



# Why Does Sacramento, Upstate, and the Rest of California Urgently Need Health Care Reform?

## 1 Some Residents of Sacramento, Upstate, and California are More Likely to be Uninsured.

	Uninsured Rate <sup>1</sup>	
	22.3%	← Residents of Representative Herger’s district in Chico
All Californians →	20.4%	
	19.1%	← Residents of Representative Thompson’s district in Napa
All Americans →	17.2%	
	16.1%	← Residents of Representative Matsui’s district in Sacramento
	14.2%	← Residents of Representative McClintock’s district in Granite Bay
	12.3%	← Residents of Representative Lungren’s district in Gold River

➔ 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 Area and the 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;<sup>2</sup>
- In the past year, about 53,500 workers around Sacramento and 43,000 workers Upstate lost their jobs,<sup>3</sup> 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);<sup>4</sup>
- Consumers are not well protected in the individual insurance market and can be denied coverage for pre-existing & chronic conditions;<sup>5</sup> 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.<sup>6</sup>

➔ 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.

- Almost two out of five low-income residents (earning less than \$36,620 for a family of three) of the Sacramento and Upstate areas has coverage through Medi-Cal or Healthy Families.<sup>7</sup>
- Access to culturally competent health care services is especially important for the diverse communities of the Sacramento and Upstate areas where 17 percent are Latino and seven percent are Asian.<sup>8</sup>
- By 2030, over 1 million *more* people will be living in the Sacramento area and at least half a million *more* people will be living Upstate<sup>9</sup> 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

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<sup>1</sup> Rate of uninsured people 0-64 in 2007 from the Kaiser Family Foundation based on Current Population Survey data, available at [www.statehealthfacts.org](http://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](http://www.healthpolicy.ucla.edu/uninsured-districts.asp).

<sup>2</sup> E. Gould, "The Erosion of Employer-Sponsored Health Insurance," Economic Policy Institute (October 9, 2008), available at [http://epi.3cdn.net/d1b4356d96c21c91d1\\_ilm6b5dua.pdf](http://epi.3cdn.net/d1b4356d96c21c91d1_ilm6b5dua.pdf).

<sup>3</sup> Based on unemployment data between March 2008 and March 2009 for the four counties that make up the Sacramento Area (El Dorado, Placer, Sacramento, and Yolo) and the 26 Upstate/Northern Sierra counties (Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Glenn, Humboldt, Inyo, Lake, Lassen, Mariposa, Mendocino, Modoc, Mono, Napa, Nevada, Plumas, Shasta, Sierra, Siskiyou, Sutter, Tehama, Tuolumne, Trinity, and Yuba) from the California Employment Development Department, available at <http://www.labormarketinfo.edd.ca.gov/?pageid=164>.

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

<sup>5</sup> 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](http://www.americanprogress.org/issues/2008/12/individual_market_brief.html).

<sup>6</sup> 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](http://www.americanprogressaction.org/issues/2009/03/cost_shift.html).

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

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

<sup>9</sup> 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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**FOR AMERICA**

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](http://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](http://www.healthcareforamericanow.org) or contact Patrick Romano at [promano@health-access.org](mailto:promano@health-access.org) for more about the California HCAN campaign.

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