

SAN FRANCISCO



HEALTH PLAN

HEALTHY KIDS ♥
& YOUNG ADULTS

Here We Grow Again...

*IHPS Conference
November 16, 2005
Jean S. Fraser, CEO
San Francisco Health Plan*



History

- **1994** – SF Health Authority created by SF Board of Supervisors
- **1997** – Health Authority created San Francisco Health Plan to enroll Medi-Cal members.
- **1998** – Healthy Workers program added
- **1999** – Healthy Families program added
- **2002** – Healthy Kids program added
- **2003** – Childcare Workers' Health Savings Account program added
- **2004** – *Healthy Kids extended to young adults and parents*



How does SFHP do it?

- SFHP and the City and County of San Francisco share a commitment to provide high quality health care to San Franciscans who cannot afford health insurance.
- Proposition J, passed by SF voters in 1998, made universal health care in the City a priority.

How does this partnership work?

- SFHP and the City plan jointly
- City funds:
 - *50% funding for Healthy Workers*
 - *80% funding for Healthy Kids & Young Adults*
 - *100% funding for Childcare*
 - *Workers' Health Savings Accounts*
 - *100% funding for young adult and parental extension*
- SFHP implements and administers programs





Why Young Adults?

- Over 44% of SF young adults (aged 19-21) are uninsured; 50% of those are below 300% of the FPL.
- They lose coverage from subsidized programs and foster care.
- It's a time of vulnerability toward behaviors with huge social and health impacts.
- Coverage stabilizes transition to job and college.



How to allocate scarce funds?

Funds are insufficient to cover all low-income 19-24 year olds, therefore:

- We focus on the most vulnerable and disadvantaged
- We minimize adverse selection and pent-up demand



Who can join today?

1. Graduate/Age-out from MC, HF or HK (within 90 days)

--or--

2. Young parent of a child enrolled in MC, HF or HK (anytime)

--or--

3. Former foster care youth who missed the enrollment deadline



Implementation:

Keep It Simple

A pproved

- By DMHC as an extension of Healthy Kids

B enefits

- Same as Healthy Kids program: medical, dental, vision

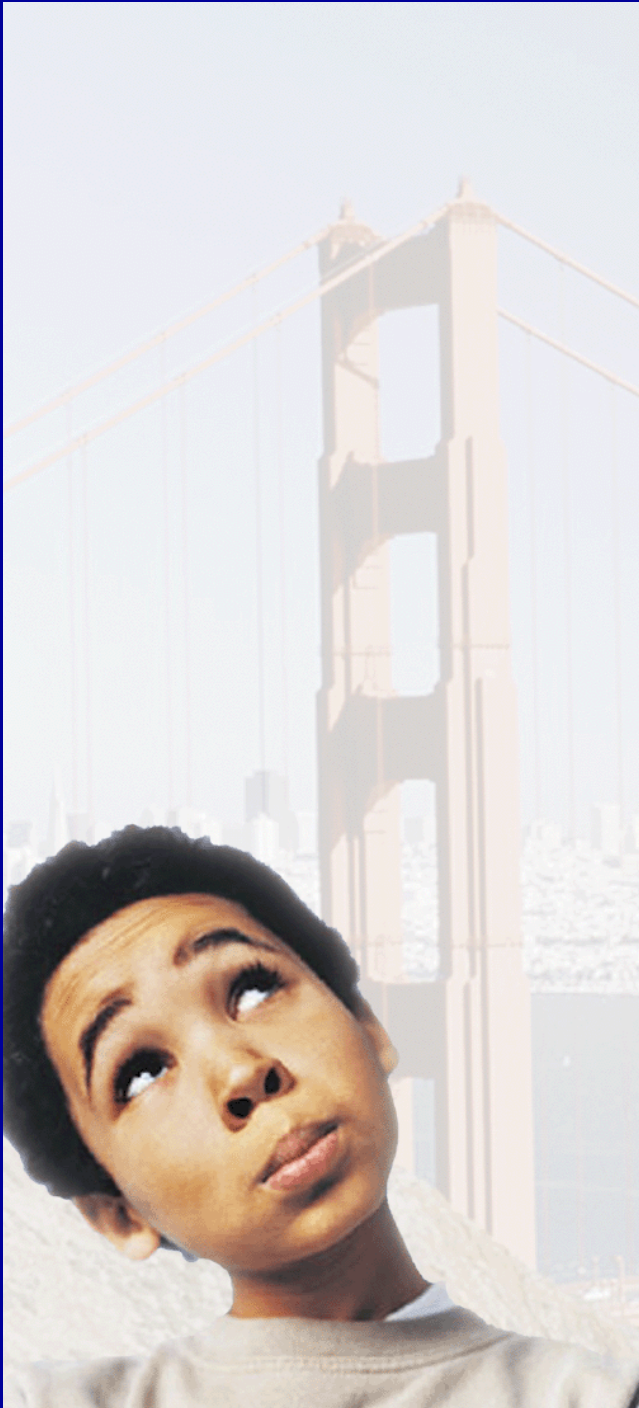
C ost

- Annual premium payment of \$48



What we hope to learn

- **Q.** Will “young immortals” buy health insurance?
- **A.** Resounding yes! We have 2,100 enrollees, 84% applied for themselves!
- **Q.** Does young adult and parental coverage encourage child enrollment?
- **A.** It appears to; our HK enrollment increased after a period of no growth.



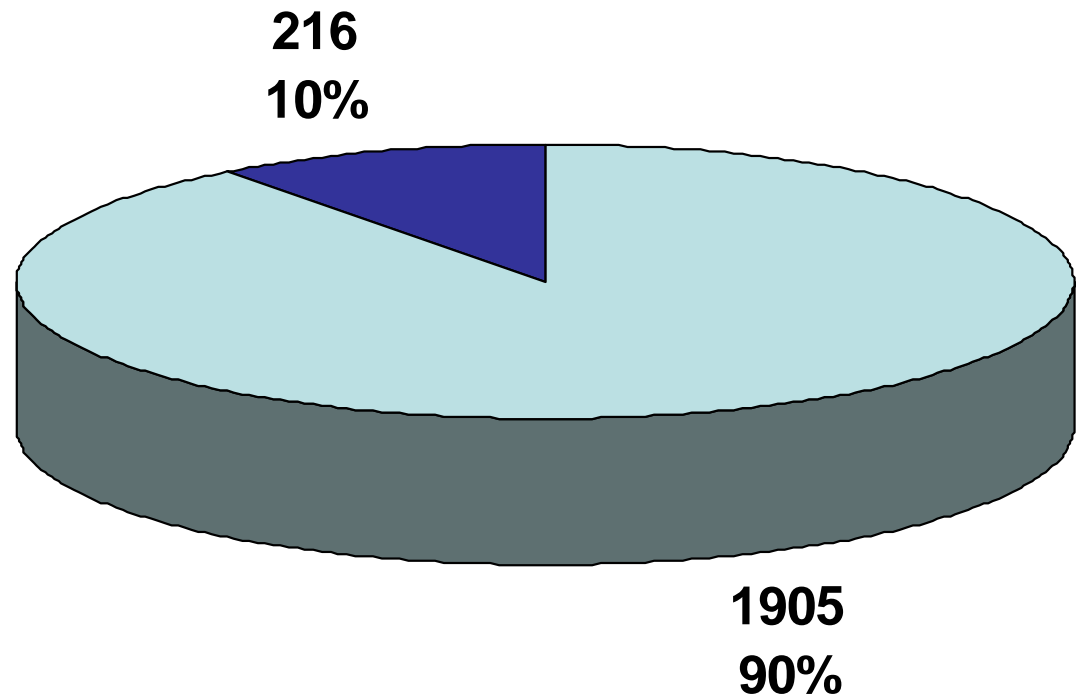
How is it going?

- Coverage began January 1st, 2005
- Primary outreach was conducted by mail to SFHP members, and to Medi-Cal age-outs via local Medi-Cal office.

November 1, 2005

2,121 enrolled

Young Adult/Parent Enrollment

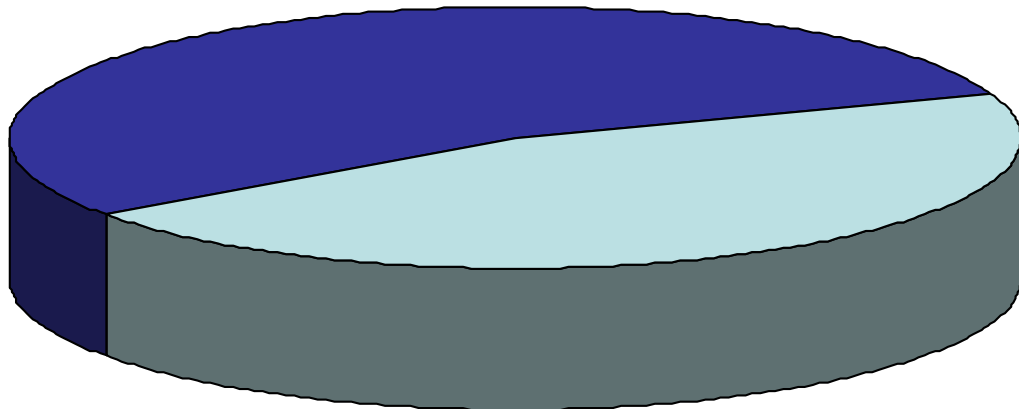


■ Young Adults ■ Young Parents

**As of November 2005*

Y oung Adult/Parent Enrollment by Gender

1157
55%



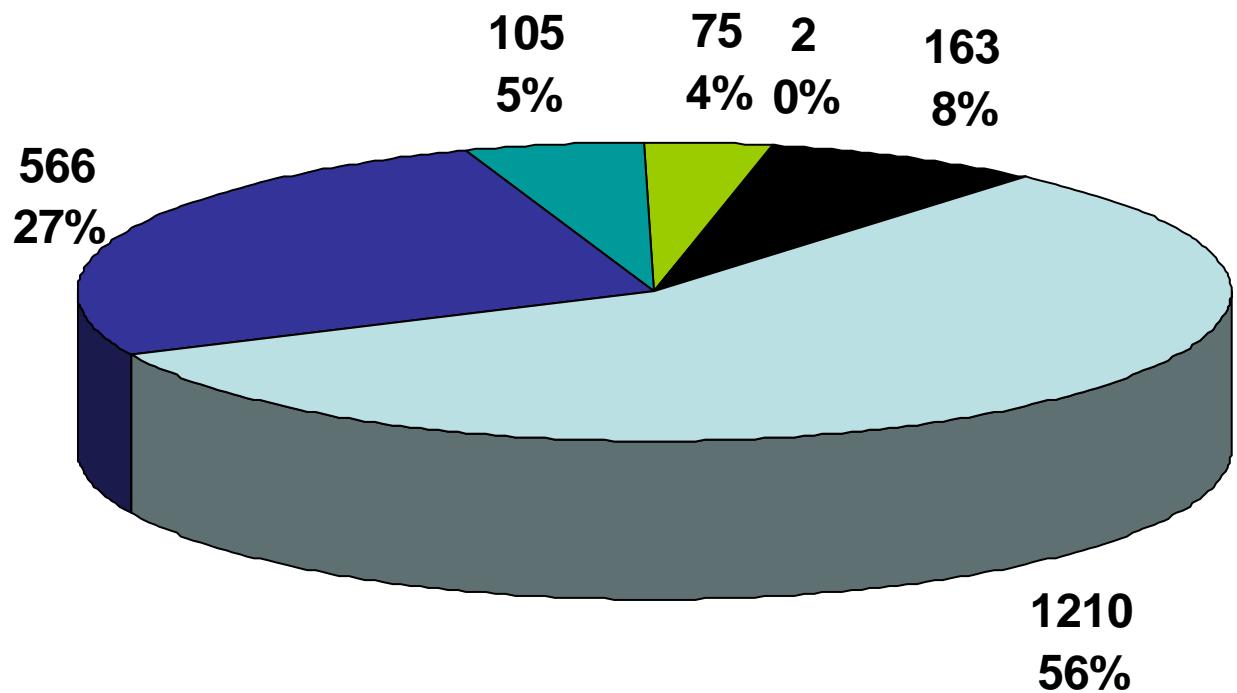
964
45%

■ Male ■ Female

**As of November 2005*

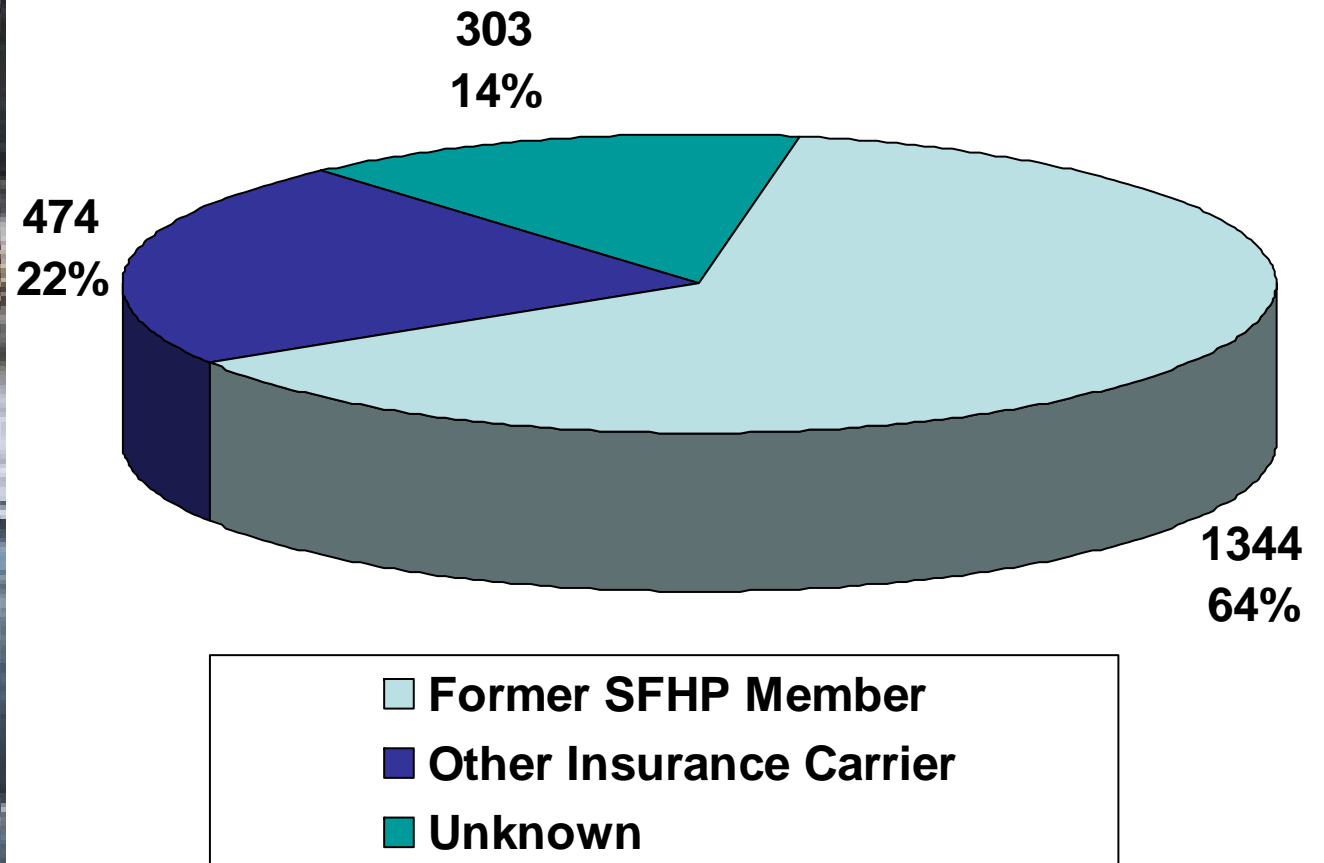


Young Adult/Parent Enrollment by Ethnicity

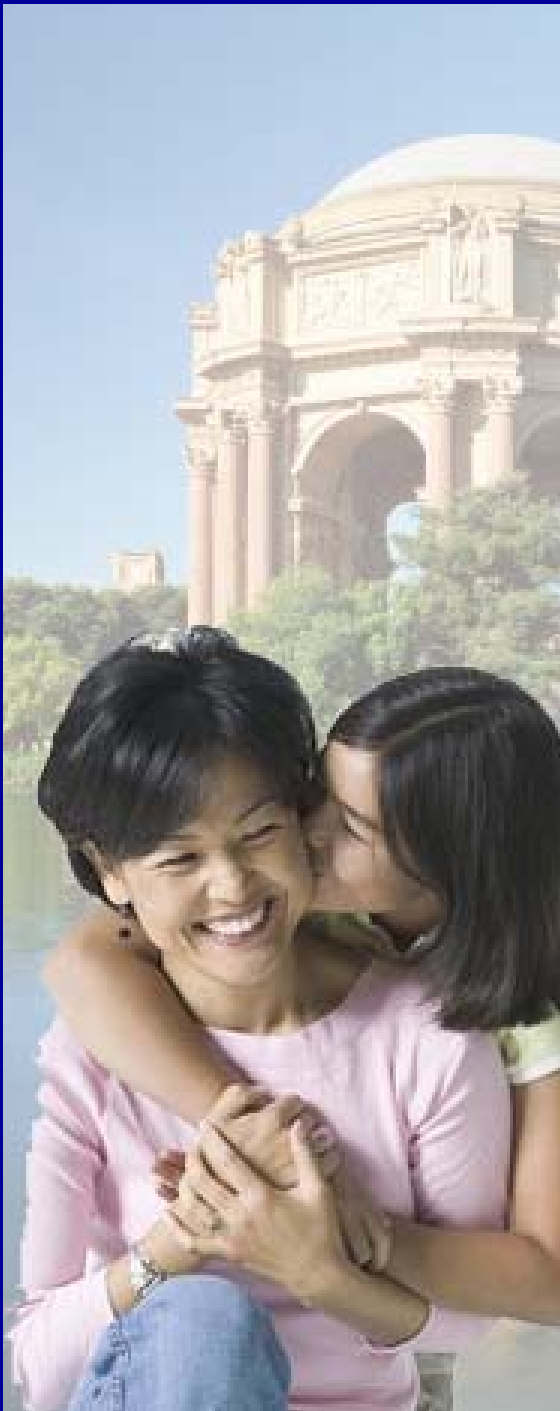


**As of November 2005*

Prior Insurance Status of Young Adults/Parents

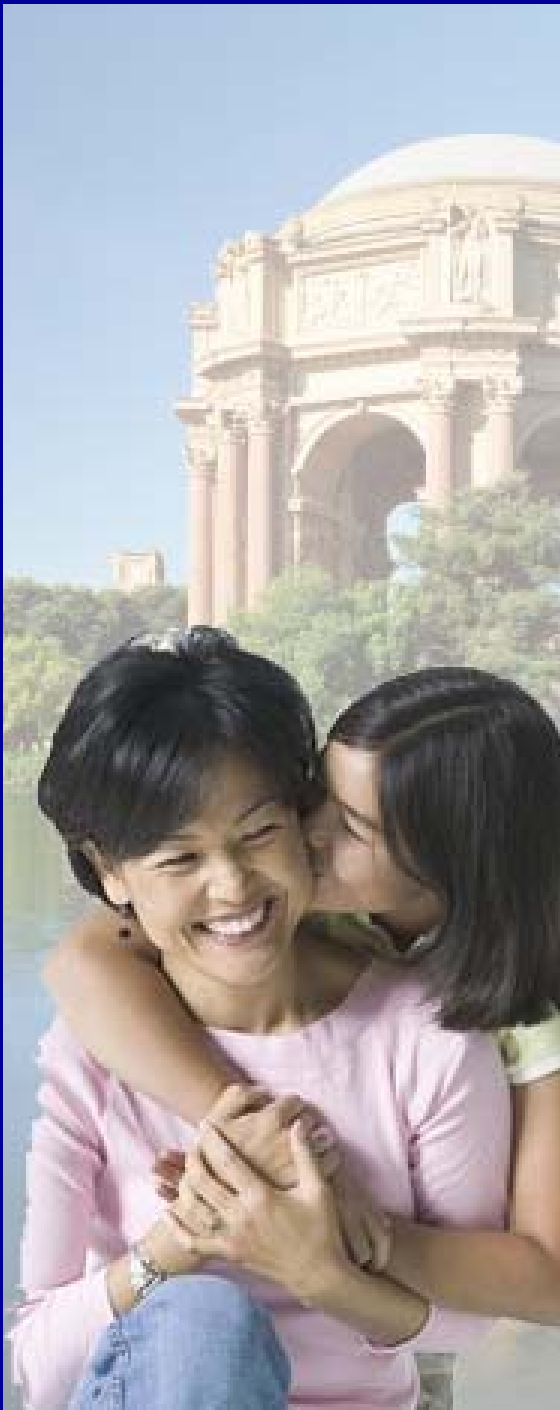


**As of November 2005*



Utilization

- Early data shows high use of dental services; nothing unusual though women have far higher use of reproductive health services when compared to 14-18 year olds.
- Also too early to evaluate chronic conditions, but asthma, obesity, and depression are notable so far.



Next Up: Healthy Parents

- In 2003, designed program to cover parents by using local funds as match for California SCHIP funds
- Obtained initial funding and legislation
- Need MRMIB to apply for federal approval but have not been able to persuade them to take this on



Next Up: Taxi Drivers

- City sets fares, so has power to generate funds to subsidize insurance for drivers
- SFHP and City working on design and financing under CHCF Step-by-Step Planning Grant

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Thank You

