



Why Does the Central Coast and the Rest of California Urgently Need Health Care Reform?

1 Residents of the Central Coast and California are More Likely to be Uninsured.

Uninsured Rate ¹	
	22.9% ← Residents of Representative Farr's district in Salinas
	21.2% ← Residents of Representative Capps' district in Santa Barbara
All Californians →	20.4%
All Americans →	17.2%
	15.2% ← Residents of Representative Gallegly's district in Thousand Oaks

➔ Expand & strengthen coverage so that all Californians have access to quality, affordable insurance choices.

2 Private Coverage is Becoming More Expensive & Less Reliable in the Central Coast and State.

Like the rest of America, about three of every five Californians have health insurance coverage through their employer, however private coverage is becoming a more expensive and less reliable source of coverage for many Californians because:

- Employment-based coverage has been declining throughout California over the past decade;²
- In the past year, almost 54,000 workers in the Central Coast have lost their jobs,³ and likely their health coverage too;
- Premiums for job-based coverage in California grew over eight percent in 2008 (compared to under five percent nationally);⁴
- Consumers are not well protected in the individual insurance market and can be denied coverage for pre-existing & chronic conditions;⁵ and
- Californians with private insurance pay an average of 10.5 percent more in premiums to account for the cost of care to the uninsured.⁶

➔ Make private health coverage more secure and affordable for working families and low-income individuals.

3 Public Programs & Clinics Are Important for the Area's Diverse & Growing Health Care Needs.

- More than one out of three low-income residents (earning less than \$36,620 for a family of three) of the Central Coast has coverage through Medi-Cal or Healthy Families.⁷
- Access to culturally competent health care services is especially important for the diverse communities of the Central Coast where 38 percent are Latino and five percent are Asian.⁸
- Over 650,000 *more* people will be living in the Central Coast by 2030,⁹ and the health care system must be ready and able to handle the increase.

➔ Protect the public health safety net and ensure the system's long-term sustainability by improving the quality of care.

References

¹ Rate of uninsured people 0-64 in 2007 from the Kaiser Family Foundation based on Current Population Survey data, available at www.statehealthfacts.org and the UCLA Center for Health Policy Research based on California Health Interview Survey data, available at www.healthpolicy.ucla.edu/uninsured-districts.asp.

² E. Gould, "The Erosion of Employer-Sponsored Health Insurance," Economic Policy Institute (October 9, 2008), available at http://epi.3cdn.net/d1b4356d96c21c91d1_ilm6b5dua.pdf.

³ Based on unemployment data between March 2008 and March 2009 for the six counties that make up the Central Coast (Monterey, San Benito, San Luis Obispo, Santa Barbara, Santa Cruz, and Ventura,) from the California Employment Development Department, available at <http://www.labormarketinfo.edd.ca.gov/?pageid=164>.

⁴ NORC, "California Employer Health Benefits Survey," California HealthCare Foundation (December 2008), available at <http://www.chcf.org/documents/insurance/EmployerBenefitsSurvey08.pdf>.

⁵ L. Feder & E. Whelan, "An Unhealthy Individual Health Insurance Market," Center for American Progress (December 23, 2008), available at http://www.americanprogress.org/issues/2008/12/individual_market_brief.html.

⁶ B. Furnas & P. Harbage, "The Cost Shift from the Uninsured," Center for American Progress (March 24, 2009), available at http://www.americanprogressaction.org/issues/2009/03/cost_shift.html.

⁷ Based on data from the 2007 California Health Interview Survey using the *askCHIS* function at <http://www.chis.ucla.edu/>.

⁸ Based on data from the 2007 California Health Interview Survey using the *askCHIS* function at <http://www.chis.ucla.edu/>.

⁹ State of California, Department of Finance, "Population Projections for California and Its Counties 2000-2050, by Age, Gender and Race/Ethnicity," (July 2007), available at <http://www.dof.ca.gov/html/DEMOGRAP/ReportsPapers/Projections/P3/P3.php>.

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HEALTH CARE
FOR AMERICA NOW!

This factsheet was prepared by Health Access, a statewide coalition of consumer, labor, ethnic, senior, faith, and other organizations that has been dedicated to achieving quality, affordable health care for all Californians for over 20 years. Please visit our website and read our daily blog at www.health-access.org.

Health Access is leading the California campaign of Health Care for America NOW! (HCAN), a national grassroots campaign of more than 850 organizations representing 30 million people dedicated to winning quality, affordable health care we all can count on in 2009. Visit www.healthcareforamericanow.org or contact Patrick Romano at promano@health-access.org for more about the California HCAN campaign.

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