

**California and Other States'  
Expansion Efforts to Cover the  
Uninsured**

Prepared for the  
Senate Health and Human Services Committee and  
Assembly Health Committee

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## State Statistics<sup>1</sup>

<b>States</b>	<b>Population</b>	<b>Uninsured</b>	<b>Medicaid</b>	<b>Employment Based Coverage</b>	<b>Noncitizens as % of population</b>
<b>Arizona</b>	<b>4.6 million</b>	<b>28%</b>	<b>9%</b>	<b>60%</b>	<b>11.4%</b>
<b>California</b>	<b>31 million</b>	<b>19.7%</b>	<b>18.1%</b>	<b>56.9%</b>	<b>18.8%</b>
<b>Florida</b>	<b>14.1 million</b>	<b>19.2%</b>	<b>13.2%</b>	<b>59.2%</b>	<b>10.0%</b>
<b>Mass.</b>	<b>6.0 million</b>	<b>12.6%</b>	<b>8.9%</b>	<b>73.7%</b>	<b>5.4%</b>
<b>Minnesota</b>	<b>4.6 million</b>	<b>9.2%</b>	<b>7.2%</b>	<b>73.5%</b>	<b>3.0%</b>
<b>New York</b>	<b>18.2 million</b>	<b>16.8%</b>	<b>14.7%</b>	<b>63.3%</b>	<b>11.9%</b>
<b>Oregon</b>	<b>3.2 million</b>	<b>11.1%</b>	<b>10.3%</b>	<b>64.6%</b>	<b>6.5%</b>
<b>Texas</b>	<b>18.7 million</b>	<b>23.9%</b>	<b>12.6%</b>	<b>58%</b>	<b>8.6%</b>
<b>Washington</b>	<b>5.3 million</b>	<b>12.9%</b>	<b>12.3%</b>	<b>66.6%</b>	<b>4.3%</b>
<b>Washington D.C.</b>	<b>570,000</b>	<b>18.7%</b>	<b>18.9%</b>	<b>58.0%</b>	<b>7.3%</b>
<b>Wisconsin</b>	<b>5.1 million</b>	<b>8.6%</b>	<b>7.9%</b>	<b>78.6%</b>	<b>2.1%</b>
<b>United States</b>	<b>270 million</b>	<b>15.5%</b>	<b>12.2%</b>	<b>66.61%</b>	<b>9.3%</b>

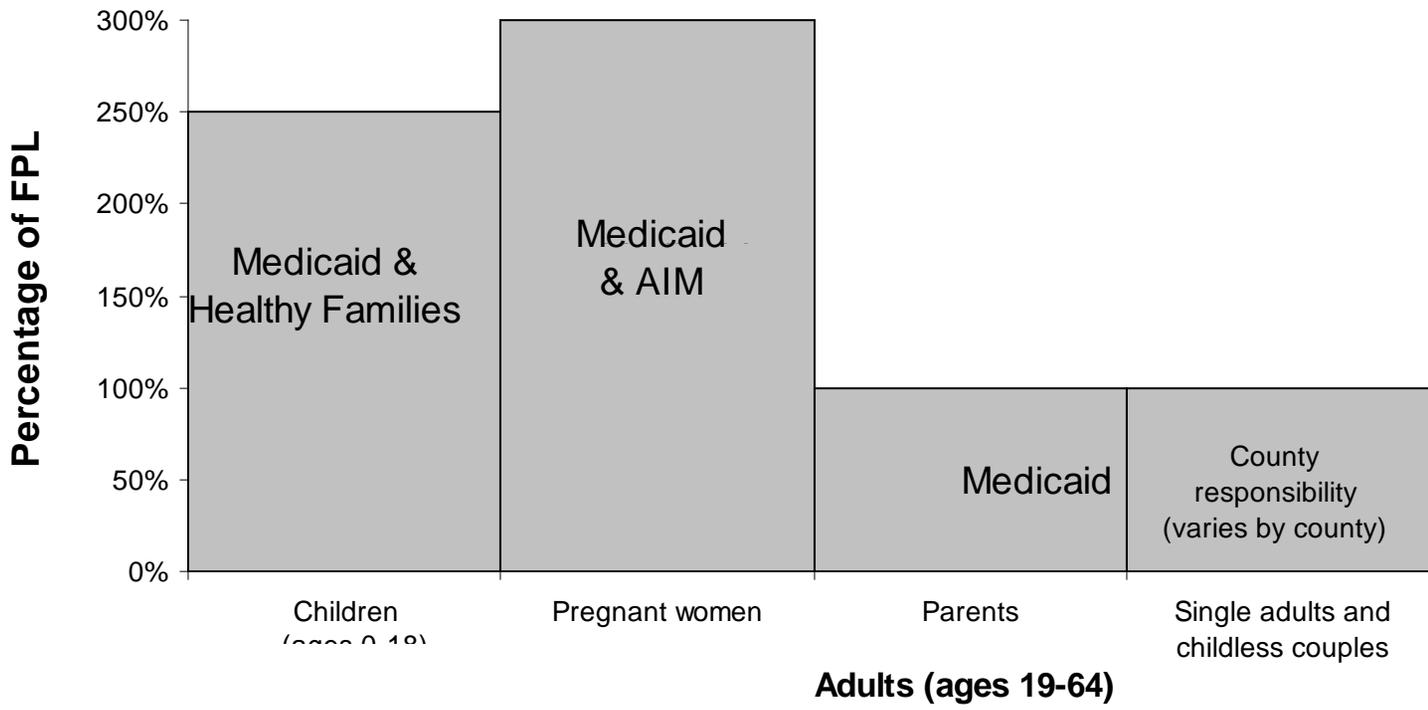
<sup>1</sup> Information gathered from *Assessing the New Federalism*, The Urban Institute: 1997-1999.

## Changes in Medicaid Family Enrollment 1995-1997<sup>1</sup>

State	Cash	Non cash	Total
United States	-22%	18%	-5.3%
<b>California</b>	<b>-12.6%</b>	<b>16.8%</b>	<b>-2.1%</b>
Arizona	-22%	18%	-3.5%
Florida	-24%	11%	-11%
Mass.	-18%	29%	-1%
Minnesota	-16%	36%	7%
New York	-19%	21%	-7%
Oregon	-29%	70%	29%
Texas	-22%	6%	-7%
Washington	-12%	44%	12%
Wisconsin	-42%	17%	-19%

<sup>1</sup> Derived from Leighton Ku, The Continuing Decline in Medicaid Coverage (Urban Institute, Dec. 1999)

# Health Coverage in California



## BIRTHS BY PAYOR SOURCE

<b>AIM</b>	<b>Insured</b>	<i>Uninsured</i>	<b>MEDI- CAL</b>	<i>TOTAL</i>	<b>County</b>
1.85%	5.09%	<i>1.81%</i>	2.93%	<i>3.96%</i>	Alameda
35.35%	27.37%	<i>31.32%</i>	36.40%	<i>30.91%</i>	Los Angeles
6.31%	10.65%	<i>10.03%</i>	7.20%	<i>9.06%</i>	Orange
8.20%	7.70%	<i>16.97%</i>	6.10%	<i>8.25%</i>	San Diego
2.44%	1.90%	<i>1.33%</i>	1.24%	<i>1.56%</i>	San Fran.
1.92%	7.22%	<i>2.49%</i>	2.83%	<i>5.04%</i>	Santa Clara
<b>3075</b>	<b>270,325</b>	<b><i>19,518</i></b>	<b>222,425</b>	<b><i>524,174</i></b>	<b>California Total</b>

## State Expansions

<b>States</b>	<b>Medicaid</b> (families, aged and disabled)	<b>Non-Categorically Linked</b> (mostly adults w/o children)	<b>Other</b>
Arizona	Managed care §1115 waiver	§1115 waiver State, county, federal	S-CHIP: for children up to 200% FPL
California	Managed care and selective contracting §1915 waiver  §1931 and CHIP expansion for families to 100% of FPL	County with federal, state and county revenues  §1115 waiver for outpatient care to the uninsured (LA only)	Healthy Families: up to 250% FPL  Major Risk Medical Insurance Program: individuals who cannot get insurance due to preexisting condition.  AIM (Access for Infants and Mothers Program): pregnant women & infants w/ incomes between 200%-300% FPL.  CHDP and CCS for children
Florida	Managed Care	County/Local	Healthy Kids Program up to 185% FPL

<p>Mass.</p>	<p>§1115 waiver</p> <p>MassHealth: up to 200% FPL</p> <p>Employer buy in</p> <p>Managed care § 1915 (b) waiver</p>	<p>State and federal §1115 waiver</p>	<p>CHIP: up to 200% FPL</p> <p>Center Care: For outpatient care for uninsured adults.</p> <p>Healthy Start: pregnant uninsured ineligible for Medicaid.</p> <p>Common Health: working adults and children w/ disabilities not eligible for Medicaid.</p> <p>Uncompensated Care Pool</p> <p>Transitional coverage for those changing jobs</p>
<p>Minnesota</p>	<p>MinnesotaCare, up to 275% FPL. Children under 21 and parents §1902 (r)(2) and 1931 expansions</p> <p>Managed care §1115 waiver</p>	<p>General Assistance Medical Care (State only)</p> <p>MinnesotaCare, up to 175% FPL</p>	<p>MinnesotaCare: limit of \$30,000 total net assets for household of two and more. Income limits 275% FPL for uninsured families with children and 175% for individuals</p> <p>Medically uninsured pool: lived in state at least 6 mos &amp; been refused coverage or treated for presumptive condition w/in last 3 years.</p>

New York	Managed care §1115 waiver and 1931 expansion to 150% FPL	Home Relief (state Medicaid) §1115 waiver Local, State, Federal (expansion to 100% FPL)	Child Health Plus (CHP): children up to 225% FPL  Uncompensated care pool  Tobacco tax and settlement and federal matching for families up to 150% of FPL  Employer and individual premium subsidies
Oregon	Managed care §1115 waiver	§1115 waiver Medicaid eligibility expanded to all persons w/income below 100% FPL.	S-CHIP: children below 6 in families with incomes between 133%-170% FPL & ages 6-8 between 100%-170% FPL.  Family Health Assistance Program (FHIAP): subsidizes cost of private health insurance for persons w/ incomes less than 170% FPL.
Texas	Managed Care	County/hosp. district	DSH: 17% of state Medicaid budget

Washington	Managed care 1915 (b) waiver 1902 ( r)(2) state plan amendment: expansion for children under age 19 up to 200% FPL.	State only	BHP (Basic Health Plan): interacts w/Medicaid creating seamless coverage for pregnant women, adults & children.  CHIP: above BHP levels, btwn 200-250% FPL.  Employer buy in
Washington D.C.	Managed care 1915 (b) freedom of choice waiver.	City	S-CHIP: covers children up to 200% FPL
Wisconsin	1931 (b) expansion §1115 waiver: whole family up to 185% FPL  Managed care 1915 (b) waiver	Optional County Relief Block Grant program. State/County	S-CHIP & BadgerCare: 185% FPL  Employer buy in

## STATES' EMPLOYER BUY-IN ARRANGEMENTS

State	Subsidies (\$)	Employer or employee subsidy	To uninsuring or to all employers	Size of employer
Mass.	<p>Yes; tax subsidy to employers if they contribute at least 50% of health insurance premiums for plans.</p> <p>Low-income employees' (below 200%) share of premiums subsidized by state.</p>	Both	Uninsuring small business employer	Up to 50 employees
Oregon	<p>Yes; employers must agree to pay at least \$48 monthly toward the cost of the employee premium</p>	Employer	<p>Small employers who have not provided health insurance over the 2 yrs prior to application</p>	Up to 50 employees

Washington	Yes; employers can sponsor BHP participation by their employees by paying \$45 per month per worker. Fully subsidized individual can join for \$10 per month.	Both	All employers (?)	
Wisconsin	Employers must cover at least half of employees (w/minimum of 2); must also contribute at least 1/2 of premium for single coverage or 40% of family premium for each eligible worker Employee must work at least 30hrs/week for 1/2 of employer's annual business weeks.	Employer	Small employers that meet certain requirements (see 1 <sup>st</sup> column)	Firms between 2 and 25 workers