



SAN FRANCISCO HEALTH PLAN

Planning and Evaluation

201 Third Street, 7th Floor

San Francisco, CA 94103

(415) 547-7818

info@sphp.org / www.sphp.org

About the Numbers A Profile of Uninsured Adults in San Francisco

Prepared for the SF Universal Healthcare Council - February 2006

San Francisco Health Plan

San Francisco Health Plan is a licensed community health plan providing affordable health coverage to low and moderate-income families residing in San Francisco. San Francisco Health Plan was designed for and by the residents it serves – many of whom would not be able to otherwise obtain health care for themselves or their families. Through San Francisco Health Plan, members have access to a full spectrum of medical services, including preventive care, hospitalization, prescription drugs, family planning, and substance abuse programs. San Francisco Health Plan’s mission is to provide superior, affordable health care that emphasizes prevention and promotes healthy living, with the goal of improving the quality of life for the people of San Francisco.

Contact:

San Francisco Health Plan
201 Third Street, 7th Floor
San Francisco, CA 94103
phone (415) 547-7800
fax (415) 547-7821
info@sfhp.org
<http://www.sfhp.org>

Table of Contents

Introduction 4

Who are the uninsured aged 18-65 in San Francisco? 5

Who are the working uninsured in San Francisco? 6

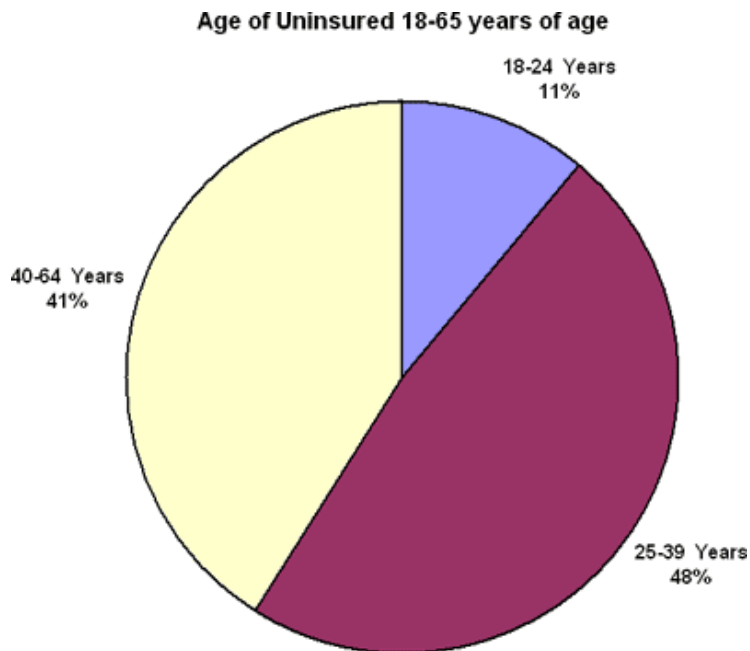
Why do some workers in San Francisco lack health insurance coverage? 8

This document was prepared as background for the Universal Healthcare Council, convened by Mayor Gavin Newsom to discuss proposals for extending health care to uninsured San Franciscans.

It outlines key demographic characteristics of the uninsured population. All data was drawn from the 2003 [California Health Interview Survey](#) (CHIS) unless otherwise indicated.

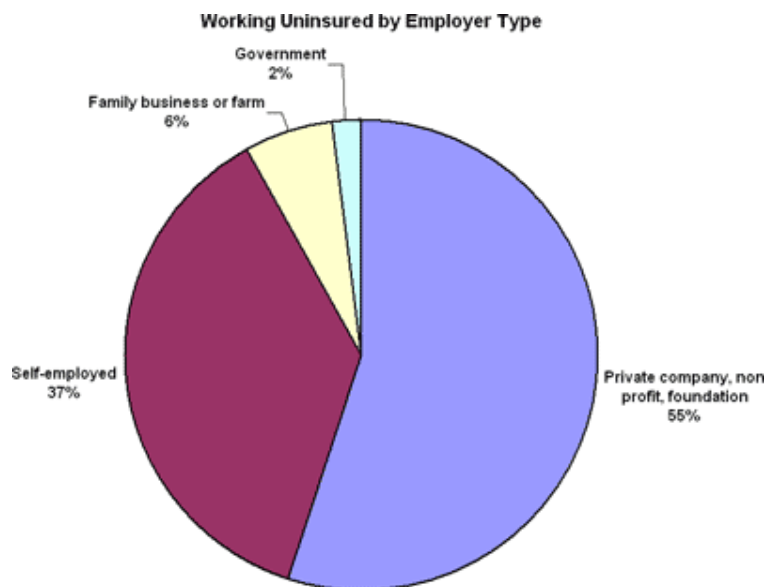
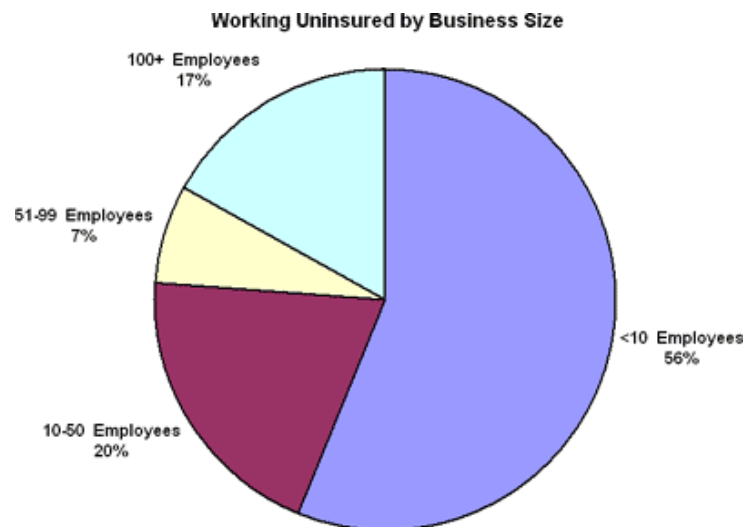
Who are the uninsured aged 18-65 in San Francisco?

- Approximately 15% (82,000) of San Franciscans 18-65 are uninsured. In addition, 120,000 San Franciscans were without health insurance for at least part of the previous year.
- 58% (48,000) of uninsured adults are men, 42% are women.
- 56% (46,000) of the adult uninsured report being employed; 46% (38,000) report working more than 20 hours per week.
- Though younger adults (<25) are proportionately more likely to be uninsured, the majority of uninsured are 25-64. Approximately 11% (9,000) are aged 18-24, 48% (40,000) aged 25-39, and 41% (34,000) aged 40-64.

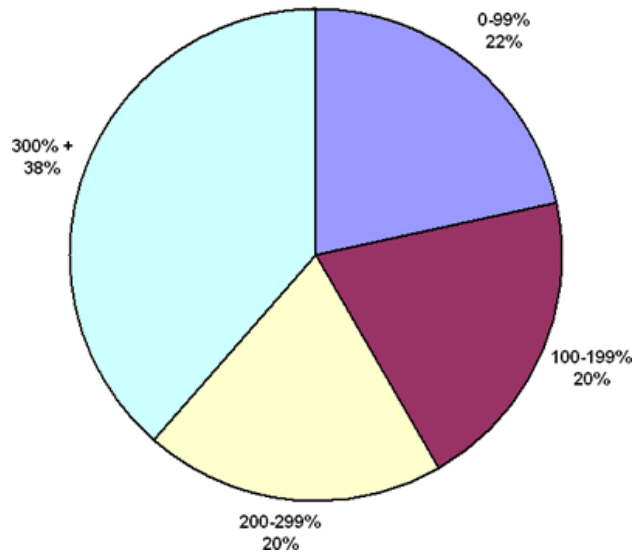


Who are the working uninsured in San Francisco?

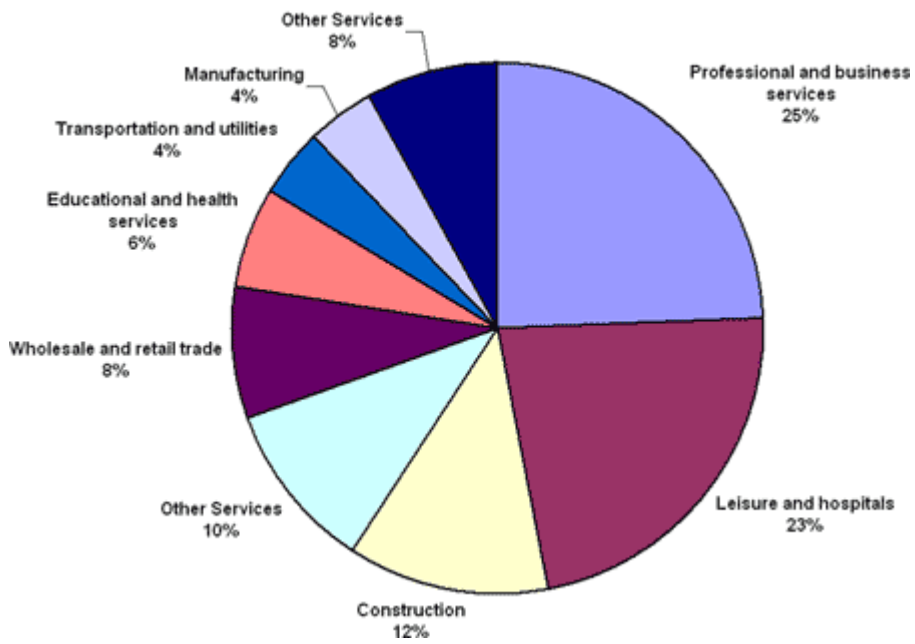
- Approximately 46,000 employed San Franciscans lack health insurance.
- The vast majority report working more than 20 hours per week (83%, 38,000).
- 56% (26,000) of working uninsured are employed in businesses with less than 10 employees.
- 42% (19,000) of the working uninsured have incomes below 200% FPL and 39% (18,000) have incomes above 300% FPL.



Working Uninsured by Federal Poverty Level



Working Uninsured by Industry Type



Why do some workers in San Francisco lack health insurance coverage?

- The most common reasons cited by workers who work for wages for being uninsured include the employer not offering health benefits (69%), not being eligible for coverage (15%), or declining to accept coverage offered (17%).
- National data suggests that most workers decline coverage because of high cost of the contribution.
- 48% (18,000) of workers earning below 100% FPL were not offered any health benefits by their employer, while only 6% (17,000) of workers earning above 300% FPL were not offered health benefits.

