

CCRWF FACT SHEET ON HEALTH INSURANCE Fall 2009

CALIFORNIA

The Uninsured

- 12.1 million (37.4%) Californians under the age of 65 were uninsured at some point in 2007-08, and nearly 80% of these individuals were uninsured for 6 months or longer:ⁱ
 - Out of children 18 years and under, 10.2% were uninsured.ⁱⁱ
 - Out of adults 19-64 years, 23.9% were uninsured.ⁱⁱⁱ
 - 80.2% were members of working families.^{iv}

- In 2007, California ranked 8th in the nation for having the largest proportion (20.5%) of uninsured.^v

Employer-Sponsored Insurance (ESI) & Public Assistance

- Overall coverage for working adults has steadily decreased:
 - 56.7% of Californians had ESI in 2007.^{vi}
 - 60.6% in 1999.^{vii}
 - 64.6% in 1987.^{viii}

- Especially for workers with low (100-199% FPL) to moderate (200-299% FPL) family incomes, coverage is low.^{ix}
 - From 42.6% in 2001 to 33% in 2005 for low-income.
 - From 62.1% in 2001 to 56.6% in 2005 for moderate-income.

- Due to the July 2009 budget cuts, California will not be covering more than the 6.7 million low-income families (29.3% children and 8.5% of adults)^x already enrolled in Medi-Cal and Healthy Families:^{xi}
 - 6.6 million Californians were enrolled in Medi-Cal in 2007-08.^{xii}
 - 900,000 children were covered by the Healthy Families program in 2007-08.^{xiii}

Affordability & Cost Sharing

- The average monthly ESI premium for families cost \$1,119 and \$13,427 annually in 2008.^{xiv}
 - On average, families contributed 24% of the share in 2008:
 - \$266 monthly.
 - \$3,194 annually.
 - Between 2002 and 2008 family premiums rose by 101.8%, which is four times the inflation rate increase (23.8%) over the same period.^{xv}

NATIONAL

The Uninsured

- 46 million (15.3%) Americans under the age of 65 were uninsured for the entire year of 2007.^{xvi}
 - 86.7 million (33.1%) were uninsured at some point between 2007-08, and nearly 75% of these individuals were uninsured for a period of 6 months or longer.^{xvii}
 - Out of children 18 years and under, 26.6 million (33.8%) were uninsured.
 - Out of adults 19-64, 60.1 million (69.3%) were uninsured.
 - 79.2% were members of working families.
- 66% of the 3.4 million working Americans that became uninsured in 2000-05 were low-income working families.^{xviii}

Employer-Sponsored Insurance (ESI) & Public Assistance

- Overall coverage for working adults has steadily decreased.^{xix}
 - 62.2% of Americans had ESI in 2007.
 - 61% in 2004.
 - 69.3% in 2000.
- Coverage for low-income (100-199% FPL) workers is low:^{xx, xxi}
 - From 40.3% in 1999 to 37% in 2005.
- 44.5 million Americans in low-income families are covered by Medicaid.^{xxii}

Affordability & Cost Sharing

- The average monthly ESI premium for families cost \$1,057 and \$12,680 annually in 2008.^{xxiii}
 - Families contributed 27% of the share in 2008:
 - \$280 monthly.
 - \$3,354 annually.
 - Since 2000, the share that families contribute has increased by 90.3%^{xxiv}
 - Between 1999 and 2008 family premiums rose by 120%,^{xxv} whereas median worker earnings increased by 14.5%.^{xxvi}
- Low-income and poor families with ESI spend an average of 13% of their income on health care, with those living closer to 199% of FPL spending 27% on out-of-pocket expenses alone.^{xxvii}
- On average, 26% of Americans households report facing problems paying for their medical bills in 2008.^{xxviii, xxix}
 - 43% of low-income households.
 - 46% of uninsured families.
- 750,000 (50%) American families that filed for bankruptcy cite medical expenses as part of the reason in 2001.^{xxx}
- A 2008 study found that half of all home foreclosures are due to medical crises.^{xxxi}

END NOTES

- ⁱ Families USA. (2009). *Californians without health insurance*. Washington, DC: Families USA.
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- ⁱⁱⁱ *Ibid.*
- ^{iv} Families, 2009, op. cit.
- ^v California Health Care Foundation. (2008). *Snapshot: California's uninsured*. Oakland: California Health Care Foundation.
- ^{vi} *Ibid.*
- ^{vii} ER, B., Ponce, N., & Rice, T. (2001). *The state of health insurance in California: Recent trends, future prospects*. Los Angeles: UCLA Center for Health Policy Research.
- ^{viii} *Snapshot: California's uninsured*, op. cit.
- ^{ix} Brown, E., Ponce, N., & Lavarreda, S. (2007). *Job-based insurance declines for moderate- and low-income workers*. Los Angeles: UCLA Center for Health Policy Research.
- ^x Brown, 2008, op. cit.
- ^{xi} Quach, H. K., & Wright, A. (2008). Significant side effects: The economic impacts of health care cuts in California communities. Sacramento: Health Access.
- ^{xii} Dam, K., & Lucien Wulsin, J. (2008, August). A summary of health care financing for low-income individuals in California, 1998-2008: Insure the Uninsured Project.
- ^{xiii} Taylor, M. (2009). *Health*. Sacramento: Legislative Analyst's Office.
- ^{xiv} California Health Care Foundation. (2008). *California employer health benefits survey*. Oakland: California Health Care Foundation.
- ^{xv} *Ibid.*
- ^{xvi} DeNavas-Walt C, et al. (2008). *Income, poverty, and health insurance coverage in the United States: 2007*. Washington, DC: U.S. Census Bureau's Current Population Survey.
- ^{xvii} Families USA. (2009). *Americans at risk: One in three uninsured*. Washington, DC: Families USA.
- ^{xviii} Clemans-Cope L, et al. (2006). *Changes in employee's health insurance coverage 2001-2005*. Washington, DC: Kaiser Commission on Medicaid and the Uninsured.
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- ^{xx} Dinan, K. A., & Briggs, J. (2009). *Fact sheet: Making parents' health a priority*. NYC: National Center for Children in Poverty.
- ^{xxi} Perry, C., & Blumberg, L. (2008). *Making work pay II: Comprehensive health insurance for low-income working families*. Washington, DC: Urban Institute.
- ^{xxii} Kaiser Family Foundation. (2008). *Employer health benefits 2008 annual survey*. Washington, DC: The Henry J. Kaiser Family Foundation and Health Research and Educational Trust.
- ^{xxiii} *California Employer health benefits survey*, op. cit.
- ^{xxiv} *Americans at risk: One in three uninsured*, op. cit.
- ^{xxv} *Employer health benefits 2008 annual health survey*, op. cit.
- ^{xxvi} *Americans at risk: One in three uninsured*, op. cit.
- ^{xxvii} Perry, C., & Blumberg, L. (2008). *Making work pay II: Comprehensive health insurance for low-income working families*. Washington, DC: Urban Institute.
- ^{xxviii} Davis, K., Doty, M. M., & Ho, A. (2005). How high is too high? Implications of high-deductible health plans: Commonwealth Fund.
- ^{xxix} Kaiser Family Foundation. (2009). *Public opinion on health care issues*. Washington, DC: Kaiser Family Foundation.
- ^{xxx} Himmelstein, D. U., Warren, E., Thorne, D., & Woolhandler, S. (2005). Illness and injury as contributors to bankruptcy. *Health Aff (Millwood), Suppl Web Exclusives*, W5-63-W65-73.
- ^{xxxi} Robertson, C. T., Egelhof, R., & Hoke, M. (2008). Get sick, get out: The medical causes of home mortgage foreclosures. *Health Matrix Clevel*, 18(1), 65-104.