

Identifying the characteristics of the uninsured in Santa Clara County

Data highlights:

- Santa Clara County's Asian population has a higher uninsurance rate compared to statewide average
- A greater percentage younger adults are uninsured in SCC
- On average low wage workers in CA pay \$54/ month on health insurance for single coverage

	California	Santa Clara County
Total Number Uninsured Adults	4.2 million	141,000
Total uninsured adults below 300% of FPL	3.3 million	108,000

Demographic Data on the uninsured

Uninsured by income level

Less than 100% of FPL	31% or 1,298,000	28% or 39,000
100-200% of FPL	32% or 1,332,000	28% or 40,000
200-300% of FPL	15% or 623,000	20% or 29,000
300% of FPL and above	21% or 866,000	24% or 34,000

Racial demographics of the uninsured population

African American	5%	2%
Latino	53%	43%
White	28%	21%
Asian	9%	25%
Other	5%	9%

Uninsured by age (adults only)

19-24	21% or 850,000	31% or 44,000
25-39	43% or 1,766,000	32% or 45,000
40-64	37% or 1,504,000	37% or 52,000

Employment Characteristics

Offer/ take up rates (percent based on workforce)

Accepted health insurance	65% or 9,866,000	73% or 567,000
Eligible for benefits but did not accept	10% or 1,552,000	9% or 68,000
Not eligible for benefits offered	8% or 1,214,000	8% or 58,000
Employer didn't offer	17% or 2,557,000	11% or 84,000

Reasons employees did not take up coverage (CA data only)

Covered by another plan	66%
Too expensive	20%

1. The first part of the report is a summary of the work done during the year.

2. The second part is a detailed account of the work done during the year, and is divided into three sections: (a) the work done during the first half of the year, (b) the work done during the second half of the year, and (c) the work done during the year as a whole.

3. The third part is a summary of the work done during the year, and is divided into three sections: (a) the work done during the first half of the year, (b) the work done during the second half of the year, and (c) the work done during the year as a whole.

4. The fourth part is a summary of the work done during the year, and is divided into three sections: (a) the work done during the first half of the year, (b) the work done during the second half of the year, and (c) the work done during the year as a whole.

5. The fifth part is a summary of the work done during the year, and is divided into three sections: (a) the work done during the first half of the year, (b) the work done during the second half of the year, and (c) the work done during the year as a whole.

6. The sixth part is a summary of the work done during the year, and is divided into three sections: (a) the work done during the first half of the year, (b) the work done during the second half of the year, and (c) the work done during the year as a whole.

7. The seventh part is a summary of the work done during the year, and is divided into three sections: (a) the work done during the first half of the year, (b) the work done during the second half of the year, and (c) the work done during the year as a whole.

8. The eighth part is a summary of the work done during the year, and is divided into three sections: (a) the work done during the first half of the year, (b) the work done during the second half of the year, and (c) the work done during the year as a whole.

9. The ninth part is a summary of the work done during the year, and is divided into three sections: (a) the work done during the first half of the year, (b) the work done during the second half of the year, and (c) the work done during the year as a whole.

Average worker contribution for family coverage:

2003: \$212/ month or \$2,552/yr (30% of total cost)

2005: \$240/month or \$2,883/yr (29% of total cost)

Average worker contribution for employee only coverage:

2003: \$38/month or \$454/yr (15% of total cost)

2005: \$41/month or \$492/yr (13% of total cost)

Worker contribution to monthly premium, by firm size (2005)⁴

Employee Only Coverage				
	No contribution	\$1-30	\$31-60	\$61+
All firms	25%	21%	31%	23%
Small firms (3-199 workers)	42%	16%	19%	23%
Large firms (more than 200 workers)	13%	24%	40%	23%

Family Coverage				
	No contribution	\$1-180	\$181-360	361+
All firms	11%	28%	40%	21%
Small firms (3-199 workers)	14%	21%	36%	28%
Large firms (more than 200 workers)	8%	33%	42%	16%

Worker contribution to monthly premium by wage level (2005)⁵

	Low-wage firms (35% of workforce earns \$20,000 or less per year)	Higher wage firms	All firms
Employee Only Coverage	\$54	\$39	41\$
Family Coverage	\$304	\$231	\$240

Major barriers to coverage (as reported by employers)⁶

(Results are based on a survey of employers who indicated what reasons were "very important" in not offering coverage to their workers)

- High premiums = 66%
- Firm too small = 49%
- Employees covered elsewhere = 43%
- Can attract good employees without offering insurance = 32%
- Administrative hassle = 25%
- High turnover = 22%
- Firm too new = 16%
- Seriously ill employee = 9%

Cost:

Program started in 1999. Since then cost inflation for the program has only risen 4%

Three share model

- 1/3 employer
- 1/3 worker- pays through a payroll deduction
- 1/3 community- this proportion is paid through hospital disproportionate share money

Current monthly costs:

- Adult- \$46
- Employer- \$46
- Community- \$56

Success:

- Enrollment: 1,500 workers (county is only 170,000 people)
- 430 businesses, representing 38% market penetration

¹ California Employer Benefits Survey, California Health Care Foundation, November 2005

² 2003 data is from the 2004 March Current Population Survey. 2005 data is from the California Employer Benefits Survey, California Health Care Foundation.

³ 2003 data is from the 2004 March Current Population Survey. 2005 data is from the California Employer Benefits Survey, California Health Care Foundation.

⁴ California Employer Benefits Survey, California Health Care Foundation, November 2005

⁵ California Employer Benefits Survey, California Health Care Foundation, November 2005

⁶ California Employer Benefits Survey, California Health Care Foundation, November 2005

⁷ "Paying a Premium: The Added Cost of Care for the Uninsured" Families USA, June 2005. This estimate include Medicare and Medicaid DSH payments, excluding mental hospitals

⁸ "Paying a Premium: The Added Cost of Care for the Uninsured" Families USA, June 2005. Includes projected DSH payments by state from 2005 to 2010.