California's Health Insurance Coverage Quick Reference Guide

CALIFORNIA HEALTHCARE FOUNDATION

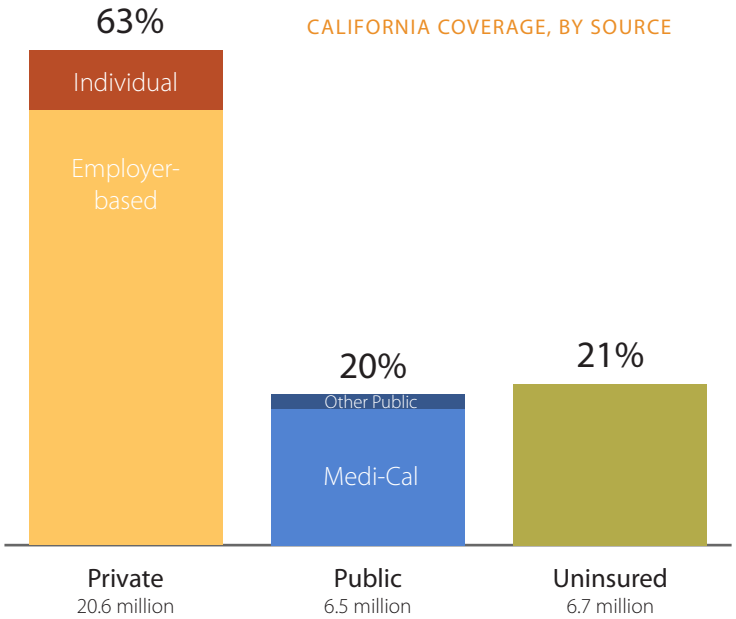
Sources of Coverage, 2008

NATIONAL COMPARISON

	MILLIONS CA	MILLIONS U.S.	PERCENT CA	PERCENT U.S.
Privately Purchased	20.6	177.3	63%	67%
Employer-Based	18.1	160.6	56%	61%
Individual	2.5	16.7	8%	6%
Public	6.5	51.0	20%	19%
Medi-Cal/Medicaid	5.7	39.2	17%	15%
Medicare	0.6	7.7	2%	3%
Tricare/ChampVA	0.6	7.8	2%	3%
Uninsured	6.7	45.7	21%	17%
Total Nonelderly Population*	32.6	262.8		

*May sum to figures that exceed totals, due to multiple sources of coverage.

CALIFORNIA COVERAGE, BY SOURCE



State Rankings, California vs. 50 States, 2006 – 2008 (3-year average)

PERCENT WITH EMPLOYER-BASED INSURANCE

	RANK	COVERED		RANK	COVERED
New Hampshire	1	74%	Arkansas	46	54%
Hawaii	2	72%	Louisiana	47	54%
Massachusetts	3	71%	Mississippi	48	53%
California	44	56%	Texas	49	52%
Arizona	45	55%	New Mexico	50	49%

Characteristics of Employer-Based Coverage, 2009

PREMIUMS AND COST SHARING

AVERAGE MONTHLY PREMIUMS	SINGLE	FAMILY
Total Premium	$428	$1,127
Employer Contribution	$381	$844
Worker Contribution	$47	$283
Percentage of Total Premium	11%	25%

AVERAGE DEDUCTIBLES, SINGLE	
PPO (in network)	$430
High Deductible Plan	$1,887

OFFER/ELIGIBILITY/TAKE-UP RATES

Offer Rate (percentage of employers offering insurance to eligible workers)	73%
Eligibility Rate (percentage eligible for insurance, in firms that offer)	78%
Take-Up Rate (percentage of eligibles enrolling)	84%

Note: Data reflect total nonelderly (under age 65) population.

Sources: Employee Benefit Research Institute analysis of the U.S. Census, Current Population Survey, March 2009 Supplement, www.chcf.org/topics/almanac/index.cfm?itemID=133820. California HealthCare Foundation, *California Employer Health Benefits Survey, 2009*, www.chcf.org/topics/almanac/index.cfm?itemID=133543.

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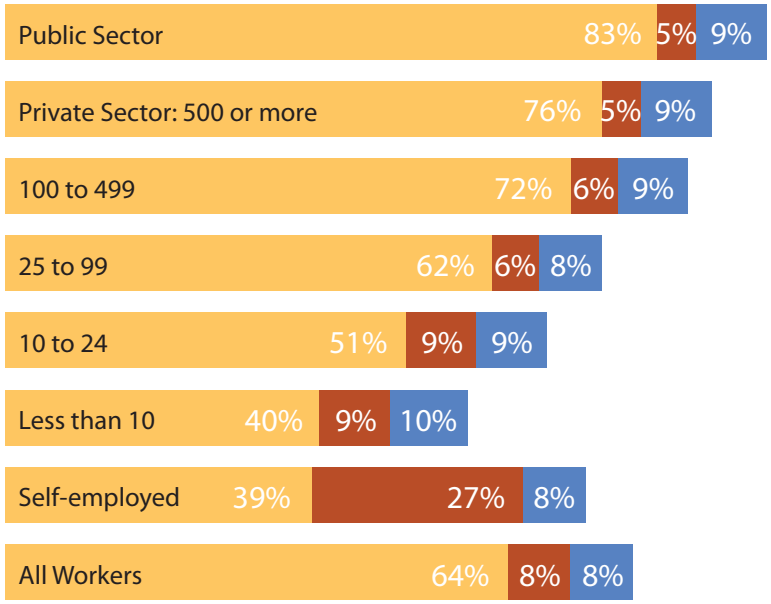
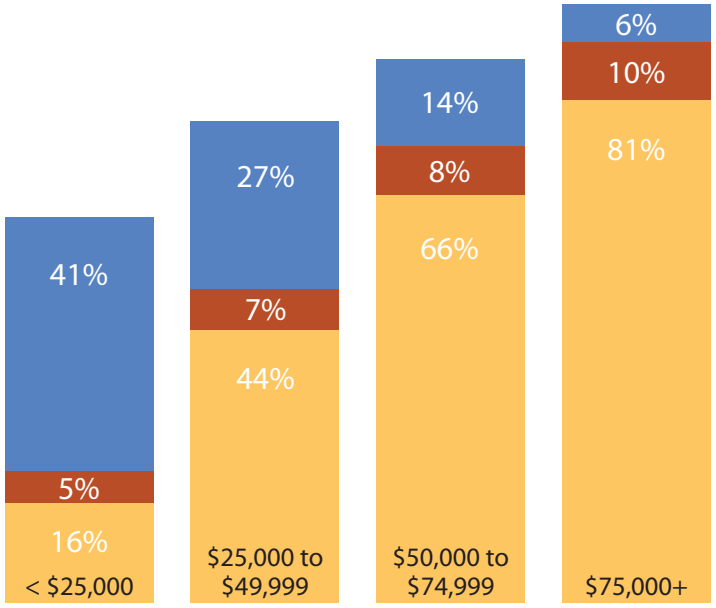
Likelihood of Being Covered, by Source of Coverage, 2008

EMPLOYER-BASED INDIVIDUAL PUBLIC

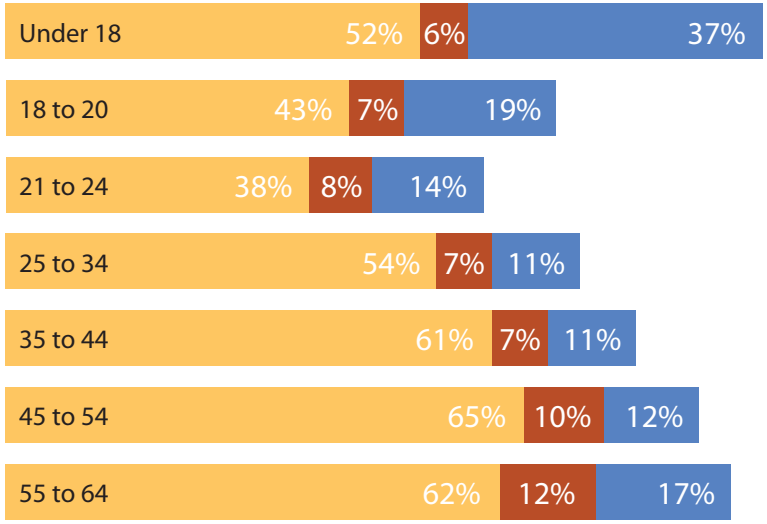
BY EMPLOYER SIZE AND TYPE



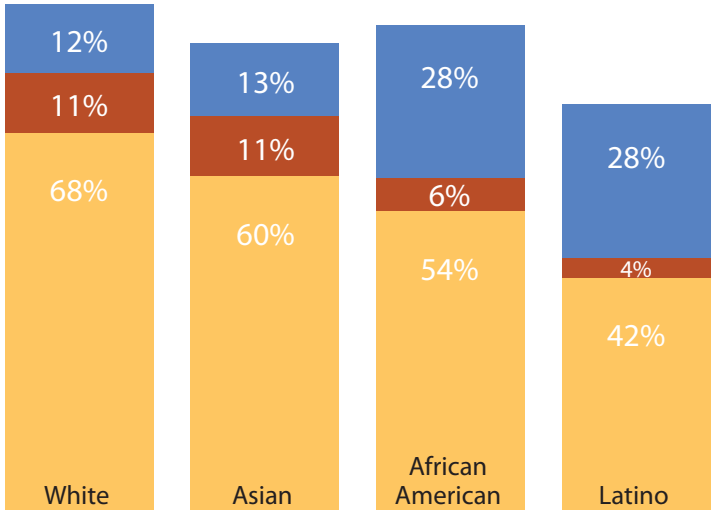
BY FAMILY INCOME



BY AGE



BY RACE/ETHNICITY



Notes: Charts on this page reflect total nonelderly population (33 million), except for the chart by employer size and type, which reflects workers only (18 million).

Sources: Employee Benefit Research Institute analysis of the U.S. Census, Current Population Survey, March 2009 Supplement, www.chcf.org/topics/almanac/index.cfm?itemID=133820. California HealthCare Foundation, *California Employer Health Benefits Survey, 2009*, www.chcf.org/topics/almanac/index.cfm?itemID=133543.

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California HealthCare Foundation
1438 Webster Street
Suite 400
Oakland, CA 94612
510.238.1040
www.chcf.org