



Why Does the San Francisco Bay Area and the Rest of California Urgently Need Health Care Reform?

1 Some Residents of the San Francisco Bay Area and California are Uninsured.

Uninsured Rate ¹	
All Californians →	20.4%
All Americans →	17.2%
	16.6% ← Residents of Representative McNerney's district in Pleasanton
	15.3% ← Residents of Representative Pelosi's district in San Francisco
	14.9% ← Residents of Representative Miller's district in Concord
	14.0% ← Residents of Representative Woolsey's district in Santa Rosa
	13.7% ← Residents of Representative Lee's district in Oakland
	12.2% ← Residents of Representative Tauscher's district in Walnut Creek
	10.8% ← Residents of Representative Stark's district in Fremont

➔ 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 Bay 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;²
- In the past year, almost 113,000 workers in San Francisco Bay Area 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 SF Bay's Diverse & Growing Health Care Needs.

- About one out of three low-income residents (earning less than \$36,620 for a family of three) of the San Francisco Bay Area 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 San Francisco Bay Area where 20 percent are Latino and 18 percent are Asian.⁸
- Over 1.2 million *more* people will be living in the SF Area 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 six counties in the San Francisco Bay Area (Alameda, Contra Costa, Marin, San Francisco, Solano, and Sonoma) 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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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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