Speaking Their Mind: Californians’ Perceptions of Health Care

MARCH 2012
Introduction

Californians are concerned about the high costs of their health care. Increasingly, they make decisions to delay needed care because of the high costs involved in paying for prescriptions or getting specific treatments. Despite this, only one in four Californians surveyed have sought out price information before receiving care.

This dichotomy is highlighted in Speaking Their Mind: Californians’ Perceptions of Their Health Care, part of the California Health Care Foundation’s California Health Care Almanac. This survey of California adults looks at health insurance coverage, issues of access to care, cost and affordability, and use of health quality data in decisionmaking.

Almost three-quarters of those surveyed anticipate that the cost of their care will rise in the future. Of those whose costs have risen over the past year, almost 40% say that the benefits they are paying more for have gotten worse, not better.

KEY FINDINGS INCLUDE:

• In spite of rising health care costs, most report flat premium rates and stable benefits.

• Almost half of Californians with an insurance deductible do not know its amount.

• Slightly more than a third of Californians delayed getting some type of health care in the past year because of costs. One in four delayed getting a regular physical.

• Californians in fair or poor health are the most likely to delay getting care due to costs.

• About one in 10 adults does not have a regular place of care.

• Nearly 40% of low-income Californians have problems getting an appointment with a specialist as soon as needed.
Are you currently covered by any form of health insurance?

BASE: ALL ADULTS (n = 1,528)

Uninsured 22%

Insured 78%

What type of insurance do you currently have?

BASE: INSURED ADULTS (n = 1,178)

Employer-sponsored 62%

Medicare 18%

Medi-Cal 10%

Self-purchased 8%

Note: Multiple responses were allowed so percents do not add to 100%.

Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.

More than three quarters of respondents are insured, with 62% receiving coverage through an employer. Twenty-two percent are uninsured.
Health Insurance Deductibles, Overall and by Amount, California, 2011

Does your health insurance plan have a deductible?
BASE: INSURED ADULTS (n = 1,178)

- No: 39%
- Yes: 50%
- Not sure/refused: 11%

How much is your deductible?
BASE: INSURED ADULTS WHO SAY THEY HAVE A DEDUCTIBLE (n = 561)

- <$100: 11%
- $100 to $499: 14%
- $500+: 30%
- Not sure/refused: 45%

Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.

Consumer Perspectives
Health Care Coverage

Half of insured Californians say their plan has a deductible. Of that group, nearly half say they are not sure about the amount of their deductible. Thirty percent say their deductible is $500 or more.
Health Insurance Deductibles, by Payer, California, 2011

Does your health insurance plan have a deductible?
BASE: INSURED ADULTS (n = 1,178)

<table>
<thead>
<tr>
<th>Insurance Payer</th>
<th>Percent Saying &quot;Yes&quot;</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self-purchased</td>
<td>76%</td>
</tr>
<tr>
<td>Employer-sponsored</td>
<td>51%</td>
</tr>
<tr>
<td>Medicare</td>
<td>43%</td>
</tr>
<tr>
<td>Medi-Cal</td>
<td>23%</td>
</tr>
</tbody>
</table>

Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.

Those who purchase health insurance plans on their own are significantly more likely to have a deductible than those with other insurance plans.
Health Insurance Premiums, Overall and by Plan Type, California, 2011

How much do you pay for your health insurance premium?
BASE: INSURED ADULTS (n = 1,178)

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Overall</th>
<th>Individual</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; $100</td>
<td>13%</td>
<td>10%</td>
<td>8%</td>
</tr>
<tr>
<td>$100 to $199</td>
<td>20%</td>
<td>13%</td>
<td>8%</td>
</tr>
<tr>
<td>$200+</td>
<td>20%</td>
<td>15%</td>
<td>8%</td>
</tr>
<tr>
<td>Don't have a premium</td>
<td>26%</td>
<td>24%</td>
<td>24%</td>
</tr>
<tr>
<td>Not sure/refused</td>
<td>37%</td>
<td>28%</td>
<td>24%</td>
</tr>
</tbody>
</table>

One in four insured Californians say they do not have a premium.

Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.
Insurance Costs Over Past Year, Overall and by Payer, California, 2011

In the past 12 months, have your health insurance costs, such as premiums, copayments, or deductibles…

BASE: INSURED ADULTS (n = 1,178)

Nearly half of insured adults say their health insurance costs have stayed about the same in the past year.

Californians who purchased their own private coverage were most likely to say their health insurance costs increased in the past year.

Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.
Anticipation of Rising Health Care Costs in Next Few Years, California, 2011

In the next few years, do you think your health care costs will…

BASE: ALL ADULTS (n = 1,528)

- Go up (73%)
- Stay about the same (22%)
- Go down (3%)
- Not sure/refused (1%)

Note: Segments may not add to 100% due to rounding.

Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.
Quality of Benefits Over Past Year,
California, 2011

In the past 12 months, have your health insurance benefits...

BASE: INSURED ADULTS (n = 1,178)

- Gotten better: 8%
- Not sure/refused: 6%
- Gotten worse: 18%
- Stayed about the same: 68%

Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.

Most insured Californians (68%) say their plan benefits have stayed about the same over the past year; 18% say their benefits have gotten worse.
Quality of Benefits Over Past Year Among Those Whose Costs Have Gone Up, California, 2011

In the past 12 months, have your health insurance benefits...

BASE: INSURED ADULTS WHOSE COSTS HAVE GONE UP (n = 462)

- Gotten worse 39%
- Stayed about the same 53%
- Not sure/refused (2%)
- Gotten better (6%)

Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.

The vast majority of Californians who have seen their insurance costs increase are not seeing an improvement in benefits. In fact, 39% say their benefits have gotten worse.
Plan Coverage of Prescription Medications and Copayments, California, 2011

Does your health insurance plan cover prescription medications?
BASE: INSURED ADULTS (n = 1,178)

- Covers Rxs 87%
- Does not cover Rxs (5%)
- Not sure/refused (8%)

What is your typical copayment for a prescription?
BASE: INSURED ADULTS WITH PRESCRIPTION COVERAGE (n = 1,040)

- Not sure/refused 23%
- $5 or less 23%
- $6 to $10 24%
- $11 to $20 20%
- > $20 11%

Note: Segments may not add to 100% due to rounding.
Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.

Consumer Perspectives
Health Care Coverage

Most insured adults say their plan covers prescription medications. Nearly half of those with prescription coverage say their typical copayment is $10 or less.
Source for Routine Medical Care, California, 2011

Where do you usually go when you need routine medical care, like a physical or a check-up?

BASE: ALL ADULTS (n = 1,528)

Most adults (70%) say they usually receive routine medical care at a doctor’s office. About one in ten adults does not have a place they usually go to receive care.

*Community clinic or public hospital clinic.

Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.
Source for Routine Medical Care, Overall and by Ethnicity, California, 2011

Where do you usually go when you need routine medical care, like a physical or a check-up?

BASE: ALL ADULTS (n = 1,528)

<table>
<thead>
<tr>
<th></th>
<th>Overall</th>
<th>White, non-Hispanic</th>
<th>Latino</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not sure/refused</td>
<td>6%</td>
<td>4%</td>
<td>9%</td>
</tr>
<tr>
<td>VA</td>
<td>9%</td>
<td>3%</td>
<td>8%</td>
</tr>
<tr>
<td>Other</td>
<td>11%</td>
<td>80%</td>
<td>4%</td>
</tr>
<tr>
<td>Community clinic*</td>
<td>70%</td>
<td>17%</td>
<td>16%</td>
</tr>
<tr>
<td>No usual place</td>
<td>52%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Doctor’s office</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Not sure/refused  VA  Other  Community clinic*  No usual place  Doctor’s office
*Includes public hospital clinics.

Latinos are much more likely than Whites to receive routine care at a community clinic or to not have a usual place of care.

Note: Segments may not add to 100% due to rounding.
Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.
Source for Routine Medical Care, Overall and by Health Status, California, 2011

Where do you usually go when you need routine medical care, like a physical or a check-up?

BASE: ALL ADULTS (n = 1,528)

Californians in fair or poor health are less likely than others to say their usual source for routine care is a doctor’s office.

Note: Segments may not add to 100% due to rounding.

Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.
Difficulty Getting Health Care Among Those Who Need Care, California, 2011

In the past 12 months, have you had difficulty getting...

- An appointment with a specialist (n=728), 26%
- An appointment with a regular doctor (n=1,000), 16%
- All the tests or procedures you need (n=938), 11%

Californians are more likely to have difficulty in getting an appointment with a specialist than a primary care doctor when one is needed.

Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.
Difficulty Getting Health Care, by Income, California, 2011

In the past 12 months, have you had difficulty getting...

An appointment with a specialist (n=738)
- <$25K: 18%
- $25K to $49K: 25%
- $50 to $74K: 32%
- $75K+: 38%

An appointment with a regular doctor (n=1,000)
- <$25K: 16%
- $25K to $49K: 19%
- $50 to $74K: 20%
- $75K+: 13%

All the tests or procedures you need (n=918)
- <$25K: 9%
- $25K to $49K: 14%
- $50 to $74K: 9%
- $75K+: 19%

Nearly 40% of low income Californians have problems getting an appointment with a specialist as soon as needed.

Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.
Ease of Accessing Care Through Health Plan, California, 2011

How easy or difficult is it to find…
BASE: INSURED ADULTS (n = 1,178)

<table>
<thead>
<tr>
<th>Service Type</th>
<th>Easy (very/somewhat)</th>
<th>Difficult (very/somewhat)</th>
<th>Not sure/refused</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary care doctors who accept your insurance</td>
<td>76%</td>
<td>13%</td>
<td>11%</td>
</tr>
<tr>
<td>Urgent care centers that accept your insurance</td>
<td>67%</td>
<td>13%</td>
<td>20%</td>
</tr>
<tr>
<td>Specialists who accept your insurance</td>
<td>63%</td>
<td>15%</td>
<td>22%</td>
</tr>
<tr>
<td>Mental health providers who accept your insurance</td>
<td>45%</td>
<td>18%</td>
<td>37%</td>
</tr>
</tbody>
</table>

Note: Segments may not add to 100% due to rounding.
Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.

Three out of four insured adults say it is easy to find a primary care doctor who accepts their insurance. Access hurdles are greater for those seeking mental health providers.
Ease of Accessing Care Through Plan, by Health Status, California, 2011

How easy or difficult is it to find a doctor, specialist or mental health provider nearby who accepts your insurance?

BASE: INSURED ADULTS (n = 1,378)

PERCENT SAYING “VERY” OR “SOMewhat DIFFICULT”

Excellent / Very good | Good | Fair / Poor
---|---|---
Primary care doctor | 10% | 13% | 20%
Specialist | 16% | 15% | 27%
Mental health provider | 20% | 15% | 32%

Those who report being in fair or poor health have, on average, twice as much difficulty finding providers who accept their insurance than those in excellent or very good health.

Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.
Difficulty Getting Appointment for Specialist, Test or Procedure, by Health Status, California, 2011

In the past 12 months, have you had difficulty getting...

PERCENT SAYING "VERY" OR "SOMewhat Difficult"

- Excellent / Very good
- Good
- Fair / Poor

More than a third of those who are in fair or poor health express difficulty getting an appointment with a specialist, potentially exacerbating an existing condition.

Insured adults in fair or poor health are more likely than others to have trouble getting a test or procedure when they need it.

Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.
Access to Evening and Weekend Appointments, Insured Adults, California, 2011

Do you currently have access to...

BASE: INSURED ADULTS (n = 1,178)

<table>
<thead>
<tr>
<th>Service Type</th>
<th>Yes</th>
<th>No</th>
<th>Not sure/refused</th>
</tr>
</thead>
<tbody>
<tr>
<td>A phone number to talk to a nurse or other medical professional</td>
<td>62%</td>
<td>19%</td>
<td>19%</td>
</tr>
<tr>
<td>Same day appointments for urgent care</td>
<td>60%</td>
<td>15%</td>
<td>24%</td>
</tr>
<tr>
<td>Evening doctor appointments</td>
<td>27%</td>
<td>46%</td>
<td>28%</td>
</tr>
<tr>
<td>Weekend doctor appointments</td>
<td>24%</td>
<td>48%</td>
<td>28%</td>
</tr>
</tbody>
</table>

Note: Segments may not add to 100% due to rounding.
Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.

Consumer Perspectives
Access to Care

Insured adults are much more likely to have access to same-day appointments and advice lines than evening or weekend appointments.
Received Care at Retail Clinics, California, 2011

Some stores like Walmart and Rite Aid now have walk-in clinics you can go to without an appointment. Have you ever gotten care at one of these clinics?

**BASE: ALL ADULTS (n = 1,528)**

- **Yes** 5%
- **No** 94%
- **Not sure/refused** (2%)

Note: Segments may not add to 100% due to rounding.
Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.

Consumer Perspectives
Access to Care

Only five percent of Californians say they have received care at a retail clinic.
Likelihood of Using Retail Clinics, Overall and by Insurance Status, California, 2011

In the future, how likely would you be to use a clinic in a store like Walmart or Rite Aid for...

**BASE: ALL ADULTS (n = 1,528)**

**PERCENT SAYING "VERY" OR "SOMETHING LIKELY"**

- **Care outside your doctor's normal business hours**
  - Overall: 36%
  - Insured: 34%
  - Uninsured: 40%

- **Care when you can't get an appointment to see your regular doctor**
  - Overall: 35%
  - Insured: 32%
  - Uninsured: 44%

- **Care your regular doctor provides**
  - Overall: 22%
  - Insured: 19%
  - Uninsured: 34%

Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.

While few Californians say they have used retail clinics, slightly more than a third of Californians say they would be likely to use a retail clinic for care in the future if they were unable to see their regular doctor, either for a regular appointment or outside business hours. The uninsured say they would be more likely to use a retail clinic than would those with insurance.
Delays in Care Due to Costs, California, 2011

Have you done any of the following in the last 12 months because of the costs involved?
BASE: ALL ADULTS (n = 1,528)

- Delayed getting a regular physical or check-up: 27%
- Delayed getting care for a specific medical problem: 21%
- Delayed getting treatment that was recommended by a doctor: 19%
- Delayed filling a prescription: 18%
- Delayed seeking mental health services: 12%
- Delayed surgery: 9%
- Delayed getting a medical device or equipment recommended by a doctor: 9%
- Did any of the above: 37%

Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.

Consumer Perspectives
Cost and Affordability

Californians are neglecting needed care due to cost. Slightly more than a third of Californians delayed getting some type of health care in the past year because of costs. One in four delayed getting a regular physical.

The higher the copayment, the more likely Californians are to delay filling a prescription.
Delaying Care Due to Costs, by Health Status, California, 2011

**Consumer Perspectives**

Cost and Affordability

The sickest Californians are the most likely to delay care. More than half of those in fair or poor health delayed care in the past year due to costs.

**Source:** California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.
Have you ever looked for information about the cost of a test, treatment, or other type of health care you needed, before you actually got the care?

BASE: ALL ADULTS (n = 1,528)

Note: Segments may not add to 100% due to rounding.

Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.
Source of Cost Information, California, 2011

Who did you ask or where did you look for information about costs?

**Base:** Adults who have looked for cost information prior to care (n = 416)

- Health care provider: 39%
- Internet: 30%
- Insurance company: 8%
- Family, friends, colleagues: 6%
- Journals, pamphlets, booklets, other: 3%
- Don’t remember: 2%

Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.

Health care providers are the most commonly reported source of cost information.
Price Perceptions, California, 2011

Let's say two hospitals charge different prices for a surgery you need. If your insurance covered surgeries at both hospitals and your out-of-pocket costs were the same, would you...

BASE: ALL ADULTS (n = 1,528)

Not sure/refused (2%)
Choose higher price (7%)
Choose lower price 11%

Decide based on other things besides cost 81%

Note: Segments may not add to 100% due to rounding.
Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.

Most Californians would choose a hospital for surgery based on factors other than cost.
Perceptions of a Higher-Priced Surgery, California, 2011

For most Californians, higher cost is not indicative of better care.
Awareness and Use of Ratings in the Past 12 Months, California, 2011

In the past 12 months, have you seen any ratings for these providers? Did you consider changing or actually change providers as a result?

BASE: ALL ADULTS (n = 1,528)

- Seen ratings
- Considered changing providers
- Actually changed providers

Hospitals: 17%
Health Insurance Plans: 14%
Doctors: 14%
Long Term Care*: 5%

<table>
<thead>
<tr>
<th></th>
<th>Seen ratings</th>
<th>Considered changing providers</th>
<th>Actually changed providers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hospitals</td>
<td>17%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Health Insurance Plans</td>
<td>14%</td>
<td>3%</td>
<td></td>
</tr>
<tr>
<td>Doctors</td>
<td>14%</td>
<td>3%</td>
<td>1%</td>
</tr>
<tr>
<td>Long Term Care*</td>
<td>5%</td>
<td>2%</td>
<td>1%</td>
</tr>
</tbody>
</table>

*Facilities, such as nursing homes or assisted living.
Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.

Consumer Perspectives
Use of Health Data

One in six Californians (17%) have seen quality ratings for hospitals, and one in seven (14%) have looked at ratings for doctors and health insurance plans.

A much smaller percentage, however, considered changing providers based on the information.
Helpfulness of Ratings in the Past 12 Months, California, 2011

A majority of Californians who have seen ratings say the information was helpful to them.

Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.

*Facilities, such as nursing homes or assisted living.
Selected Quality Rating Sources, California, 2011

- **Office of the Patient Advocate**
  - Hospitals: 12% (n=276)
  - Health insurance plans: 13% (n=213)
  - Doctors: 9% (n=224)
  - Long term care*: 19% (n=72)

- **Consumer Reports**
  - Hospitals: 23% (n=276)
  - Health insurance plans: 26% (n=213)
  - Doctors: 17% (n=224)
  - Long term care*: 17% (n=72)

- **Health plan website**
  - Hospitals: 19% (n=276)
  - Health insurance plans: 24% (n=213)
  - Doctors: 17% (n=224)
  - Long term care*: 13% (n=72)

- **Medicare website**
  - Hospitals: 8% (n=276)
  - Health insurance plans: 10% (n=213)
  - Doctors: 12% (n=224)
  - Long term care*: 10% (n=72)

- **HealthGrades**
  - Hospitals: 6% (n=276)
  - Health insurance plans: 10% (n=213)
  - Doctors: 9% (n=224)
  - Long term care*: 27% (n=72)

*Facilities, such as nursing homes or assisted living.

**Source:** California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.

---

**Consumer Perspectives**
Use of Health Data

*Consumer Reports* is the most commonly reported source of ratings for hospitals and health plans.
Reasons for Looking at Physician Rating Sources, California, 2011

Did you look at ratings for doctors to…
BASE: ADULTS WHO VIEWED RATINGS FOR DOCTORS (n = 224)

Choose a new doctor
58%

See how current doctor is doing
46%

Look for a specialist
3%

Satisfy curiosity
3%

Note: Multiple responses were allowed.
Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.
Use of Health IT, California, 2011

Have you ever done any of these things online (going to websites or using email)?

**BASE: ALL ADULTS (n = 1,528*)**

- Sought online for information about a disease or medical problem: 59%
- Looked online for a doctor in your plan’s network: 35%
- Used an online personal health record: 27%
- Sent or got an email from your doctor: 22%
- Renewed a prescription online: 20%
- Shopped for health insurance online: 17%
- Signed up for health insurance online: 14%

More than half of Californians search online for information on a medical issue.

Kaiser members are three times more likely than others to communicate with their provider via email.

*Thirty-seven percent of all respondents or n = 567 say they have a smart phone.

Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.
Interest in Using Personal Health Records, California, 2011

How interested would you be in using one of these websites where you can get, keep, or update your health information?

BASE: ADULTS WHO HAVE NOT USED A PHR (n = 1,115)

More than half of Californians who have not used a personal health record (65%) are interested in using one.

Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.
Use of Personal Health Records, Overall and Kaiser vs. Non-Kaiser, California, 2011

Have you ever used one of these websites where you can get, keep, or update your health information?

BASE: ALL ADULTS (n = 1,528)

Kaiser members are three times as likely as others to use a personal health record.

Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.
Attitudes Toward Providers’ Use of Electronic Health Records, California, 2011

How important do you think it is for doctors and hospitals to use electronic medical records instead of using paper records?

BASE: ALL ADULTS (n = 1,528)

A large majority of Californians (86%) say it is important for doctors and hospitals to use electronic versus paper medical records.
Methodology

The survey was conducted May 6 through May 23, 2011 among a representative sample of 1,528 adults 18 and older in California, using Knowledge Networks. The survey included 505 adults in households below 138% of the Federal Poverty Level (FPL), 511 adults 138% to 400% FPL, and 512 adults 400%+ FPL. The margin of sampling error for the total results is ±2.5 percentage points.

Survey Respondents Demographics

<table>
<thead>
<tr>
<th>GENDER</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>0.48%</td>
</tr>
<tr>
<td>Female</td>
<td>0.52%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>AGE GROUP</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>18 to 34</td>
<td>0.30%</td>
</tr>
<tr>
<td>35 to 44</td>
<td>0.22%</td>
</tr>
<tr>
<td>45 to 54</td>
<td>0.18%</td>
</tr>
<tr>
<td>55 to 64</td>
<td>0.16%</td>
</tr>
<tr>
<td>65+</td>
<td>0.14%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>RACE/ETHNICITY</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>0.46%</td>
</tr>
<tr>
<td>Latino</td>
<td>0.34%</td>
</tr>
<tr>
<td>African American</td>
<td>0.06%</td>
</tr>
<tr>
<td>All others</td>
<td>0.13%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>EDUCATION</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>High school/less</td>
<td>0.40%</td>
</tr>
<tr>
<td>Some college</td>
<td>0.29%</td>
</tr>
<tr>
<td>College graduate</td>
<td>0.19%</td>
</tr>
<tr>
<td>Graduate school</td>
<td>0.12%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>INCOME</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;25K</td>
<td>0.21%</td>
</tr>
<tr>
<td>25K to 49K</td>
<td>0.25%</td>
</tr>
<tr>
<td>50K to 74K</td>
<td>0.17%</td>
</tr>
<tr>
<td>75K+</td>
<td>0.37%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>HEALTH STATUS</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Excellent</td>
<td>0.16%</td>
</tr>
<tr>
<td>Very good</td>
<td>0.37%</td>
</tr>
<tr>
<td>Good</td>
<td>0.32%</td>
</tr>
<tr>
<td>Fair</td>
<td>0.10%</td>
</tr>
<tr>
<td>Poor</td>
<td>0.03%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>SOURCE OF COVERAGE</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Employer-sponsored</td>
<td>0.50%</td>
</tr>
<tr>
<td>Medicare</td>
<td>0.14%</td>
</tr>
<tr>
<td>Medi-Cal</td>
<td>0.07%</td>
</tr>
<tr>
<td>Self-purchased</td>
<td>0.07%</td>
</tr>
<tr>
<td>Other</td>
<td>0.12%</td>
</tr>
<tr>
<td>Uninsured</td>
<td>0.22%</td>
</tr>
</tbody>
</table>