



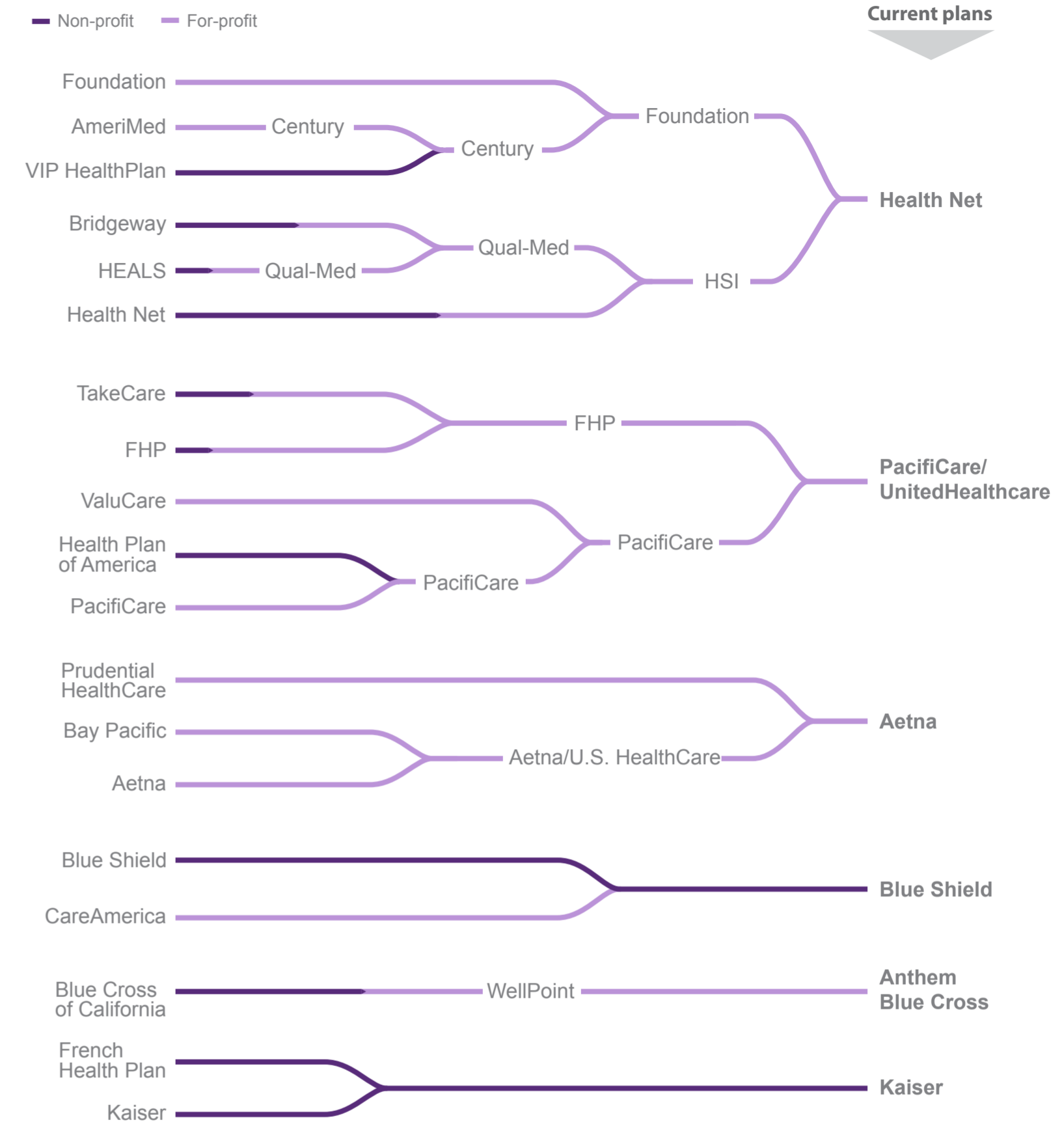
CALIFORNIA HEALTHCARE FOUNDATION

# Health Insurance in California

## A Recent History

More detail on health plans is available online at [www.chcf.org](http://www.chcf.org)

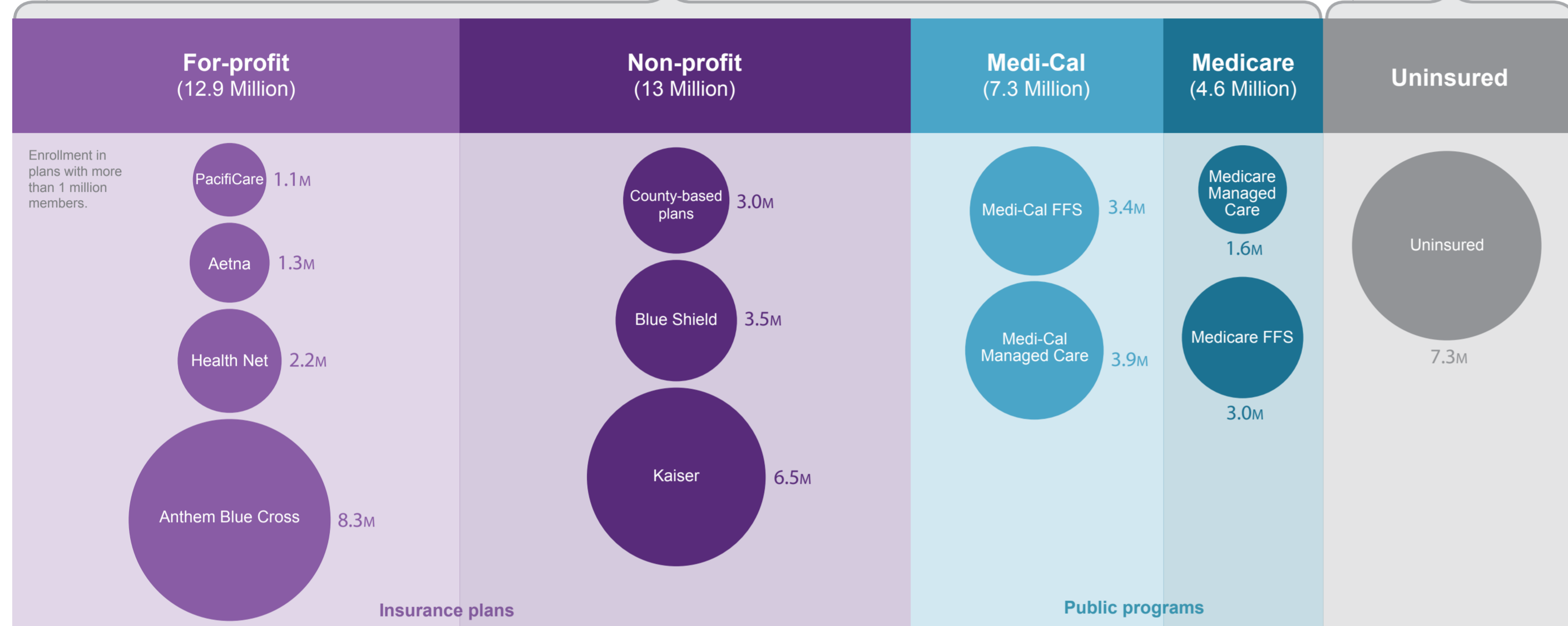
## Merging of plans, 1985 forward



## Enrollment, 2009

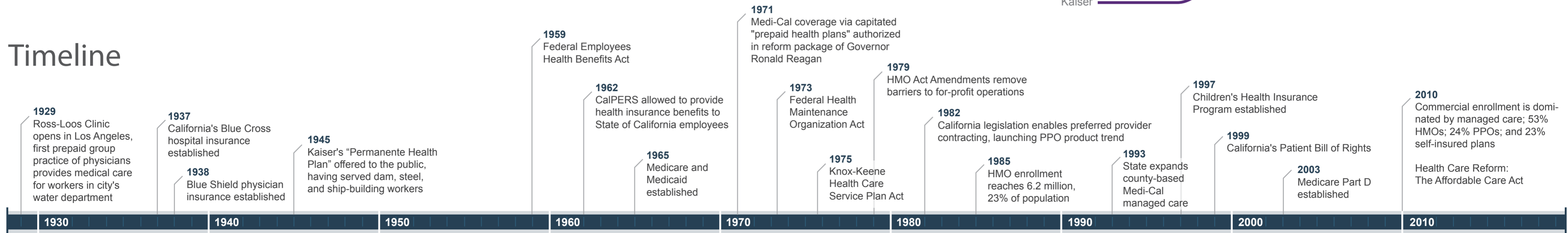
80% of Californians are insured (29.4M out of 36.8M)

20% of Californians are uninsured



The sum of all bubbles exceeds California's 2009 population of 36.8 million, due primarily to double counting, including: Medi-Cal and Medicare managed care are counted under both insurance plans and public programs, some beneficiaries are dually eligible (for Medicare and Medi-Cal), and some plans contract out enrollees to others.

## Timeline



Sources: California Association of Health Plans, 2009 Profile and Annual Report. California HealthCare Foundation, California Health Care Almanac. California Health Plans and Insurers, October 2010. Long, Peter and Gruber, Jonathan. "Projecting the Impact of the Affordable Care Act on California," Health Affairs 30, No. 1 (2011): 63-70. Lavarreda, SA and Cabezas, L. "Two-Thirds of California's Seven Million Uninsured May Obtain Coverage Under Health Care Reform," UCLA Center for Health Policy Research, 2011. Melnick, GA and Zwanziger, J et al. "Competition and Cost Containment in California: 1980-1987," Health Affairs, 8, No. 2 (1989) 129-136. Rice, Lissovoy, Gabel, Ermann, "The State of PPOs: Results from A national Survey, Health Affairs, 4 (1985) 425-40. Roth, Debra L. and Kelch, Deborah R. "Making Sense of Managed Care Regulation in California," California HealthCare Foundation, December 2001. U.S. Census, Current Population Survey, Annual Social and Economic Supplement, Table HIA-4, "Health Insurance Coverage Status and Type of Coverage by State, All People: 1999 to 2009".

**1960-1980**  
Indemnity insurance dominates, except for Kaiser, which covers about 5% of the population in 1960 and 14% by 1980

**1973-1980**  
HMOs spring up, many originating with county medical societies, others as arms of more traditional insurers

**1983-1990**  
PPOs go from covering zero in 1980 to a third of California's population by 1987

**1985-2005**  
Consolidation of health plans