,571

= Health Plan does not operate in this county.

FIGURE 10. Community Supports Elections by Managed Care Plans, February 2023⁸

	Gold Coast Health Plan	CenCal Health	Central California Alliance for Health	Anthem Blue Cross
Ventura	14			
Santa Barbara		6		
Monterey			8	
San Luis Obispo		6		
Santa Cruz			7	
San Benito				14

*Some Community Supports may not be available to all members or in all areas of the county.



MEDICARE

FIGURE 11. Medicare Enrollment and Percent of Counties' Population, 2021^{4,9}

Total Medicare Coverage in the Central Coast
407,293 (17.3%)

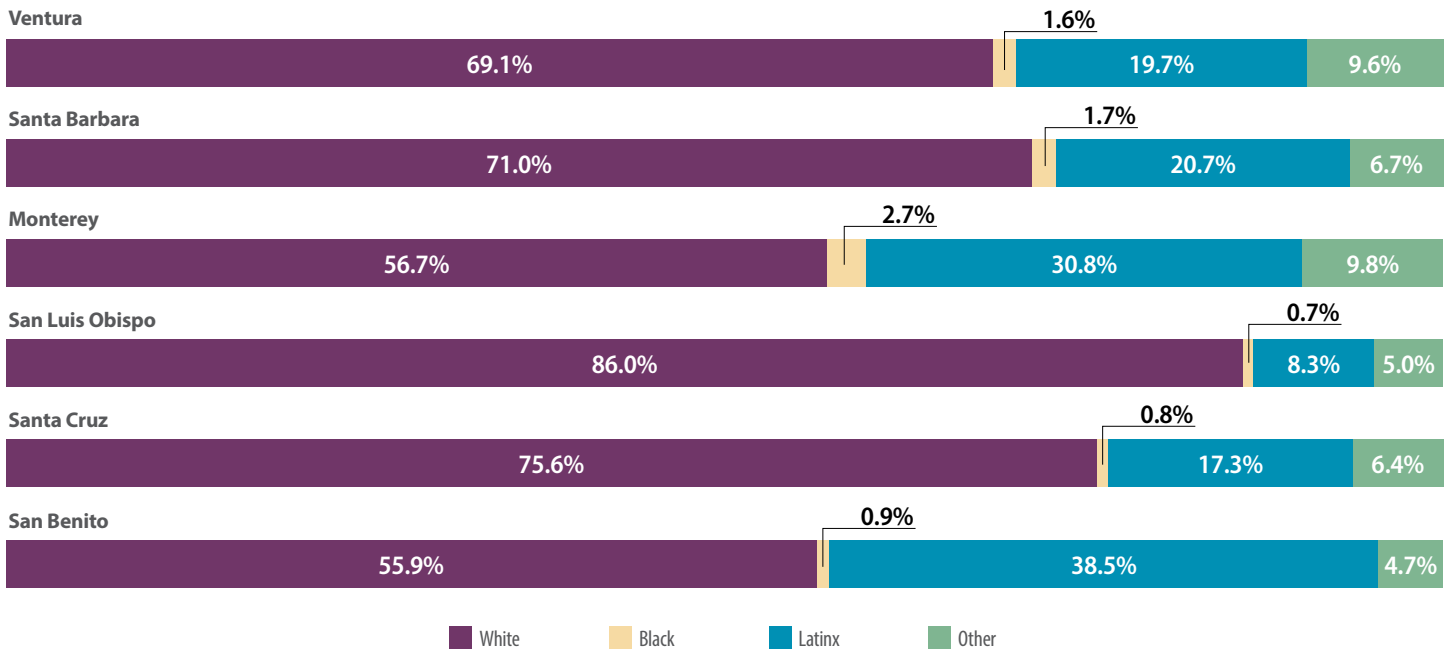


	Medicare	Medicare Advantage	Fee-for-Service	Dual Eligible** (February 2023) ⁵
Ventura	146,735 (17.4%)	63,414 (43.2%)	83,321 (56.8%)	26,839 (18.3%)
Santa Barbara	74,272 (16.6%)	15,424 (20.8%)	58,848 (79.2%)	14,926 (20.1%)
Monterey	62,866 (14.3%)	8,254 (13.1%)	54,612 (86.9%)	15,494 (24.6%)
San Luis Obispo	65,008 (23.0%)	14,489 (22.3%)	50,519 (77.7%)	7,919 (12.2%)
Santa Cruz	49,738 (18.4%)	10,733 (21.6%)	39,005 (78.4%)	9,738 (19.6%)
San Benito	8,674 (13.5%)	1,772 (20.4%)	6,902 (79.6%)	1,908 (22.0%)

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



FIGURE 12. Medicare Enrollment by Race/Ethnicity, 2021⁹



NOTES

All decimals rounded to nearest tenth.

1. United States Census Bureau, [2020 Census Redistricting Data](#), Accessed: March 27, 2023.
2. UCLA Center for Health Policy Research, [2021 California Health Interview Survey](#), Public Use File, Accessed: March 27, 2023.
3. Covered California, December 2022, [Active Member Profile](#), Accessed: April 10, 2023.
4. Department of Health Care Services, [Medi-Cal Certified Eligibles Data Table by County and Dual Status](#), February 2023, Accessed: April 10, 2023.
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6. Department of Health Care Services, [Medi-Cal Certified Eligibles Data Table Race/Ethnicity and Age](#), February 2023, Accessed: April 10, 2023.
7. Department of Health Care Services, [Medi-Cal Managed Care Enrollment Report](#), March 2023, Accessed: April 10, 2023.
8. Department of Health Care Services, [CalAIM Community Supports – Managed Care Plan Elections](#), February 2023, Accessed: March 27, 2023.
9. Centers for Medicare and Medicaid Services, [Medicare Geographic Variation – by National, State & County](#), 2021, Public Use File, Accessed: March 27, 2023.

Each year ITUP releases Regional Health Coverage fact sheets for its 11 ITUP Regional Workgroup (listening session) locations. These publications are overviews highlighting key coverage facts across all coverage types county-by-county.

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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- The California Endowment
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