
2004 Overview of the Uninsured: Statewide

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Insure the Uninsured Project (ITUP) is a private, non-profit organization that identifies, assists, and promotes new approaches to expanding health care and coverage for California's uninsured. ITUP was established in 1996 and is funded by the Blue Shield of California Foundation, The California Endowment, the California HealthCare Foundation, and The California Wellness Foundation. Veronica Richardson prepared this report. Leticia Mejia provided data assistance with North Rural and Bay Area counties.

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Introduction

This overview provides information on California's changing demographics, usage and funding of free and community clinics and hospitals, and health plan costs and options. It was developed to help advocates, policymakers, researchers, and others note demographic movements in the state's population, identify both patient utilization and funding trends in its safety net services, and recognize cost changes in its employer-based and private insurance markets.

This Statewide Overview provides a comparison of six regions: Bay Area, Central Coast, Central Valley, North Central, North Rural, and Southern California (a list of counties analyzed in each of these regions is available in the Appendix). For a county and regional perspective, please see ITUP's website at www.itup.org.

This report provides five snapshots of California: a General Perspective, providing an update on California's economic and demographic changes from 2003; a Focus on Community Clinics, examining the utilization and funding mechanisms of California's free and community clinics; a Focus on Hospitals, offering a similar analysis on the usage and financing of California's hospitals; a Focus on County Health Funding, analyzing the economic state of the county health system; and a Look at Employer and Private Insurance plans, presenting a sample of health insurance offerings and premiums for small employer and individual health plans. Select tables outlining data by county and/or comparing ITUP's 2003 regional report information with data offered in this report are available in the Appendix.

Section I: General Perspective

Economy

The statewide unemployment rate is 6.7%. At 5.4%, North Central has the lowest regional unemployment rate. The largely agricultural Central Valley has the highest rate, 12.9%.

County/Region	Rate
Bay Area	6.7%
Central Coast	6.2%
Central Valley	12.9%
North Central	5.4%
North Rural	8.5%
Southern California	5.9%
Statewide	6.7%

Source: State of California Employment Development Department, "Monthly Labor Force Data for Counties: Year 2003; 2003 Benchmark (Not Seasonally Adjusted)," May 20, 2004.

Demographics

California's regions experienced moderate growth from 2000 to 2003. The state increased in population by 1.4% from 2002, rising by 4.8% from 2000 to 2003.

Of the state's residents, 14.2% live below the federal poverty level. At 8.7%, the Bay Area has the lowest percentage of residents living in poverty while at 20.5%, the Central Valley has the highest proportion. A third of California's residents (33.1%) live below 200% of FPL while 18.8% live between 100-200% of FPL.

Table 2: 2003 California Population by Ethnicity

	White	Black	Hispanic	Native American	Asian/Pacific Islander	Other	Total
Bay Area	46.2%	7.2%	20.5%	0.3%	23.3%	2.5%	100%
Central Coast	55.3%	2.0%	35.6%	0.5%	4.9%	1.7%	100%
Central Valley	43.7%	4.8%	42.6%	0.8%	6.5%	1.7%	100%
North Central	61.6%	7.0%	18.2%	0.7%	9.4%	3.2%	100%
North Rural	77.5%	1.5%	13.2%	2.3%	3.0%	2.6%	100%
Southern California	39.3%	7.1%	40.7%	0.4%	10.9%	1.5%	100%
Statewide	45.2%	6.3%	34.3%	0.5%	11.7%	1.9%	100%

Source: U.S. Census Bureau, "County Population by Age, Sex, Race and Hispanic Origin: April 2000 through July 2003."

Table 3: California by Poverty Level

	<100% of FPL	100%-200% of FPL	<200% of FPL
Bay Area	8.7%	11.6%	20.3%
Central Coast	11.7%	17.8%	29.6%
Central Valley	20.5%	24.3%	44.8%
North Central	11.1%	15.7%	26.9%
North Rural	16.9%	22.4%	39.3%
Southern California	15.5%	20.5%	36.0%
Statewide	14.2%	18.8%	33.1%

Source: U.S. Census Bureau, "County Population by Age, Sex, Race and Hispanic Origin: April 2000 through July 2003."

Insurance Coverage

About 21.1% of California's residents do not have insurance. Medi-Cal covers 18.9% of elderly and non-elderly residents. Healthy Families, meanwhile, provides insurance to 2.2% of the region's non-elderly.

Hispanics compose the greatest proportion of Medi-Cal and Healthy Families enrollees at 51.4% and 57.8%, respectively. Whites make up 22.3% of Medi-Cal members and 13.5% of Healthy Families enrollees. Blacks and Asian/Pacific Islanders comprise near equal percentages of Medi-Cal enrollment (10.7% and 10.0%, respectively).

	Medi-Cal	Healthy Families
	<i>Statewide</i>	<i>Statewide</i>
White	22.3%	13.5%
Black	10.7%	2.6%
Hispanic	51.4%	57.8%
Native American	0.4%	0.3%
Asian/Pacific Islander	10.0%	12.2%
Other/Unknown	5.2%	13.6%
Total	100%	100%

Source: California Department of Health Services, Medical Care Statistics Section, "Medi-Cal Beneficiary Profiles by County: April 2004" and Managed Risk Medical Insurance Board, "HFP Subscribers Currently Enrolled by Ethnicity; By County," November 2, 2004.

Medi-Cal managed care is in operation in five of six of California's study regions. As expected by its large population, Southern California comprises the largest proportion of Medi-Cal managed care enrollment.

Table 5: Medi-Cal Managed Care Enrollment

	Number Enrolled	% of Regional Total
Bay Area	363,097	11.0%
Central Coast	129,511	3.9%
Central Valley	448,492	13.6%
North Central	245,199	7.4%
North Rural	0	0.0%
Southern California	2,113,436	64.0%
Total	3,299,735	100%

Source: California HealthCare Foundation, "County Data: (Various)."

Local children's coverage expansion programs are in operation in all but two of California's regions with many counties currently in the planning stages of development. Coverage is provided to Medi-Cal or Healthy Families ineligible children regardless of immigration status. Together, these programs cover over 75,000 of the state's children.

Table 5: Local Children's Expansion Programs

	Age 0-5	Age 6-18	Total
Bay Area	4,362	18,334	22,696
Central Coast	260	1,102	1,362
Central Valley	435	1,549	1,984
North Central	0	0	0
North Rural	0	0	0
Southern California	10,062	39,118	49,180
Total	15,119	60,103	75,222

Source: Child and Family Coverage Technical Assistance Center, IHPS California, "Overview of Local Children's Coverage Expansions," June 9, 2005.

Section II: Focus on Community Clinics

Patient Demographics

Seven hundred sixty-eight free and community clinics provided care to 3.3 million patients in 2003. A majority (61.5%) of patients live below the federal poverty level. Table 7 notes the reported race and ethnicity of the state's clinic patients.

Table 6: California Free and Community Clinic Patients by Poverty Level

	<100% of FPL	100%-200% of FPL	>200% of FPL	Unknown
Bay Area	58.4%	19.5%	7.7%	14.3%
Central Coast	68.5%	18.3%	8.0%	5.2%
Central Valley	64.8%	13.6%	3.8%	17.8%
North Central	60.9%	23.2%	8.7%	7.2%
North Rural	48.2%	25.3%	9.9%	16.7%
Southern CA	63.8%	20.7%	6.0%	9.6%
Statewide	61.5%	20.0%	6.5%	12.0%

Source: U.S. Census Bureau, "County Population by Age, Sex, Race and Hispanic Origin: April 2000 through July 2003."

Table 7: Race/Ethnicity of California's Clinic Patients

	Total	% of Total		Total	% of Total
White	2,258,700	69.2%	Hispanic	1,669,654	51.2%
Black	197,326	6.0%	Non-Hispanic	1,370,820	42.0%
Asian/Pacific Islander	212,184	6.5%	Unknown	222,924	6.8%
Native American	56,319	1.7%	Total	3,263,398	100%
Other	538,869	16.5%			
Total	3,263,398	100%			

Source: Office of Statewide Health Planning & Development, "2003 Primary Care Clinics Annual Utilization Data."

Utilization

There were 10.2 million visits to California's free and community clinics in 2003. Uninsured patients make up the largest proportion of visits, 47.0%. In 2003, there were 0.7 visits per uninsured county resident.

Table 8: Patient Utilization of California's Free and Community Clinics by Insurance/Funding Source

	By Insurance Source		By Uninsured Funding Source		
	Total	% of Total		Total	% of Total
Medicare	727,423	7.1%	County	925,117	19.3%
Medi-Cal	3,485,804	34.2%	Self-Pay	1,185,563	24.8%
Healthy Families	199,166	2.0%	Free	439,586	9.2%
Private	560,638	5.5%	Breast Cancer	88,419	1.8%
Other Coverage	420,714	4.1%	CHDP	246,246	5.1%
Uninsured	4,789,223	47.0%	EAPC	522,969	10.9%
Total	10,182,968	100%	Family PACT	1,381,323	28.8%
			Total	4,789,223	100%

Source: Office of Statewide Health Planning & Development, "2003 Primary Care Clinics Annual Utilization Data."

Table 9: Number of Visits per Uninsured County Resident

County/Region	Number of Visits
Bay Area	1.0
Central Coast	0.7
Central Valley	0.8
North Central	0.9
North Rural	1.6
Southern California	0.6
Statewide	0.7

Source: Office of Statewide Health Planning & Development, "2003 Primary Care Clinics Annual Utilization Data" and 2003 California Health Interview Survey.

Financing

California's clinics received \$1.5 billion in operating revenue; expenses outpaced revenue by \$20.9 million. Patient fees are the greatest source of revenue, providing 62.3% of total funding. Those with Medi-Cal contribute the greatest proportion of revenue received from patient fees (46.2%).

Table 10: Source of Community Clinic Total Operating Revenue

	Source of Total Operating Revenue		Source of Total Revenue from Patient Fees		
	Total	% of Total		Total	% of Total
Patient Fees	\$910,484,000	62.3%	Medi-Cal	\$420,771,717	46.2%
Federal	\$213,979,194	14.6%	Uninsured	\$301,902,403	33.2%
Private	\$99,661,540	6.8%	Medicare	\$92,017,595	10.1%
County/Local	\$77,533,739	5.3%	Private	\$53,537,801	5.9%
State	\$67,246,727	4.6%	Other Coverage	\$28,011,878	3.1%
Donations	\$65,126,344	4.5%	Healthy Families	\$14,242,606	1.6%
Other	\$28,005,072	1.9%	Total	\$910,484,000	100%
Total	\$1,462,036,616	100%			

Source: Office of Statewide Health Planning & Development, "2003 Primary Care Clinics Annual Utilization Data."

Table 11: Revenue and Expenses by Region

Region	Revenue	Expenses
Bay Area	\$332,247,226	\$332,049,591
Central Coast	\$66,057,597	\$63,675,302
Central Valley	\$188,645,960	\$188,322,134
North Central	\$101,595,425	\$94,017,992
North Rural	\$152,433,616	\$150,511,001
Southern California	\$607,089,252	\$641,019,651

Source: Office of Statewide Health Planning & Development, "2003 Primary Care Clinics Annual Utilization Data."

Among uninsured patients, Family PACT captures 35.9% of revenues received from the uninsured, county/CMISP programs 28.0%, and self-payers 19.5%. Other sources, such as funds from the Expanded Access to Primary Care (EAPC) and Child Health Disability Prevention (CHDP) programs round out the remainder of uninsured revenues.

Table 12: Source of Uninsured Patient Revenue

	<i>Total</i>	<i>% of Total</i>
Family PACT	\$108,532,800	35.9%
County/CMISP	\$84,464,021	28.0%
Self-Pay	\$58,989,355	19.5%
EAPC	\$32,133,546	10.6%
CHDP	\$16,868,600	5.6%
Breast Cancer	\$5,033,584	1.7%
Free	-\$4,119,503	-1.4%
Total	\$301,902,403	100%

*Includes County/CMISP, Alameda Alliance, LA County Partnership, San Diego Medical Plan, and funds from "other county" sources.

Source: Office of Statewide Health Planning & Development, "2003 Primary Care Clinics Annual Utilization Data."

Section III: Focus on Hospitals

Utilization

In fiscal year 2003, California hospitals provided 17.0 million inpatient days, 43.2 million outpatient visits, and 7.5 million emergency department visits. Medicare pays the greatest proportion of inpatient stays, covering 40.1% of days, while private insurance pays for more outpatient visits and ED visits (39.5% and 38.2%, respectively)¹. The county indigent (uninsured) accounts for 3.4% of inpatient days, 5.5% of outpatient visits, and 6.2% of ED visits.

Table 13: Inpatient, Outpatient, and Emergency Department Utilization by Payer

	Inpatient Days		Outpatient Visits		Emergency Department Visits	
	Total	% of Total	Total	% of Total	Total	% of Total
Medicare	6,827,830	40.1%	11,321,923	26.2%	1,219,725	16.3%
Medi-Cal	4,886,873	28.7%	9,051,616	20.9%	1,889,785	25.3%
County Indigent (Uninsured)	576,154	3.4%	2,367,022	5.5%	460,662	6.2%
Private	4,037,413	23.7%	17,075,240	39.5%	2,857,582	38.2%
Other Indigent	109,685	0.6%	377,040	0.9%	116,314	1.6%
Other	594,126	3.5%	3,055,505	7.1%	931,529	12.5%
Total	17,032,081	100%	43,248,346	100%	7,475,597	100%

Source: Office of Statewide Health Planning & Development, "Hospital Annual Financial Data Selected Pages: Year 28 (June 30, 2002 to June 29, 2003)" and "Selected Hospital Annual Financial Data: FY 2002-2003."

The average lengths of stay (ALOS) for the state is about 5.7 days. There was little variation from the previous year's results. As noted by Table 15, when examining hospital utilization per 1000 uninsured, the results vary depending on the data source.

Table 14: Average Lengths of Stay

	2003	2002
All Payers	5.7	5.7
Medicare	6.3	6.2
Medi-Cal	6.5	6.7
County Indigent	5.7	5.2
Private	4.3	4.3
Other Indigent	4.8	5.4
Other Payer	6.4	6.3

Source: Office of Statewide Health Planning & Development, "Selected Hospital Annual Financial Data: FY 2002-2003."

Table 15: Hospital Utilization per 1000 Uninsured

	OSHPD	County/MICRS
Inpatient Days	90.2	63.3
Outpatient Visits	370.5	722.3
ED Visits	72.1	83.4

Source: Office of Statewide Health Planning & Development, "Selected Hospital Annual Financial Data: FY 2002-2003" and "Hospital Annual Financial Data Selected Pages: Year 28 (June 30, 2002 to June 29, 2003)"; 2003 California Health Interview Survey.

Financing

California hospitals report receiving approximately \$1.5 billion in revenue from the county in FY 2003 (3.6% of net patient revenue). The Office of Statewide Health Planning & Development (OSHPD) states California hospitals reported \$1.8 billion in Gross DSH funds while MICRS/CMSP reports \$1.5 billion Gross DSH payments to the state².

Table 16: Hospital County Revenue, by Region

Region	Revenue from County	% of Net Patient Revenue
Bay Area	\$448,224,352	5.1%
Central Coast	\$56,592,373	2.4%
Central Valley	\$136,617,984	3.5%
North Central	\$93,663,149	2.9%
North Rural	\$57,215,168	3.6%
Southern California	\$722,904,111	3.2%

Source: Office of Statewide Health Planning & Development, "Selected Hospital Annual Financial Data: FY 2002-2003."

Table 17: Gross DSH Payments, by Region

Region	Gross DSH (OSHPD)	Gross DSH (MICRS/CMSP)
Bay Area	\$384,017,157	\$398,521,859
Central Coast	\$61,128,862	\$44,150,080
Central Valley	\$147,977,972	\$96,237,368
North Central	\$48,682,967	\$0
North Rural	\$619,544	\$0
Southern California	\$1,141,251,267	\$943,337,503

Source: Office of Statewide Health Planning & Development, "Selected Hospital Annual Financial Data: FY 2002-2003."

Using MICRS data, total county expenditures on inpatient, outpatient, and emergency department services for the uninsured increased from the previous year, totaling \$1.8 billion compared to \$1.6 billion previously. Inpatient spending edged out all other spending, representing 46.8% of expenses. Outpatient spending per unit of service is \$161.51; inpatient spending per unit of service is \$2,040.86.

Table 18: Expenditures in Dollars and as a Percentage of Total

	Number Visits/ Days	Expenditures in Dollars (2003)	% of Total Spending
Inpatient	404,263	\$825,042,323	46.8%
Outpatient	4,614,339	\$745,283,991	42.3%
Emergency Department	532,916	\$133,404,768	7.6%
Pharmacy ³	195,093	\$13,297,884	0.8%
Medical/Physician ⁴	334,576	\$28,162,341	1.6%
Other	n/a	\$16,799,581	1.0%
Total		\$1,761,990,888	100%

Source: Office of County Health Services, MICRS, "County Health Care Program Expenditures for the Medically Indigent, FY 2001-2002" and California Department of Health Services, "CMSP Expenditures by County and Claim Type-CY 2003" and "CMSP Claims by County and Claim Type-CY 2003."

Table 19: Spending per Unit of Service

	Inpatient	Outpatient	Emergency Department
Bay Area	\$2,487.21	\$255.44	\$414.79
Central Coast	\$2,066.84	\$190.34	\$160.77
Central Valley	\$1,280.51	\$140.62	\$173.30
North Central	\$1,861.29	\$150.51	\$124.82
North Rural	\$2,131.63	\$75.03	n/a
Southern California	\$2,063.60	\$145.08	\$234.76
Statewide	\$2,040.86	\$161.51	\$250.33

Source: Office of County Health Services, MICRS, "County Health Care Program Expenditures for the Medically Indigent, FY 2001-2002" and California Department of Health Services, "CMSP Expenditures by County and Claim Type-CY 2003" and "CMSP Claims by County and Claim Type-CY 2003."

California hospitals reported an aggregate loss of \$1.2 billion in bad debt and charity care. This represents a loss of 2.9% of net patient revenue.

Table 20: Hospital Bad Debt/Charity Care Loss, by Region

Region	Amount in Millions	% of Net Patient Revenue
Bay Area	\$264,648,060	3.0%
Central Coast	\$63,214,428	2.7%
Central Valley	\$132,367,830	3.4%
North Central	\$85,699,752	2.6%
North Rural	\$40,463,838	2.6%
Southern California	\$636,585,166	2.8%
Statewide	\$1,212,949,678	2.9%

Source: Office of Statewide Health Planning & Development, "Selected Hospital Annual Financial Data: FY 2002-2003."

Section IV: Focus on County Health

Demographics

The county indigent comprise 5.2% of the region's non-elderly population.

California counties provide services to 1.6 million indigent patients, up 3.5% from the previous year.

Table 21: County Indigent Patients by Ethnicity

	2003 Total	% of Total	2002 Total	% of Total
White	315,165	20.2%	310,311	20.5%
Black	146,658	9.4%	150,423	10.0%
Hispanic	726,032	46.5%	716,868	47.5%
Native American	13,461	0.9%	8,313	0.6%
Asian/Pacific Islander	95,668	6.1%	91,188	6.0%
Other/Unknown	265,990	17.0%	233,481	15.5%
Total	1,562,974	100%	1,510,584	100%

Source: Office of County Health Services, Medically Indigent Care Reporting System, "Number of Medically Indigent Patients Served by Counties by Ethnicity, FY 2001-2002" and California Department of Health Services, CMSP, "Number of Persons Utilizing Services by County and Ethnicity: CY 2003."

Funding

California counties received \$2.6 billion in realignment, Prop. 99, county match, Net County DSH, and tobacco settlement funds, an increase from the \$2.3 billion received in the previous year⁵. About 68.8% of total funding was spent on the uninsured, down from 72.3% in 2002⁶. Funding per county resident and per uninsured county resident is noted in Tables III-27 and III-29 located in the Appendix.

Table 22: Total County Funding, by Region

Region	Total Funding (2003)	Total Funding (2002)
Bay Area	\$534,079,934	\$571,782,702
Central Coast	\$114,399,143	\$121,094,948
Central Valley	\$227,275,511	\$237,358,196
North Central	\$154,736,005	\$161,767,223
North Rural	\$92,440,559	\$94,654,681
Southern California	\$1,371,599,618	\$1,465,756,434
Statewide	\$2,559,625,542	\$2,253,269,364

Source: California Dept. of Health Services, OCHS, "FY 2002-2003 Final MOE Calculation," "RHS Program Allocations: FY 2003-2004," "CHIP Allocation Summary: FY 2003-2004," and "County Health Services Budget/Actual Data: FY 2002-03" and Office of the Attorney General, "Tobacco Master Settlement Agreement Payments to Counties and Cities: 1999-2003."

Table 23: Percentage of Total Funding Spent on Uninsured⁷

Region	Percentage Spent
Bay Area	61.1%
Central Coast	38.8%
Central Valley	43.4%
North Central	60.2%
North Rural	110.2%
Southern California	79.1%
Statewide	68.8%

Source: California Dept. of Health Services, OCHS, "FY 2002-2003 Final MOE Calculation," "CHIP Allocation Summary: FY 2003-2004," and "County Health Services Budget/Actual Data: FY 2002-03" and Office of the Attorney General, "Tobacco Master Settlement Agreement Payments to Counties and Cities: 1999-2003."

Section V: Small Employer & Private Insurance Plans

Approximately 57.7% of individuals have employer-based coverage in California while 6.2% privately purchase a plan.

PacAdvantage

The PacAdvantage purchasing pool, established in 1992, offers access to health coverage for employers with 2 to 50 employees. Through pooling employers statewide, its goal is to increase the affordability of health insurance products for small business owners. Products available through PacAdvantage include medical, dental, vision, and chiropractic options. In California, the range of PacAdvantage HMO plans range from zero in the North Rural area to six in Southern California. At least one PPO and alternate product is available in a given region.

Benefits

Benefits for California's standard HMO products remained stable from the previous year. All standard HMOs continue to have no deductibles and \$30 co-payments for office visits. The price of an inpatient admission similarly remained stable, costing \$1000 for all standard HMO plans. As in the previous year, out-of-pocket costs for prescription drugs are \$15 for generic and \$30 for brand name prescriptions.

Premium costs for a sample of PacAdvantage offerings follow:

Table 24: Average PacAdvantage Premium Costs

	35 year-old; single	50 year-old; single	35 year-old; family	50 year-old; family
Standard HMO Products				
Bay Area	\$251.96	\$405.91	\$915.62	\$1,109.29
Central Coast	\$157.34	\$283.61	\$682.34	\$739.73
Central Valley	\$266.74	\$423.43	\$996.39	\$1,217.31
North Central	\$247.54	\$402.05	\$898.85	\$1,083.66
North Rural	n/a	n/a	n/a	n/a
Southern CA	\$198.31	\$317.42	\$729.23	\$875.72
PPO Products				
Bay Area	\$217.60	\$372.39	\$739.47	\$917.57
Central Coast	\$229.27	\$392.37	\$500.45	\$620.99
Central Valley	\$225.53	\$385.96	\$766.42	\$951.02
North Central	\$220.27	\$376.96	\$748.54	\$928.83
North Rural	n/a	n/a	n/a	n/a
Southern CA	\$222.59	\$380.94	\$756.45	\$938.64
Other Products				
Bay Area	\$348.99	\$593.31	\$1,261.36	\$1,526.82
Central Coast	\$222.18	\$388.66	\$656.88	\$810.68
Central Valley	\$357.31	\$605.83	\$1,302.61	\$1,577.44
North Central	\$356.95	\$606.30	\$1,290.15	\$1,558.66
North Rural	n/a	n/a	n/a	n/a
Southern CA	\$275.92	\$471.63	\$1,000.16	\$1,225.48

Source: PacAdvantage, "PacPlan Chooser: January-June 2005 and July-December 2005 Premiums," downloaded in November 2004 and January, July, and August 2005.

Small Employer Group Plans

Benefits

Benefits for small employer plans did not change from the previous year for the studied sample of standard HMO products. Co-pays were \$10 for generics and \$20-\$25 for brand name drugs, while office visit co-pays were generally \$15 per visit. Emergency department co-pays range from \$50-\$100 but are waived upon a hospital admission.

Premium Costs

Large variances in premiums between regions is largely due to the number of products offered in a given region and less attributable to wide regional price differences for the same product. A list of small group plan premiums follows:

Table 24: Average Small Group Premium Costs

	35 year-old; single	50 year-old; single	35 year-old; family	50 year-old; family
Standard HMO Products				
Bay Area	\$274.86	\$428.18	\$940.98	\$1,157.98
Central Coast	\$162.12	\$243.49	\$544.67	\$658.53
Central Valley	\$253.69	\$392.68	\$896.44	\$1,079.38
North Central	\$257.61	\$405.97	\$930.65	\$1,114.73
North Rural	n/a	n/a	n/a	n/a
Southern CA	\$223.55	\$350.36	\$796.14	\$938.30
PPO Products				
Bay Area	\$283.68	\$460.46	\$959.80	\$1,153.31
Central Coast	\$244.98	\$405.87	\$816.20	\$1,012.22
Central Valley	\$252.41	\$415.51	\$845.05	\$1,026.38
North Central	\$283.47	\$461.44	\$957.01	\$1,152.48
North Rural	\$192.13	\$337.95	\$610.00	\$782.07
Southern CA	\$317.50	\$517.22	\$1,071.35	\$1,290.88

Source: Various; see methodology/data sources section.

Individual Plans

Benefits

A sample of individual HMO and PPO plans found relatively stable benefits from the previous year. HMO co-pays for generic and brand name drugs are generally \$10-\$15 and \$25-\$30, respectively, with slightly higher co-pays for brand name drugs in the PPO plan examined.

Plan Premiums

Large variances in premiums between regions is largely due to the number of products offered in a given region and less attributable to wide regional price differences for the same product. A list of individual plan premiums follows:

Table 24: Average Individual Premium Costs

	35 year-old; single	50 year-old; single	35 year-old; family	50 year-old; family
Standard HMO Products				
Bay Area	\$348.39	\$495.34	\$1,011.96	\$1,244.17
Central Coast	\$372.28	\$515.21	\$1,068.88	\$1,319.79
Central Valley	\$344.95	\$474.64	\$977.59	\$1,192.37
North Central	\$341.60	\$480.64	\$996.03	\$1,207.65
North Rural	\$414.41	\$547.33	\$1,204.66	\$1,429.83
Southern CA	\$267.92	\$366.70	\$786.57	\$924.03
PPO Products				
Bay Area	\$174.75	\$352.33	\$550.92	\$855.25
Central Coast	\$205.36	\$423.25	\$606.75	\$998.44
Central Valley	\$180.38	\$357.69	\$535.94	\$840.38
North Central	\$189.79	\$383.29	\$592.79	\$913.86
North Rural	\$212.41	\$428.00	\$648.32	\$1,014.80
Southern CA	\$196.42	\$402.04	\$565.96	\$956.46

Source: Various; see methodology/data sources section.

Appendix I: Methodology/Data Sources

Section I: General Perspective

Unemployment information was obtained from the State of California's Employment Development Department in September 2004. There were no changes from prior reports' methodologies.

State of California Employment Development Department, "Monthly Labor Force Data for Counties: Year 2003; 2003 Benchmark (Not Seasonally Adjusted)," May 20, 2004, downloaded from www.calmis.ca.gov/file/lfhist/03aacou.txt on September 27, 2004.

The population and race/ethnicity calculations used in Section I are drawn primarily from the U.S. Census Bureau's 2003 estimates. This is a slight deviation from ITUP's previous reports that relied solely on Census 2000 information. In the remainder of the report, all calculations that use population data are based on Census 2000 estimates to remain consistent with past reports' methodologies.

Poverty data was obtained from the U.S. Census Bureau's "Ratio of Income in 1999 to Poverty Level" whereas past reports relied on the California Department of Finance's 2000 figures. Any difference between these two sources should be minimal.

U.S. Census Bureau, "County Population by Age, Sex, Race, and Hispanic Origin: April 2000 through July 2003," downloaded from www.census.gov/popest/counties/asrh/CC-EST2003-alldata.html on September 30, 2004.

U.S. Census Bureau, "PCT141.Ratio of Income in 1999 to Poverty Level," Census 2000 Summary File 4 (SF 4) - Sample Data, downloaded from <http://factfinder.census.gov> on November 3, 2004.

Data on the number of uninsured was obtained from the UCLA Center for Health Policy Research's 2003 California Health Interview Survey. It should be noted the 2001 CHIS (used in 2003's ITUP report) reflects insurance status at a given point in time whereas the 2003 CHIS captures insurance status over the course of a year. This may result in a higher than expected increase in uninsurance rates as well as an impact on any ITUP calculations using uninsurance rates (e.g. funding per uninsured county resident).

Medi-Cal enrollment and managed care information was downloaded from the California HealthCare Foundation as the usual source of data information, the Medi-Cal County Data Book, is no longer in publication. Ethnicity of Medi-Cal enrollees was obtained from the California Department of Health Services' Medical Care Statistics Section. Healthy Families enrollment data was downloaded from the Managed Risk Medical Insurance Board. Local children's health expansion information was obtained from the Child and Family Coverage Technical Assistance Center of the Institute for Health Policy Solutions. There were no variations in methodologies from the 2003 ITUP report.

UCLA Center for Health Policy Research, “2003 California Health Interview Survey,” downloaded from www.chis.ucla.edu in January 2005.

California HealthCare Foundation, “County Data: Various,” downloaded from www.chcf.org/topics/medi-cal/index.cfm?subsection=countydata in February 2005.

California Department of Health Services, Medical Care Statistics Section, “Medi-Cal Beneficiary Profiles by County: April 2004,” downloaded on November 5, 2004 from www.dhs.ca.gov/ffdmdb/mcss/RequestedData/Profiles/profiles.htm.

Managed Risk Medical Insurance Board, “HFP Subscribers Enrolled in Community Provider Plan By County,” July 16, 2004, downloaded on November 4, 2004 from www.mrmib.ca.gov/MRMIB/HFP/HFPReports.shtml.

Managed Risk Medical Insurance Board, “Healthy Families Program Current Enrollment Distribution by County and Health Plan,” July 16, 2004, downloaded on November 4, 2004 from www.mrmib.ca.gov/MRMIB/HFP/HFPReports.shtml.

Managed Risk Medical Insurance Board, “HFP Subscribers Currently Enrolled by Ethnicity; By County,” November 2, 2004, downloaded on December 1, 2004 from www.mrmib.ca.gov/MRMIB/HFP/HFPReports.shtml.

Child and Family Coverage Technical Assistance Center, IHPS California, “Overview of Local Children’s Coverage Expansions,” June 9, 2005, http://ihps-ca.org/localcovsol/cov_initiatives.html.

Section II: Community Clinics

All community clinic data was obtained from the Office of Statewide Health Planning and Development.

There were no changes from prior reports’ methodologies. A total of 768 community clinics were included in this analysis.

Office of Statewide Health Planning & Development, “2003 Primary Care Clinics Annual Utilization Data,” received October 13, 2004.

Section III: Hospitals

Consistent with ITUP’s 2003 report, analysis of a county’s hospital utilization of inpatient, outpatient, and emergency department services was obtained from the Office of Statewide Health Planning and Development. Calculations did not deviate from past methodologies.

Office of Statewide Health Planning and Development, “Selected Hospital Annual Financial Data: FY 2002-2003,” downloaded on November 11, 2004 from www.oshpd.ca.gov/HQAD/Hospital/financial/annualSdata/hospAFdata.htm.

Office of Statewide Health Planning and Development, “Hospital Annual Financial Data Selected Pages: Year 28 (June 30, 2002 to June 29, 2003),” downloaded from www.oshpd.ca.gov/HQAD/Hospital/financial/annualSpages/hospAFpage.htm in December 2004.

Financing data for hospitals was obtained from both the Office of Statewide Health Planning and Development and the Medically Indigent Care Reporting System (MICRS)/County Medical Services Program (CMSP).

Office of Statewide Health Planning and Development, "Selected Hospital Annual Financial Data: FY 2002-2003," downloaded on November 11, 2004 from www.oshpd.ca.gov/HQAD/Hospital/financial/annualSdata/hospAFdata.htm.

California Department of Health Services, Office of County Health Services, "SB 855 – Actual Payments and Transfers for Counties with a County Hospital: Fiscal Year 2002-03," March 30, 2004.

California Department of Health Services, Office of County Health Services, "Medically Indigent Patients Utilizing Services Provided in County Health Care Programs, Fiscal Year 2001-2002," October 12, 2004.

California Department of Health Services, Office of County Health Services, "County Health Care Program Expenditures for the Medically Indigent, Fiscal Year 2001-2002," received July 21, 2004.

California Department of Health Services, "CMSP Claims by County and Claim Type—CY 2003," received on November 29, 2004.

California Department of Health Services, "CMSP Expenditures by County and Claim Type—CY 2003," received on November 29, 2004.

California Department of Health Services, "CMSP Total Inpatient Claims and Days by County—CY 2003," received on November 16, 2004.

California Department of Health Services, "Summary of Expenditures by Service Type and County—2003," received on November 16, 2004.

As with prior methodologies, information reported in the "delivery system" section of this analysis was obtained from the Office of Statewide Health Planning and Development.

Office of Statewide Health Planning and Development, "Selected Hospital Annual Financial Data: FY 2002-2003," downloaded on November 11, 2004 from www.oshpd.ca.gov/HQAD/Hospital/financial/annualSdata/hospAFdata.htm.

Section IV: County Health

County demographic data was obtained from the California Department of Health Services' Office of County Health Services, Medically Indigent Care Reporting System (MICRS) and County Medical Services Program (CMSP). There were no deviations in methodology.

California Department of Health Services, Office of County Health Services, Medically Indigent Care Reporting System (MICRS), "Number of Medically Indigent Patients Served by Ethnicity: Fiscal Year 2001-2002 Actual Annual Reporting System," received July 21, 2004.

California Department of Health Services, County Medical Services Program (CMSP), "Number of Persons Utilizing Services by County and Ethnicity: Calendar Year 2003," received November 16, 2004.

Sources of funding data for county health services were drawn from the Office of County Health Services and the Office of the Attorney General. The methodology used to calculate total funding deviates from prior reports in the current version's inclusion of tobacco settlement agreement funds. The percentage of funding spent on the uninsured was found by dividing county spending for the indigent by total funding received.

California Department of Health Services, Office of County Health Services, "FY 2002-2003 Final Maintenance of Effort (MOE) Calculation," downloaded October, 27, 2004 from www.dhs.ca.gov/hisp/ochs/chsu/data.htm.

California Department of Health Services, Office of County Health Services, "California Healthcare for Indigents Program (CHIP) Allocation Summary: Fiscal Year 2003-2004," March 24, 2004, downloaded October, 27, 2004 from www.dhs.ca.gov/hisp/ochs/chsu/data.htm.

Office of the Attorney General, "Tobacco Master Settlement Agreement Payments to Counties and Cities: 1999-2003," downloaded on December 6, 2004 from <http://caag.state.ca.us/tobacco/settlements.htm>.

California Department of Health Services, Office of County Health Services, "County Health Services Budget/Actual Data: Fiscal Year 2002-03," October 18, 2004 update, downloaded October, 27, 2004 from www.dhs.ca.gov/hisp/ochs/chsu/data.htm.

California Department of Health Services, Office of County Health Services, "Rural Health Services (RHS) Program Allocations: Fiscal Year 2003-2004," September 17, 2003, downloaded October, 27, 2004 from www.dhs.ca.gov/hisp/ochs/chsu/data.htm.

California Department of Health Services, County Medical Services Program (CMSP), "CMSP Expenditures by County and Claim Type: CY 2003," received November 29, 2004.

Section V: Small Employer and Private Insurance Plans

Insurance data was obtained from the UCLA Center for Health Policy Research. All information on PacAdvantage plans was obtained from PacAdvantage's PacPlan chooser option that allows a comparison of prior year and current year plans. The analysis assumes no health problems are present that require regular use of medications or ongoing doctor visits. As the available of products in the North Rural region were scarce, this region's premium averages are not included in this analysis. Please see "2004 Regional Overview of the Uninsured: North Rural" for county-specific plan availability and costs for North Rural. Premium quotes for all regions were obtained for zip codes within the analyzed counties.

UCLA Center for Health Policy Research, "Health Insurance Coverage During Last 12 Months by County and Region, Ages 0-18, California, 2003," downloaded from www.chis.ucla.edu in August 2005.

UCLA Center for Health Policy Research, "2003 California Health Interview Survey," downloaded from www.chis.ucla.edu in August 2005.

PacAdvantage, "PacPlan Chooser: July 2005-December 2005 Premiums" downloaded from <http://chooser.pacadvantage.org/>.

Small group plan premium and benefit information was obtained directly from specified health insurers.

Analyzed HMO products include PacifiCare's SignatureValue HMO 15-30, Kaiser North, and Aetna HMO 2 when available. PPO products include PacifiCare SignatureOptions 35/70 and Aetna PPO 1.

Aetna, "Small Business Medical, Dental and Life Rate Guide," effective January 1, 2005 through March 31, 2005.

Kaiser Permanente, "2005 Small Group Rate Guide".

PacifiCare, "California Small Business Rate Guide," effective October 1, 2004.

Individual plan premium and benefit information were obtained directly from specified health insurers serving the analyzed counties. Families are assumed to have two children, designated as age 5 and 13 if required to specify. All quotes are for medical insurance only. Subscribers are non-tobacco users. Primary subscribers are designated as female if required to specify. Analyzed HMO products include Blue Cross Individual, Health Net HMO 15, Kaiser Personal Advantage, and PacifiCare SignatureValue 10-35 plan when available. Analyzed PPO products include Blue Cross Share 1500 and PacifiCare SignatureOptions 70-50. Additional plan offers vary by county.

PacifiCare, "Individual Standard Rate Guide (HMO/PPO)," effective November 1, 2004. SDHP plan selected has a \$3000 deductible. PPO plan selected has a \$1000 deductible.

Kaiser Permanente, "Instant Quote," downloaded from <http://prospectivemembers.kaiserpermanente.org/kpweb/healthplans/individualplans.do>. Plan type is "\$25 co-pay."

Blue Cross, "PlanFinder," downloaded from www.bluecrossca.com/user_groups/Visitors/Individual.

Health Net, "Get a Quote & Apply," downloaded from www.sales.healthnet.com/IFP/IFP_InstantQuote.asp.

Table II: Study Regions and Counties

Bay Area	North Rural
Alameda County	Butte County
Contra Costa County	Colusa County*
Marin County	Del Norte County
San Francisco County	Glenn County*
San Mateo County	Humboldt County
Santa Clara County	Lake County*
Central Coast	Lassen County
Monterey County	Mendocino County
San Benito County	Modoc County
San Luis Obispo County	Nevada County
Santa Barbara County	Plumas County
Santa Cruz County	Shasta County
Ventura County	Siskiyou County
Central Valley	Sutter County
Fresno County	Tehama County*
Kern County	Trinity County
Kings County	Yuba County
Madera County	Southern California
Merced County	Imperial County
San Joaquin County	Los Angeles County
Stanislaus County	Orange County
Tulare County	Riverside County
North Central	San Bernardino County
El Dorado County	San Diego County
Napa County	
Placer County	*Counties combined into one report.
Sacramento County	
Solano County	
Sonoma County	
Yolo County	

Appendix III: Comparison/Region Level Tables

The following tables provide a breakdown by region and/or a comparison of results from last year's ITUP report. Please note that data may reflect reporting errors as well as noted changes in methodologies. 2002 comparisons using uninsurance rates are based on 2001 CHIS uninsured numbers; 2003 uninsurance comparisons are based on 2003 CHIS uninsured data.

	Medi-Cal		Healthy Families	
	2003	2002	2003	2002
White	22.3%	22.8%	13.5%	18.0%
Hispanic	51.4%	50.9%	57.8%	55.9%
Black	10.7%	10.8%	2.6%	4.0%
Asian/Pacific Islander	10.0%	10.1%	12.2%	10.3%
Native American	0.4%	0.4%	0.3%	0.5%
Other/Unknown	5.2%	5.0%	13.6%	11.2%
Total	100%	100%	100%	100%

Source: California Department of Health Services, Medical Care Statistics Section, "Medi-Cal Beneficiary Profiles by County: April 2004," Managed Risk Medical Insurance Board, "HFP Subscribers Currently Enrolled by Ethnicity; By County," November 2004, and ITUP, "Overview of the Uninsured: Statewide 2003," June 2004.

	2003	2002
Bay Area	363,097	307,892
Central Coast	129,511	116,084
Central Valley	448,492	409,059
North Central	245,199	234,951
North Rural	0	0
Southern California	2,113,436	1,937,883
Total	3,299,735	3,005,869

Source: California HealthCare Foundation, "County Data: Various."

Table III-3a: Medi-Cal Enrollment by Race/Ethnicity by Region

	<i>White</i>	<i>Hispanic</i>	<i>Black</i>	<i>Asian/Pacific Islander</i>	<i>Native American</i>	<i>Other/Unknown</i>	<i>Total</i>
Bay Area	18.3%	34.5%	17.1%	23.6%	0.3%	6.3%	100%
Central Coast	24.1%	65.2%	2.3%	3.1%	0.2%	5.1%	100%
Central Valley	23.5%	56.6%	7.1%	8.3%	0.4%	4.1%	100%
North Central	36.8%	20.7%	15.6%	17.8%	0.6%	8.5%	100%
North Rural	65.8%	17.6%	2.1%	5.7%	4.0%	4.8%	100%
Southern California	17.6%	57.6%	11.0%	8.3%	0.2%	5.3%	100%

Source: California Department of Health Services, Medical Care Statistics Section, "Medi-Cal Beneficiary Profiles by County: April 2004."

Table III-3b: Healthy Families Enrollment by Race/Ethnicity by Region

	<i>White</i>	<i>Hispanic</i>	<i>Black</i>	<i>Asian/Pacific Islander</i>	<i>Native American</i>	<i>Other/Unknown</i>	<i>Total</i>
Bay Area	7.0%	41.8%	3.7%	31.9%	0.2%	15.4%	100%
Central Coast	13.7%	70.5%	0.7%	3.0%	0.3%	11.7%	100%
Central Valley	16.4%	60.4%	2.1%	6.8%	0.5%	13.7%	100%
North Central	27.8%	40.9%	3.6%	9.7%	0.5%	17.4%	100%
North Rural	49.9%	24.9%	0.6%	5.7%	3.3%	15.6%	100%
Southern California	10.2%	62.1%	2.7%	11.8%	0.2%	13.0%	100%

Source: Managed Risk Medical Insurance Board, "HFP Subscribers Currently Enrolled by Ethnicity; By County," November 2004.

Table III-4: Race/Ethnicity of Community Clinic Patients, 2003 vs. 2002

	2003	2002		2003	2002
White	69.2%	55.1%	Hispanic	51.2%	53.2%
Black	6.0%	5.9%	Non-Hispanic	42.0%	40.2%
Asian/Pacific Islander	6.5%	5.7%	Unknown	6.8%	6.6%
Native American	1.7%	1.9%	Total	100%	100%
Other	16.5%	31.4%			
Total	100%	100%			

Source: OSHPD, "2003 Primary Care Clinics Annual Utilization Data" and ITUP, "Overview of the Uninsured: Statewide 2003," June 2004.

Table III-5: Race of Community Clinic Patients by Region

	White	Black	Asian/Pacific Islander	Native American	Other	Total
Bay Area	45.9%	9.4%	17.8%	1.1%	25.8%	100%
Central Coast	69.6%	1.3%	1.9%	0.5%	26.8%	100%
Central Valley	78.3%	3.8%	2.9%	1.3%	13.7%	100%
North Central	71.6%	6.3%	4.2%	4.0%	13.9%	100%
North Rural	75.9%	1.2%	2.1%	6.7%	14.1%	100%
Southern CA	71.7%	7.4%	6.1%	0.9%	13.9%	100%

Source: OSHPD, "2003 Primary Care Clinics Annual Utilization Data" and ITUP, Various.

Table III-6: Ethnicity of Community Clinic Patients by Region

	Hispanic	Non-Hispanic	Unknown	Total
Bay Area	36.7%	51.7%	11.6%	100%
Central Coast	54.8%	38.0%	7.1%	100%
Central Valley	68.1%	30.0%	1.9%	100%
North Central	38.4%	53.7%	7.9%	100%
North Rural	17.9%	68.8%	13.4%	100%
Southern CA	57.8%	36.9%	5.3%	100%

Source: OSHPD, "2003 Primary Care Clinics Annual Utilization Data" and ITUP, "Overview of the Uninsured: Statewide 2003," June 2004.

Table III-7: Clinic Patient Visits by Insurance Source, 2003 vs. 2002

	2003	2002
Medicare	7.1%	7.1%
Medi-Cal	34.2%	33.4%
Healthy Families	2.0%	2.0%
Private	5.5%	6.8%
Other Coverage	4.1%	3.6%
Uninsured	47.0%	47.2%
Total	100%	100%

Source: OSHPD, "2003 Primary Care Clinics Annual Utilization Data" and ITUP, "Overview of the Uninsured: Statewide 2003," June 2004.

Table III-8: Clinic Visits by Insurance Source by County

	Medicare	Medi-Cal	Healthy Families	Private	Other Coverage	Uninsured	Total
Bay Area	14.1%	27.2%	2.2%	4.3%	6.6%	45.6%	100%
Central Coast	6.3%	32.1%	1.3%	5.4%	3.0%	51.7%	100%
Central Valley	4.9%	48.7%	1.8%	7.4%	1.3%	35.9%	100%
North Central	7.2%	29.6%	1.0%	8.5%	3.5%	50.2%	100%
North Rural	12.9%	41.4%	1.8%	11.7%	0.7%	31.4%	100%
Southern CA	3.9%	30.1%	2.1%	3.1%	5.4%	55.4%	100%

Source: Office of Statewide Health Planning & Development, "2003 Primary Care Clinics Annual Utilization Data" and ITUP, "Overview of the Uninsured: Statewide 2003," June 2004.

Table III-9: Number of Visits per Uninsured County Resident, 2003 vs. 2002

County/Region	Number of Visits (2003)	Number of Visits (2002)
Bay Area	1.0	0.9
Central Coast	0.7	0.7
Central Valley	0.8	0.8
North Central	0.9	0.7
North Rural	1.6	1.5
Southern California	0.6	0.5
Statewide	0.7	0.7

Source: OSHPD, "2003 Primary Care Clinics Annual Utilization Data," 2003 California Health Interview Survey and ITUP, "Overview of the Uninsured: Statewide 2003," June 2004.

Table III-10: Uninsured Community Clinic Visits by Funding Source, 2003 vs. 2002

	2003	2002
County/CMSP	19.3%	21.1%
Self-Pay	24.8%	23.9%
Free	9.2%	9.1%
Breast Cancer	1.8%	1.5%
CHDP	5.1%	6.4%
EAPC	10.9%	10.9%
Family PACT	28.8%	27.1%
Total	100%	100%

Source: OSHPD, "2003 Primary Care Clinics Annual Utilization Data" and ITUP, "Overview of the Uninsured: Statewide 2003," June 2004.

Table III-11: Uninsured Community Clinic Visits by Insurance Source by Region

	County/ CMSP	Self-Pay	Free	Breast Cancer	CHDP	EAPC	Family PACT
Bay Area	19.0%	22.4%	11.8%	1.0%	3.4%	9.7%	32.7%
Central Coast	4.4%	24.6%	5.7%	1.3%	6.2%	18.1%	39.8%
Central Valley	1.3%	33.9%	6.5%	1.2%	7.3%	12.2%	37.7%
North Central	8.6%	26.0%	11.4%	0.9%	6.0%	10.3%	36.8%
North Rural	20.3%	32.9%	4.3%	0.8%	4.5%	16.3%	20.9%
Southern California	27.5%	21.5%	9.7%	2.7%	5.0%	9.4%	24.2%

Source: Office of Statewide Health Planning & Development, "2003 Primary Care Clinics Annual Utilization Data" and ITUP, "Overview of the Uninsured: Statewide 2003," June 2004.

Table III-12: Source of Community Clinic Total Operating Revenue, 2003 vs. 2002

	2003	2002
Patient Fees	62.3%	64.1%
Federal	14.6%	14.8%
State	4.6%	7.0%
County/Local	5.3%	4.7%
Private	6.8%	3.6%
Donations	4.5%	3.7%
Other	1.9%	2.1%
Total	100%	100%

Source: Office of Statewide Health Planning & Development, "2003 Primary Care Clinics Annual Utilization Data" and ITUP, "Overview of the Uninsured: Statewide 2003," June 2004.

Table III-13: Source of Community Clinic Total Operating Revenue by Region

	<i>Patient Fees</i>	<i>Federal</i>	<i>State</i>	<i>County/Local</i>	<i>Private</i>	<i>Donations</i>	<i>Other</i>
Bay Area	65.5%	12.6%	8.1%	7.3%	1.6%	2.8%	2.1%
Central Coast	70.2%	14.5%	5.3%	3.6%	1.6%	2.8%	1.9%
Central Valley	73.7%	18.1%	4.3%	0.7%	1.7%	0.6%	0.9%
North Central	60.4%	18.4%	4.5%	8.7%	5.3%	1.7%	1.0%
North Rural	63.8%	24.5%	5.8%	0.8%	2.9%	1.1%	1.1%
Southern California	56.1%	11.6%	2.3%	6.4%	13.1%	8.0%	2.4%

Source: Office of Statewide Health Planning & Development, "2003 Primary Care Clinics Annual Utilization Data" and ITUP, "Overview of the Uninsured: Statewide 2003," June 2004.

Table III-14: Community Clinic Total Operating Revenue by Region, 2003 vs. 2002

Region	Amount Received (2003)	Amount Received (2002)
Bay Area	\$332,247,226	\$286,813,577
Central Coast	\$66,057,597	\$67,897,025
Central Valley	\$188,645,960	\$181,560,041
North Central	\$101,595,425	\$84,350,784
North Rural	\$152,433,616	\$143,490,986
Southern California	\$607,089,252	\$482,768,736

Source: Office of Statewide Health Planning & Development, "2003 Primary Care Clinics Annual Utilization Data" and ITUP, "Overview of the Uninsured: Statewide 2003," June 2004.

Table III-15: Uninsured Patient Clinic Revenue by Funding Source, 2003 vs. 2002

	2003	2002
County/CMSP	28.0%	29.4%
Self-Pay	19.5%	19.0%
Free	-1.4%	-0.6%
Breast Cancer	1.7%	1.3%
CHDP	5.6%	6.3%
EAPC	10.6%	11.5%
Family PACT	35.9%	33.0%
Total	100%	100%

Source: Office of Statewide Health Planning & Development, "2003 Primary Care Clinics Annual Utilization Data" and ITUP, "Overview of the Uninsured: Statewide 2003," June 2004.

Table III-16: Uninsured Community Clinic Revenue by Funding Source, by Region

	County/ CMSP	Self-Pay	Free	Breast Cancer	CHDP	EAPC	Family PACT
Bay Area	29.2%	21.4%	0.0%	0.9%	3.7%	8.4%	36.4%
Central Coast	3.9%	19.5%	-0.1%	1.0%	6.2%	17.8%	51.8%
Central Valley	1.6%	25.2%	0.1%	1.2%	10.0%	13.1%	48.8%
North Central	9.1%	18.0%	0.0%	0.5%	5.8%	10.8%	55.7%
North Rural	33.3%	24.1%	0.0%	0.6%	5.1%	12.9%	24.0%
Southern California	38.7%	16.6%	-2.7%	2.4%	5.2%	9.5%	30.3%

Source: Office of Statewide Health Planning & Development, "2003 Primary Care Clinics Annual Utilization Data" and ITUP, "Overview of the Uninsured: Statewide 2003," June 2004.

Table III-17a: Inpatient Hospital Utilization, 2003 vs. 2002

	2003	2002
Medicare	40.1%	40.1%
Medi-Cal	28.7%	27.8%
Uninsured (County Indigent)	3.4%	3.0%
Private	23.7%	24.8%
Other Indigent	0.6%	0.5%
Other	3.5%	3.8%
Total	100%	100%

Source: Office of Statewide Health Planning & Development, "Selected Hospital Annual Financial Data: FY 2002-2003" and ITUP, "Overview of the Uninsured: Statewide 2003," June 2004.

Table III-17b: Outpatient Hospital Utilization, 2003 vs. 2002

	2003	2002
Medicare	26.2%	26.0%
Medi-Cal	20.9%	19.8%
Uninsured (County Indigent)	5.5%	5.4%
Private	39.5%	40.4%
Other Indigent	0.9%	1.1%
Other	7.1%	7.3%
Total	100%	100%

Source: Office of Statewide Health Planning & Development, "Selected Hospital Annual Financial Data: FY 2002-2003" and ITUP, "Overview of the Uninsured: Statewide 2003," June 2004.

Table III-17c: Emergency Department Visits, 2003 vs. 2002

	2003	2002
Medicare	16.3%	16.4%
Medi-Cal	25.3%	23.8%
Uninsured (County Indigent)	6.2%	6.2%
Private	38.2%	40.3%
Other Indigent	1.6%	1.5%
Other	12.5%	11.8%
Total	100%	100%

Source: Office of Statewide Health Planning & Development, "Hospital Annual Financial Data Selected Pages: Year 28 (June 30, 2002 to June 29, 2003)" and ITUP, "Overview of the Uninsured: Statewide 2003," June 2004.

Table III-18a: Inpatient Hospital Utilization by Insurance Source by Region

	<i>Medicare</i>	<i>Medi-Cal</i>	<i>Uninsured</i>	<i>Private</i>	<i>Other Indigent</i>	<i>Other</i>
Bay Area	38.0%	25.2%	1.7%	30.2%	0.9%	4.0%
Central Coast	42.7%	22.7%	1.1%	28.2%	0.1%	5.2%
Central Valley	38.7%	32.6%	2.9%	21.5%	1.1%	3.2%
North Central	40.5%	24.0%	3.2%	30.8%	0.2%	1.3%
North Rural	48.1%	28.7%	3.2%	16.5%	0.1%	3.5%
Southern California	39.9%	28.9%	4.1%	23.0%	0.7%	3.4%

Source: Office of Statewide Health Planning & Development, "Selected Hospital Annual Financial Data: FY 2002-2003" and ITUP, "Overview of the Uninsured: Statewide 2003," June 2004.

Table III-18b: Outpatient Hospital Utilization by Insurance Source by Region

	<i>Medicare</i>	<i>Medi-Cal</i>	<i>Uninsured</i>	<i>Private</i>	<i>Other Indigent</i>	<i>Other</i>
Bay Area	24.5%	17.2%	6.0%	44.8%	1.1%	6.4%
Central Coast	22.1%	29.0%	2.2%	37.3%	0.4%	9.0%
Central Valley	25.2%	28.3%	5.1%	32.0%	1.6%	7.8%
North Central	27.0%	16.5%	2.1%	49.3%	0.3%	4.8%
North Rural	33.7%	22.4%	3.4%	33.0%	0.3%	7.2%
Southern California	26.6%	19.9%	6.6%	38.7%	1.0%	7.1%

Source: OSHPD, "Selected Hospital Annual Financial Data: FY 2002-2003" and ITUP, "Overview of the Uninsured: Statewide 2003," June 2004.

Table III-18: Emergency Department Utilization by Insurance Source by Region

	<i>Medicare</i>	<i>Medi-Cal</i>	<i>Uninsured</i>	<i>Private</i>	<i>Other Indigent</i>	<i>Other</i>
Bay Area	16.4%	19.7%	6.2%	42.2%	3.0%	12.5%
Central Coast	16.2%	18.6%	1.3%	49.6%	0.9%	13.3%
Central Valley	17.2%	31.3%	5.4%	33.7%	1.2%	11.2%
North Central	17.5%	27.1%	3.9%	41.3%	0.3%	9.9%
North Rural	23.0%	26.0%	4.1%	33.5%	1.4%	12.2%
Southern California	15.2%	26.1%	7.0%	37.1%	1.6%	13.1%

Source: OSHPD, "Hospital Annual Financial Data Selected Pages: Year 28 (June 30, 2002 to June 29, 2003)" and ITUP, "Overview of the Uninsured: Statewide 2003," June 2004.

Table III-19: Average Length of Stay by Region

	<i>All Payers</i>	<i>Medicare</i>	<i>Medi-Cal</i>	<i>County Indigent</i>	<i>Other 3rd Party</i>	<i>Other Indigent</i>	<i>Other Payer</i>
Bay Area	6.0	6.6	7.0	4.7	4.7	5.3	8.7
Central Coast	5.4	5.9	6.9	4.7	4.0	5.1	7.5
Central Valley	5.7	6.3	6.8	5.9	3.9	4.2	7.3
North Central	5.4	5.7	6.2	5.4	4.6	3.1	6.4
North Rural	5.5	5.3	8.1	4.6	3.7	4.5	7.7
Southern California	5.7	6.5	6.2	5.9	4.5	4.8	5.6

Source: OSHPD, "Selected Hospital Annual Financial Data: FY 2002-2003" and ITUP, "Overview of the Uninsured: Statewide 2003," June 2004.

Table III-20: Hospital Utilization per 1000 Uninsured Residents, 2003 vs. 2002

	OSHPD		MICRS	
	<i>2003</i>	<i>2002</i>	<i>2003</i>	<i>2002</i>
Inpatient Days	90.2	74.2	63.3	58.7
Outpatient Visits	370.5	349.3	722.3	672.5
ED Visits	72.1	68.8	83.4	78.8

Comparison of 2002 reported figures based on 2001 CHIS uninsured numbers; 2003 reported figures are based on 2003 CHIS uninsured data.

Source: Various, see methodology/data sources.

Table III-21: Hospital Utilization per 1000 Uninsured Residents by Region

	OSHPD			MICRS		
	Inpatient	Outpatient	ED	Inpatient	Outpatient	ED
Bay Area	56.5	710.1	79.7	63.0	775.4	125.1
Central Coast	25.6	162.2	17.6	21.3	275.5	36.4
Central Valley	69.4	327.6	64.2	43.9	375.0	86.2
North Central	95.8	181.5	59.3	77.5	529.5	110.9
North Rural	90.9	418.5	88.1	122.5	1413.0	n/a
Southern CA	108.9	340.8	70.0	65.0	785.9	80.2

Source: Various, see methodology/data sources.

Table III-22: Expenditures in Dollars and as a Percentage of Total, 2003 vs. 2002

	Expenditures (2003)	Expenditures (2002)
Inpatient	\$825,042,323	\$779,530,274
Outpatient	\$745,283,991	\$654,979,791
Emergency Department	\$133,404,768	\$122,421,300
Pharmacy	\$13,297,884	n/a
Medical/Physician	\$28,162,341	\$72,761,393
Other	\$16,799,581	n/a
Total	\$1,761,990,888	\$1,629,692,758

Source: Office of County Health Services, MICRS, "County Health Care Program Expenditures for the Medically Indigent, FY 2001-2002" and California DHS, "CMSP Expenditures by County and Claim Type-CY 2003."

Table III-23: Hospital Bad Debt/Charity Care Loss by Region, 2003 vs. 2002

Region	Amount (2003)	Amount (2002)
Bay Area	\$264,648,060	\$230,795,677
Central Coast	\$63,214,428	\$65,839,455
Central Valley	\$132,367,830	\$107,133,335
North Central	\$85,699,752	\$68,122,725
North Rural	\$40,463,838	\$39,910,797
Southern California	\$636,585,166	\$625,063,545

Source: OSHPD, "Selected Hospital Annual Financial Data: FY 2002-2003."

Table III-24: County Indigent Patients by Race/Ethnicity, by Region

	<i>White</i>	<i>Hispanic</i>	<i>Black</i>	<i>Asian/Pacific Islander</i>	<i>Native American</i>	<i>Other/Unknown</i>	<i>Total</i>
Bay Area	20.5%	44.1%	14.0%	11.0%	0.5%	9.9%	100%
Central Coast	29.6%	49.1%	1.9%	0.8%	0.3%	18.3%	100%
Central Valley	30.2%	49.7%	6.8%	3.0%	0.5%	9.7%	100%
North Central	48.9%	24.1%	12.2%	6.5%	1.2%	7.1%	100%
North Rural	74.9%	15.0%	2.1%	3.7%	4.1%	0.2%	100%
Southern California	13.4%	50.2%	9.0%	5.6%	0.8%	21.0%	100%

Source: Various; see methodology.

Table III-25a: Realignment Funding Received by Region, 2003 vs. 2002

Region	Amount Received (2003)	Amount Received (2002)
Bay Area	\$249,995,680	\$260,126,624
Central Coast	\$58,511,007	\$64,053,297
Central Valley	\$128,924,080	\$132,531,056
North Central	\$107,983,030	\$117,842,915
North Rural	\$72,904,965	\$75,470,484
Southern California	\$721,575,189	\$741,800,217

Source: California Department of Health Services, Office of County Health Services, "FY 2002-2003 Final Maintenance of Effort (MOE) Calculation."

Table III-25b: Prop. 99 Funding Received by Region, 2003 vs. 2002

Region	Amount Received (2003)	Amount Received (2002)
Bay Area	\$5,707,666	\$9,851,250
Central Coast	\$1,102,034	\$1,189,929
Central Valley	\$1,976,463	\$4,977,784
North Central	\$1,127,967	\$1,199,950
North Rural	\$775,906	\$924,916
Southern California	\$16,419,020	\$35,236,348

Source: Various; see methodology.

Table III-25c: County Match Funding Received by Region, 2003 vs. 2002

Region	Amount Received (2003)	Amount Received (2002)
Bay Area	\$91,208,919	\$91,208,919
Central Coast	\$14,760,772	\$14,760,772
Central Valley	\$26,962,283	\$26,962,283
North Central	\$10,383,569	\$10,383,569
North Rural	\$4,547,102	\$4,547,102
Southern California	\$191,909,325	\$191,909,325

Source: California DHS, OCHS, "FY 2002-2003 Final Maintenance of Effort (MOE) Calculation."

Table III-25d: Tobacco Settlement Funding Received by Region, 2003 vs. 2002

Region	Amount Received (2003)	Amount Received (2002)
Bay Area	\$73,296,218	\$74,393,569
Central Coast	\$26,928,712	\$24,963,058
Central Valley	\$41,954,900	\$40,306,249
North Central	\$35,241,439	\$32,340,789
North Rural	\$14,212,586	\$13,624,521
Southern California	\$235,976,418	\$237,836,321

Source: Attorney General, "Tobacco Master Settlement Agreement Payments to Counties/Cities: 1999-2003."

Table III-25e: Net DSH (County Hospital) Received by Region, 2003 vs. 2002

Region	Amount Received (2003)	Amount Received (2002)
Bay Area	\$113,871,451	\$136,202,340
Central Coast	\$13,096,618	\$16,127,892
Central Valley	\$27,457,785	\$32,580,824
North Central	\$0	\$0
North Rural	\$0	\$87,658
Southern California	\$205,719,666	\$258,974,223

Source: California Department of Health Services, Office of County Health Services, "SB 855-Actual Payments

Table III-26: Percentage of County Total Funding Spent on Uninsured, 2003 vs. 2002

Region	Percentage Spent (2003)	Percentage Spent (2002)
Bay Area	61.1%	48.9%
Central Coast	38.8%	31.6%
Central Valley	43.4%	41.3%
North Central	60.2%	57.6%
North Rural	110.2%	124.0%
Southern California	79.1%	68.1%
Statewide	68.8%	72.3%

Source: Various; see methodology.

Table III-27: Funding per County Resident; 2003 vs. 2002

	2003	2002
Realignment	\$44.68	\$45.93
Prop. 99	\$0.90	\$2.54
Net County Hospital DSH	\$11.90	\$14.67
County Match	\$11.27	\$11.27

Source: Various; see methodology.

Table III-28: Funding per County Resident, by Region

	Realignment	Prop. 99	Net County DSH	County Match
Bay Area	\$48.42	\$1.11	\$22.05	\$17.66
Central Coast	\$31.18	\$0.59	\$6.98	\$7.87
Central Valley	\$43.32	\$0.66	\$9.23	\$9.06
North Central	\$43.96	\$0.46	\$0.00	\$4.23
North Rural	\$76.40	\$0.81	\$0.00	\$4.76
Southern California	\$43.21	\$0.98	\$12.32	\$11.49

Source: Various; see methodology

Table III-29: Funding per Uninsured County Resident, 2003 vs. 2002

	2003	2002
Realignment	\$211.74	\$209.72
Prop. 99	\$4.26	\$11.60
Net County Hospital DSH	\$56.38	\$66.98
County Match	\$53.44	\$51.47

Source: Various; see methodology.

Table III-30: Funding per Uninsured County Resident by Region

	Realignment	Prop. 99	Net County DSH	County Match
Bay Area	\$314.40	\$7.18	\$143.21	\$114.71
Central Coast	\$138.66	\$2.61	\$31.04	\$34.98
Central Valley	\$168.98	\$2.59	\$35.99	\$35.34
North Central	\$297.04	\$3.10	\$0.00	\$28.56
North Rural	\$336.55	\$3.58	\$0.00	\$20.99
Southern California	\$185.46	\$4.22	\$52.87	\$49.32

Source: Various; see methodology,

Endnotes

¹ Reported outpatient visits include ED visits.

² Both the Office of Statewide Health Planning & Development (OSHPD) and the Medically Indigent Care Reporting System (MICRS) report DSH reimbursement data. Hospitals report the services and expenses reimbursed by the county to OSHPD and the county reports the services and payments to providers to MICRS. MICRS data reports payments and transfers for counties with a county hospital. Counties without a county hospital receive DSH funds that are not reported by MICRS.

³ Pharmacy visits are only reported by the County Medical Services Program (CMSP). As a result, pharmacy visits and expenditures are applicable only to CMSP counties.

⁴ Medical/physician visits are only reported by the County Medical Services Program (CMSP). As a result, medical/physician visits and expenditures are applicable only to CMSP counties.

⁵ Tobacco settlement funds for 2002 include all initial and annual payments for the 2002 calendar year. Funds for 2003 include initial and annual payments, Brown & Williamson settlement payments, and any other miscellaneous payments for the 2003 calendar year. SB 855 DSH data received from the Department of Health Services primarily reflects DSH revenues and payments for counties that operate a county facility. Those counties without a county hospital may have higher than reported SB 855 DSH revenues and payments.

⁶ ITUP's Overview of the Uninsured: Statewide 2003 did not include tobacco settlement funds in its calculations. If tobacco settlement funds are included in the 2003 calculations, total funding would increase to \$2.3 billion.

⁷ Non-elderly population.