

KAISER FAMILY FOUNDATION

**Survey of Healthy San Francisco Participants**

AUGUST 2009





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## EXECUTIVE SUMMARY

*Healthy San Francisco*, created by City Ordinance in July 2006, is San Francisco's health access program for the uninsured, the first of its kind in the nation. *Healthy San Francisco* is not insurance, but provides uninsured San Francisco residents access to affordable basic and ongoing health care services, including primary care through a medical home, as well as specialty and inpatient care, diagnostic and mental health services, and prescription drugs. All uninsured adult City residents who are not eligible for other public programs are eligible to enroll in *Healthy San Francisco*, regardless of immigration status, employment status, or pre-existing medical conditions.

As of October 31, 2008, more than 32,000 uninsured residents were enrolled in the program. The vast majority of these enrollees (73 percent) had incomes below the federal poverty line (about \$10,000 for an individual or about \$21,000 for a family of four in 2008). In March 2009, Kaiser Family Foundation researchers conducted an independent survey to gauge the early opinions and experiences of this first wave of participants. The survey is based on a random sample of those enrolled as of October 31, 2008, and still enrolled as of March 1, 2009, in order to include those who had been in the program for at least four months.

### Key findings from the survey include:

- *Healthy San Francisco* participants represent a population with substantial health care needs. Compared to the general population, they are sicker and older, and report somewhat greater utilization of health care services.
- Participants in *Healthy San Francisco* report high levels of satisfaction and voice a resounding endorsement for the program. Ninety-four percent say they are satisfied with the program overall, and nine in ten say they would recommend the program to a friend.
- Most participants say they understand how *Healthy San Francisco* works overall, but awareness and education challenges remain, particularly for certain groups of enrollees, including those in fair or poor health and those with lower levels of education.
- Participants give positive reviews to the *Healthy San Francisco* enrollment process and written materials, but non-English speakers report slightly more challenges.
- A large majority of participants (86 percent) report having a usual source of care. Most understand that they have a medical home, and most have had an initial visit since joining the program.
- Nearly all participants say their health needs are being well met today, and four in ten report improvements in meeting their health needs since joining *Healthy San Francisco*. Many report easier access to care under *Healthy San Francisco*, though small but important shares report some aspects of accessing care are more difficult now than before they joined the program, and nearly three in ten (29 percent) say at least one thing is harder now than before.
- Most participants say they feel well-protected when it comes to their health care needs, and more than four in ten say they are paying less for care now than before they joined *Healthy San Francisco*.
- Program participants who report being in fair or poor physical or mental health stand out as reporting particular challenges. Compared with those in better health, they are more likely to report having trouble understanding the program and what costs they are responsible for, more likely to report a deterioration in how well their health needs are being met now compared to before they joined the program, more likely to say at least one aspect of accessing care is more difficult than before they joined, and more likely to worry about their health needs not being paid for.
- Participants overwhelmingly say the reason they decided to enroll in *Healthy San Francisco* is because they could not afford health insurance or health care services.

- Small but notable shares of participants report problems with delaying or skipping care. Overall, about a quarter of participants say that since joining *Healthy San Francisco*, they have either delayed or not gotten medical care or medication, or had problems getting recommended follow-up care; 13 percent say that one of these things happened due to cost or lack of insurance.
- Compared to previous estimates for the uninsured in San Francisco before the program was created, *Healthy San Francisco* participants are more likely to report having a usual source of care and more likely to report accessing health care services.
- Participants recommend some ways they think the program could be improved, most notably streamlining the appointment process and providing additional services, such as dental and vision care.

## INTRODUCTION

### About *Healthy San Francisco*

In July 2006, the San Francisco Board of Supervisors passed the Health Care Security Ordinance, which created the *Healthy San Francisco* program and made San Francisco the first city in the nation to provide access to health care services for all adult residents without health insurance. *Healthy San Francisco*, a program of the San Francisco Department of Public Health (DPH), is not a health insurance program, but it provides uninsured residents access to affordable basic and ongoing health care services, regardless of immigration status, employment status, or pre-existing medical conditions. The San Francisco DPH estimates that 60,000 adults living in the City are uninsured, representing 11 percent of the non-elderly population.<sup>1</sup>

All San Francisco residents, ages 18-64, who have been uninsured for at least 90 days and who are ineligible for other public programs, are eligible for *Healthy San Francisco*. A key feature of *Healthy San Francisco* is the use of medical homes, designed to improve the quality and continuity of care. Upon enrollment, participants choose a medical home from among participating clinics. Medical homes initially included 14 clinics operated by DPH and 13 operated by the San Francisco Community Clinic Consortium (SFCCC); two new independently operated medical homes were added in September 2008. In addition to primary care through their medical home, participants are provided with access to specialty and inpatient care, diagnostic services, mental health services, and prescription drugs. Because the program provides universal access, not coverage, these services may only be obtained from the participating clinics and selected hospitals.<sup>2</sup> Any care received outside the City of San Francisco is not covered by the program.

*Healthy San Francisco* enrollees with incomes below the federal poverty level (FPL) pay nothing to participate in the program. Enrollees whose family income is above the poverty line are required to pay a quarterly participant fee on a sliding scale. These fees are designed not to exceed 5 percent of family income for those below 500 percent FPL. In addition to the quarterly fee, those with incomes above 100 percent FPL are required to pay point-of-service fees for clinic and hospital services, including \$10 per primary care visit, \$20 per specialty visit, \$5 for formulary preferred drugs, \$25 for formulary non-preferred drugs, and \$200 per hospital admission.

Enrollment in *Healthy San Francisco* began in July 2007 and was initially launched at two health centers; it was expanded in September 2007 to include all 27 clinics. Initial enrollment was limited to individuals with family incomes below the poverty line. In January 2008, individuals with incomes up to 300 percent FPL became eligible to apply. As of October 31, 2008, more than 32,000 San Francisco residents were enrolled in the program. The vast majority (79 percent) of these participants indicated at the time they enrolled that they had a medical visit at their selected medical home within the previous 2 years, indicating that most participants had previously used the City's safety-net program, which was in place before *Healthy San Francisco* was created, and allowed uninsured residents to pay for health care services received from City clinics on a sliding scale.

More details about *Healthy San Francisco*, including information about employer requirements and program financing, are available in a Kaiser Family Foundation fact sheet (<http://www.kff.org/uninsured/7760a.cfm>) or from the San Francisco DPH at <http://www.healthysanfrancisco.org/>.

### About the survey

Researchers at the Kaiser Family Foundation designed the *Survey of Healthy San Francisco Participants* to gauge the early experiences and opinions of the first wave of enrollees in *Healthy San Francisco*. The survey was conducted with input from and the full cooperation of the San Francisco Department of Public Health; however, final survey design decisions and all reporting and analysis were performed independently by Kaiser Family Foundation researchers.

<sup>1</sup> Estimate from 2007 California Health Interview Survey, Los Angeles, CA: UCLA Center for Health Policy Research, 2008.

<sup>2</sup> Initially, hospital care was provided only through San Francisco General Hospital. In September 2008, four additional hospitals were added, bringing the total number of hospitals in the City at which participants can receive services to five.

The survey is based on a representative random sample of 1,026 participants who were enrolled in *Healthy San Francisco* as of October 31, 2008 and still enrolled as of March 1, 2009, in order to include those who were in the program for at least four months. The survey has a margin of sampling error of plus or minus 3 percentage points. Interviews were conducted in English, Spanish, and Cantonese, and efforts were made to ensure that the demographics of those interviewed closely matched those of the total *Healthy San Francisco* participant population. A few highlights of the sample demographics are shown below in Table 1; for more details, see Appendix 1: Survey Methodology.

**Table 1: Sample demographics compared to overall *Healthy San Francisco* enrollment as of October 31, 2008**

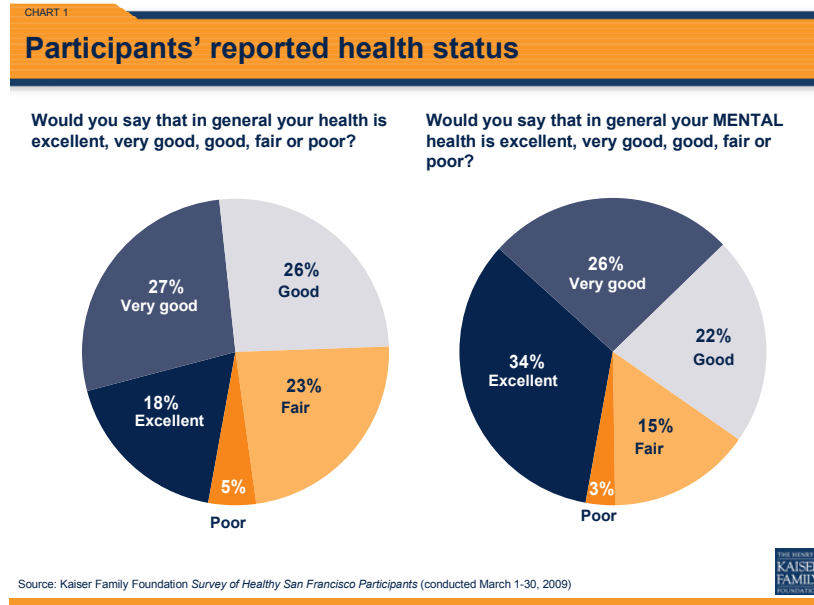
	<b>Survey interviews</b>	<b>All <i>Healthy San Francisco</i></b>
Income		
Below 100% FPL	72%	73%
100% FPL and above	28	27
Primary spoken language		
English	55	48
Cantonese	23	24
Spanish	18	20
Other	3	8
Prior visit at medical home in past 2 years		
Yes	76	79
No	24	21



**KEY FINDINGS**

**Healthy San Francisco participants represent a population with substantial health care needs. Compared to the general population, they are sicker and older, and report somewhat greater utilization of health care services.**

Nearly three in ten *Healthy San Francisco* participants (28 percent) report being in fair or poor health, and nearly one in five (18 percent) report being in fair or poor mental health. More than half (55 percent) say they have at least one chronic condition, including being told by a doctor that they have high blood pressure (33 percent), diabetes (11 percent), asthma (9 percent), heart disease (5 percent), cancer (3 percent), or any other chronic condition (17 percent).



While it is difficult to make direct comparisons at the same point in time due to data availability for other groups, when comparing to the best and most recent available data, *Healthy San Francisco* participants appear to be in poorer reported health than the general population. The share reporting fair or poor health is significantly higher among program participants (28 percent) than among all San Francisco residents (12 percent) and among all U.S. residents (11 percent) in the same age range in 2007. *Healthy San Francisco* participants are also a significantly older population than the non-elderly population of both San Francisco and the U.S. (44 percent are ages 50-64, compared with 24 percent of all non-elderly SF residents, and 29 percent of the non-elderly in the country as a whole).

**Table 2: Health status and age of *Healthy San Francisco* enrollees compared with local and national estimates**

	<i>Healthy San Francisco</i> 2009	San Francisco residents ages 18-64 2007	All U.S. residents ages 18-64 2007/2008
Self-reported health status			
Excellent/very good/good	71%	88%*	89%*
Fair/poor	28	12*	11*
Age			
18-29	22	18	27*
30-49	34	58*	44*
50-64	44	24*	29*

\* indicates statistically significant difference from *Healthy San Francisco* (p<.05). See Appendix 2 for full estimates and confidence intervals. Sources for comparison: Estimates for San Francisco residents from California Health Interview Survey; U.S. estimates for health status from 2007 National Health Interview Survey; U.S. estimates for age from U.S. Census Bureau 2008.

Nine in ten *Healthy San Francisco* participants report having seen a medical doctor at least once in the past year, including more than half (56 percent) who say they've had 3 or more doctor visits. One in nine (11 percent) also say they've had at least one overnight hospital stay, and nearly three in ten (29 percent) report visiting an emergency room in the past year. Again, while it is difficult to make direct comparisons, using the most recent available data, *Healthy San Francisco* participants report significantly greater numbers of doctor visits than the general population, both in San Francisco and nationally, perhaps a reflection of their greater health needs.

**Table 3: Self-reported health care utilization in the past year<sup>3</sup>**

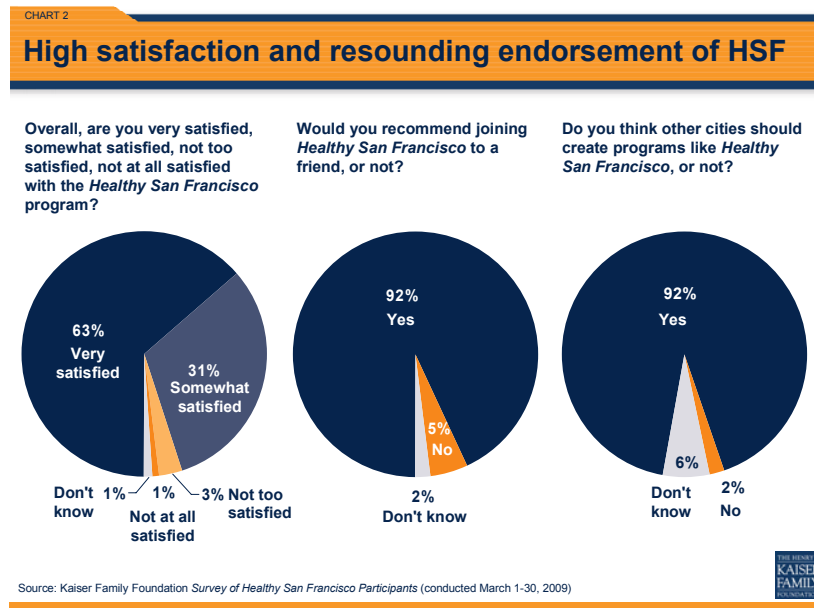
	<i>Healthy San Francisco</i> 2009	San Francisco residents ages 18-64 2007	All U.S. residents ages 18-64 2007
Doctor visits in past year			
None	10%	18%*	22%*
1-2	32	44*	45*
3 or more visits	56	39*	32*
E.R. visits in past year			
None	71	79*	79*
Any	29	21	19*
Overnight hospital stays in past year			
None	89	N/A	N/A
Any	11	N/A	N/A

\* indicates statistically significant difference from *Healthy San Francisco* ( $p < .05$ ). See Appendix 2 for full estimates and confidence intervals. Sources for comparison: Estimates for San Francisco residents from California Health Interview Survey; U.S. estimates from National Health Interview Survey

<sup>3</sup> Note: Results for *Healthy San Francisco* participants were not significantly different when looking only at those who have been enrolled for at least one year.

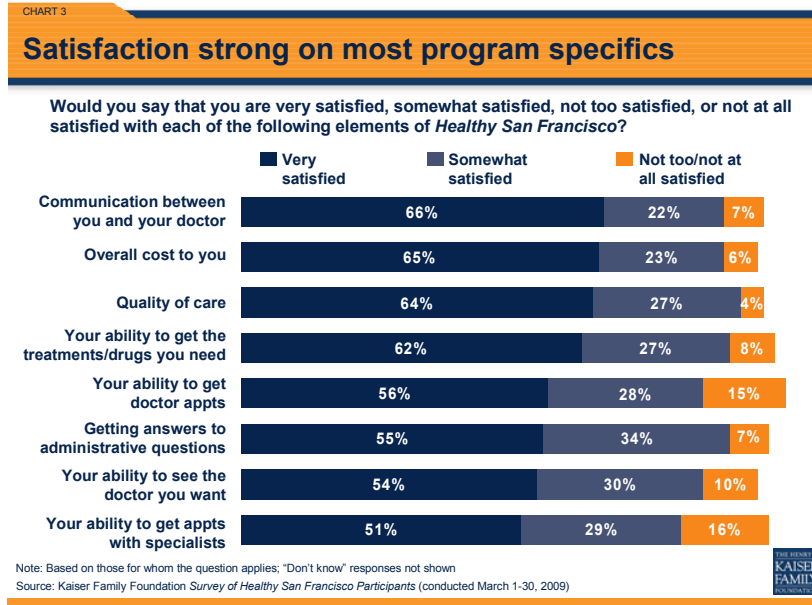
**Participants in *Healthy San Francisco* report high levels of satisfaction and voice a resounding endorsement for the program.**

Nearly all *Healthy San Francisco* enrollees (94 percent) say they are at least somewhat satisfied with the program overall, including more than six in ten (63 percent) who say they are very satisfied. Satisfaction is high across various groups of enrollees, and is equally high among those whose medical home is part of the San Francisco Department of Public Health (DPH), and those who visit non-DPH clinics. Satisfaction is also equally high among those who have been participating in *Healthy San Francisco* for one year or longer and those who are newer to the program.



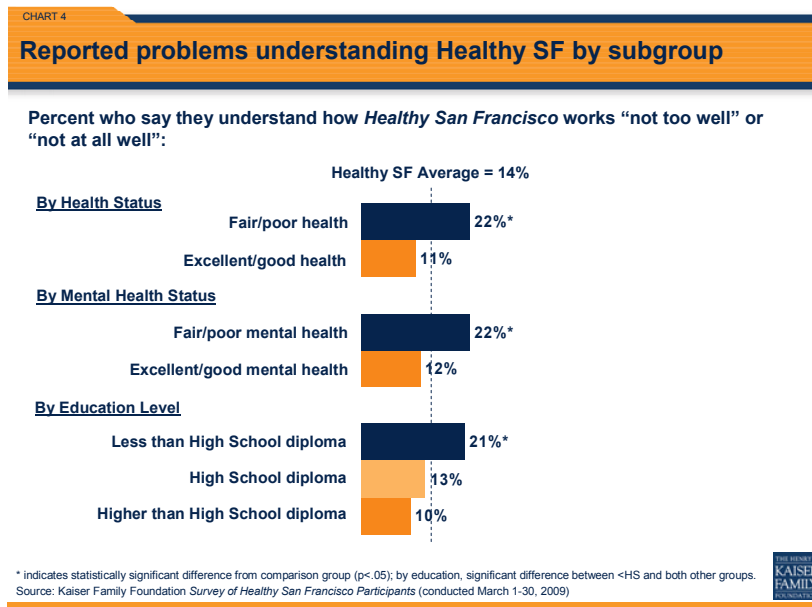
More than nine in ten participants (92 percent) say they would recommend *Healthy San Francisco* to a friend, and an equal share say that other cities should create similar programs. Ninety-two percent also say they plan to continue with the program next year.

Levels of satisfaction are high across various aspects of the program. About two-thirds say they are very satisfied with communication between themselves and their doctor (66 percent), their overall costs (65 percent), and the quality of care they receive (64 percent). More than half of those who have used specific services also say they're very satisfied with their ability to get the treatments and prescription drugs they need (62 percent), their ability to get routine doctor appointments (56 percent), getting answers to their administrative questions (55 percent), their ability to see the doctor they want (54 percent), and their ability to get appointments with specialists (51 percent). Fewer than one in ten report being dissatisfied with any of these aspects, except when it comes to appointments; 14 percent overall (15 percent of those who have needed an appointment) say they are "not too" or "not at all" satisfied with their ability to get appointments for check-ups and minor illnesses, and 12 percent overall (16 percent of those who have needed to see a specialist) say they are not satisfied with their ability to get specialty appointments.



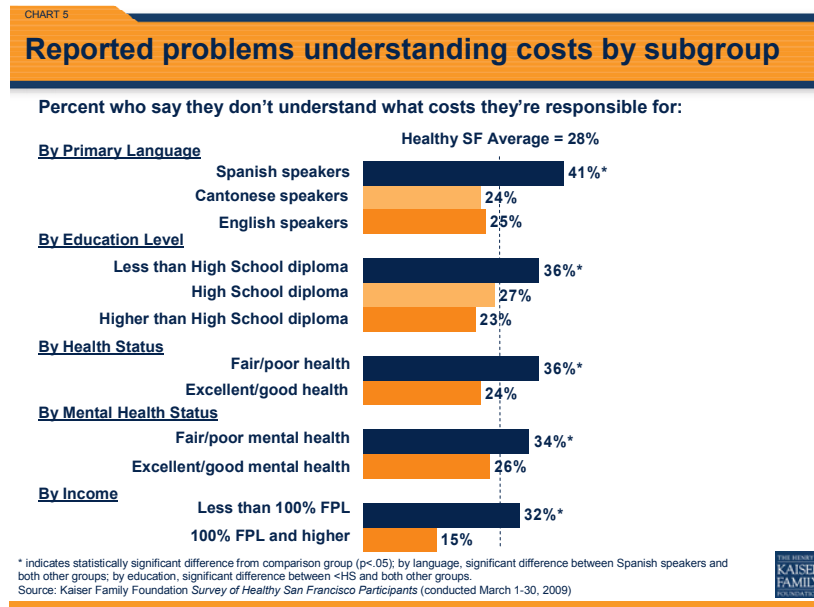
**Most participants say they understand how *Healthy San Francisco* works overall, but awareness and education challenges remain, particularly for certain groups of enrollees.**

Most people who participate in the program say that in general, they understand how *Healthy San Francisco* works at least somewhat well (85 percent), though just about a third (35 percent) say they understand it “very” well. Fourteen percent of all participants say they do not have a good understanding of how *Healthy San Francisco* works, a response that is more common among those in fair or poor health (22 percent), those in fair or poor mental health (22 percent) and those with lower levels of education (21 percent of those with no high school diploma).<sup>4</sup>

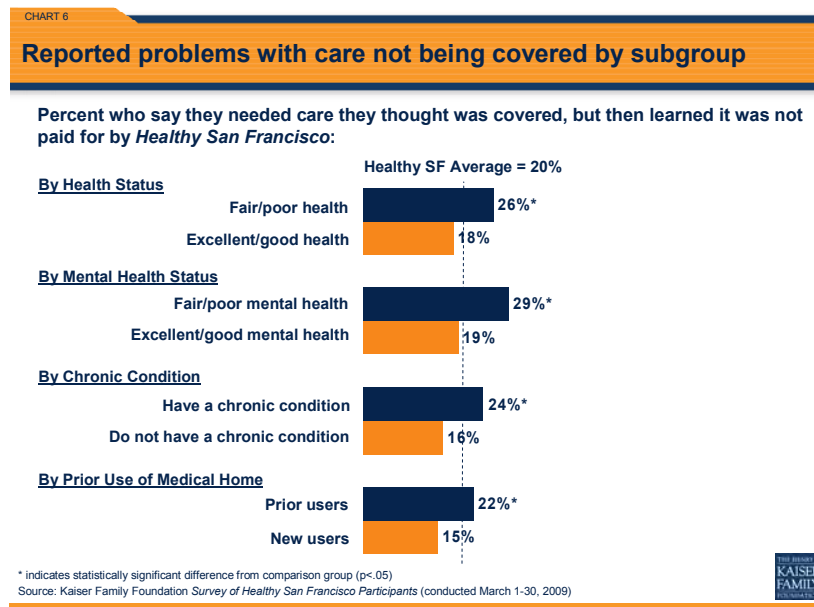


<sup>4</sup> It should be noted that those with lower levels of education are more likely to be Cantonese speakers than those with higher education levels. Although every effort was made to ensure that questionnaires were translated in a way that retained the original meaning of the question, there is a possibility that at least part of the difference between these groups could be attributable to survey translation issues. It could also reflect real differences in problems understanding the program for those whose first language is not English.

When it comes to specific aspects of the program, somewhat fewer overall report having a good understanding of their own costs. About two-thirds (65 percent) say they understand what costs they are responsible for in the *Healthy San Francisco* program, but notably, nearly three in ten (28 percent) say they don't understand. Certain groups are even more likely to say they don't understand what costs they're responsible for, including Spanish speakers (41 percent)<sup>5</sup>, those with less than a high school degree (36 percent), those in fair or poor physical or mental health (36 percent and 34 percent, respectively), and those with incomes below the federal poverty level (32 percent).



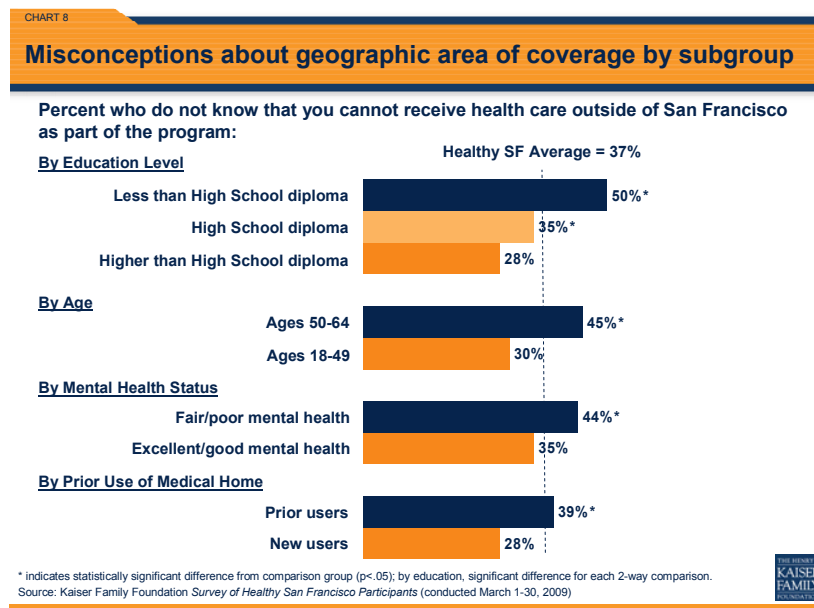
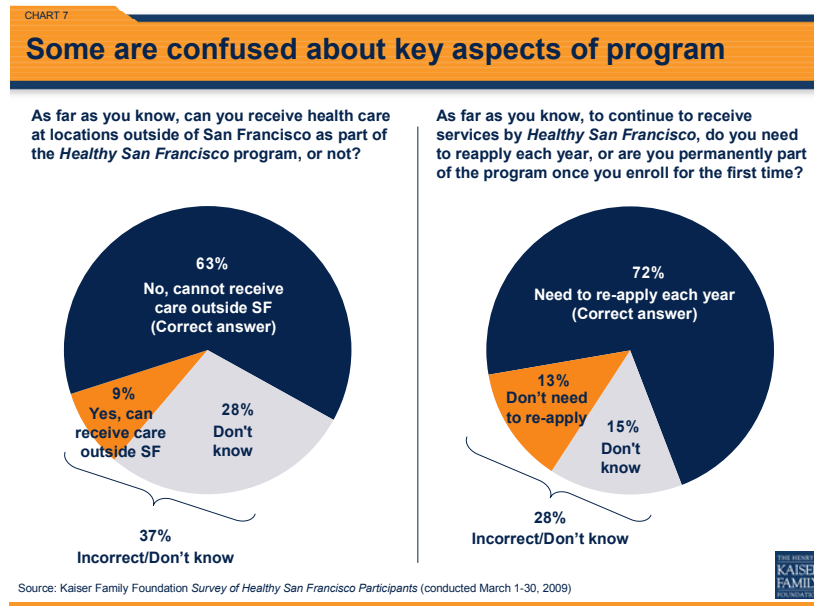
Further, one in five participants report that there has been a time when they needed care that they thought was covered, but then learned it was not included or paid for by *Healthy San Francisco*. This experience is more commonly reported by those in fair or poor physical or mental health (26 percent and 29 percent, respectively), those with chronic conditions (24 percent), and those who were prior users of their medical home before joining *Healthy San Francisco* (22 percent).



<sup>5</sup> Again, this could reflect a real difference in problems understanding for those whose first language is not English, but it could also reflect in part a difference in how respondents who speak different languages interpret this question due to survey translation issues.

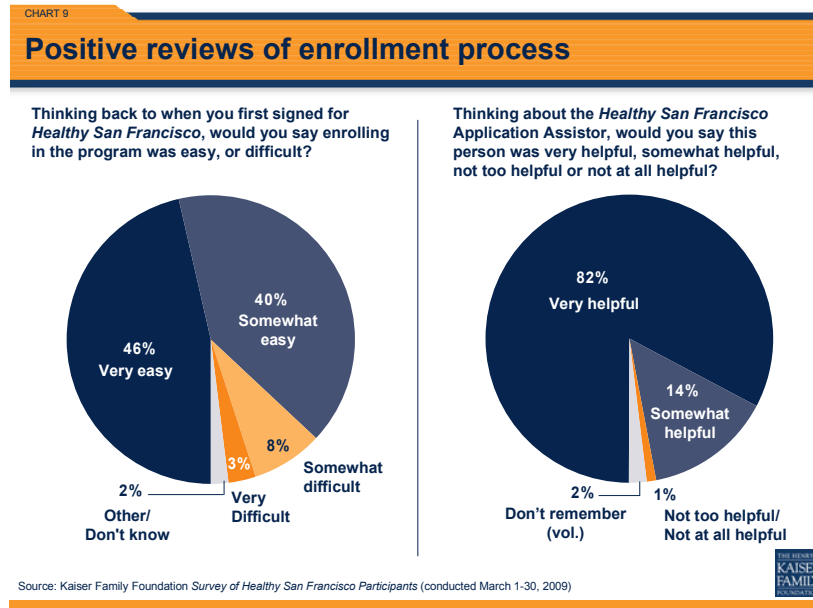
Beyond problems understanding costs, there are other specific areas highlighted in the survey where education challenges remain. For example, nearly four in ten participants (37 percent) falsely believe that one can receive care at locations outside of San Francisco as part of *Healthy San Francisco*, or say they don't know. This misconception is more common among older participants (45 percent of those ages 50-64), those with less than a high school education (50 percent), those in fair or poor mental health (44 percent), and those who were prior users of their *Healthy San Francisco* medical home (39 percent).

In addition, nearly three in ten (28 percent) are unsure whether you need to re-apply each year to remain in the program, or incorrectly believe they don't need to re-apply. Not surprisingly, those who have been in the program for more than one year are more likely to be aware of the need to re-apply. Still, even though they have already had to re-apply at least once, 17 percent of this group gets the question wrong or says they don't know.



**Participants give positive reviews to the *Healthy San Francisco* enrollment process and written materials, but non-English speakers report slightly more challenges.**

When it comes to signing up for *Healthy San Francisco*, 86 percent of participants say the enrollment process was easy, and 11 percent say it was difficult. Spanish speakers are somewhat more likely to report difficulty with enrollment – 18 percent of them say the process was difficult, compared with 10 percent of English speakers and 9 percent of Cantonese speakers. Participants almost unanimously agree that the Application Assistor who enrolled them was helpful, including 82 percent who say the Assistor was “very” helpful.



Nearly nine in ten participants (85 percent) say they have received handouts or other materials about how *Healthy San Francisco* works. However, 14 percent say they have not received such handouts, including 20 percent of those in fair or poor health, 23 percent of African Americans, and 18 percent of Asians. Most say they received handouts in their primary language, including 84 percent of Spanish speakers, 77 percent of English speakers, and 73 percent of Cantonese speakers.<sup>6</sup> Most also say the handouts were easy to understand; however, 12 percent of Spanish and Cantonese speakers say they received handouts that were hard to understand, compared with 5 percent of English speakers.

**Table 4: Reports of receiving handouts by primary spoken language**

	Total	Primary spoken language		
		English	Spanish	Cantonese
Received handouts (NET)	85%	86%	88%	80%
<i>In primary language</i>	76	77	84	73
<i>Not in primary language/Don't know</i>	9	9	5	7
<i>Handouts were easy to understand</i>	74	79	76	60
<i>Handouts were hard to understand</i>	8	5	12	12
Did not receive handouts	14	14	12	16
Don't know if received handouts	1	<1	0	4

<sup>6</sup> Of 31 people in our survey whose primary spoken language is something other than English, Spanish, or Cantonese, 9 say they received handouts in their primary language, 15 report receiving handouts not in their primary language, and 7 say they did not receive handouts.

**A large majority of participants report having a usual source of care. Most understand that they have a medical home, and most have had an initial visit since joining the program.**

Eighty-six percent of *Healthy San Francisco* participants say they have a place to go when they are sick or need advice about their health. Again, while it is difficult to make direct comparisons, when using the best available data, the share of *Healthy San Francisco* participants who report having a usual source of care appears to be similar to the share of all San Francisco residents (88 percent). It is also slightly higher than the national estimate of 82 percent in 2007.

**Table 5: Percent reporting that there is a place they usually go when they are sick or need health advice**

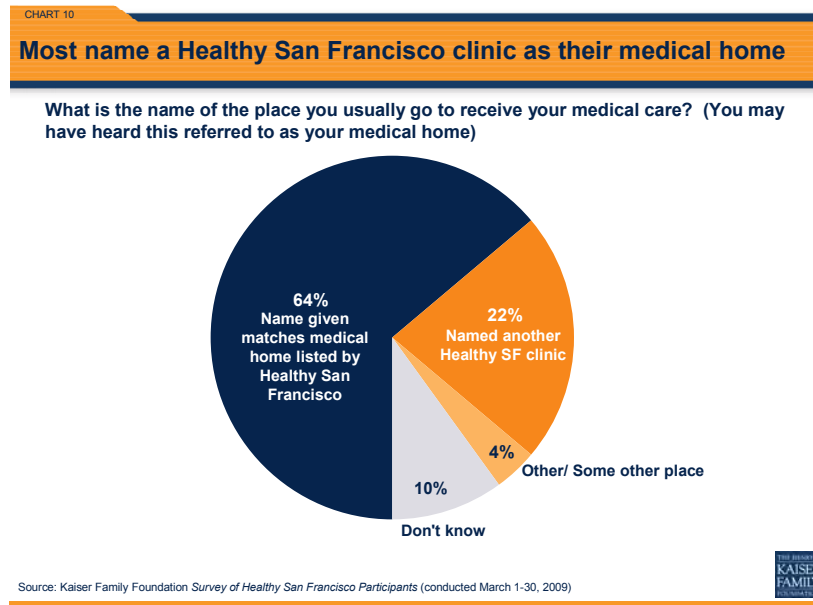
	<i>Healthy San Francisco</i> 2009	San Francisco residents ages 18-64 2005	All U.S. residents ages 18-64 2007
Yes, have a usual source of care**	86	88	82*
No, do not have a usual source of care	13	12	17*

\* indicates statistically significant difference from *Healthy San Francisco* (p<.05). See Appendix 2 for full estimates and confidence intervals.

\*\* "Yes" includes those who volunteer that there is more than one place they usually go.

Sources for comparison: Estimates for San Francisco residents from California Health Interview Survey; U.S. estimates from National Health Interview Survey

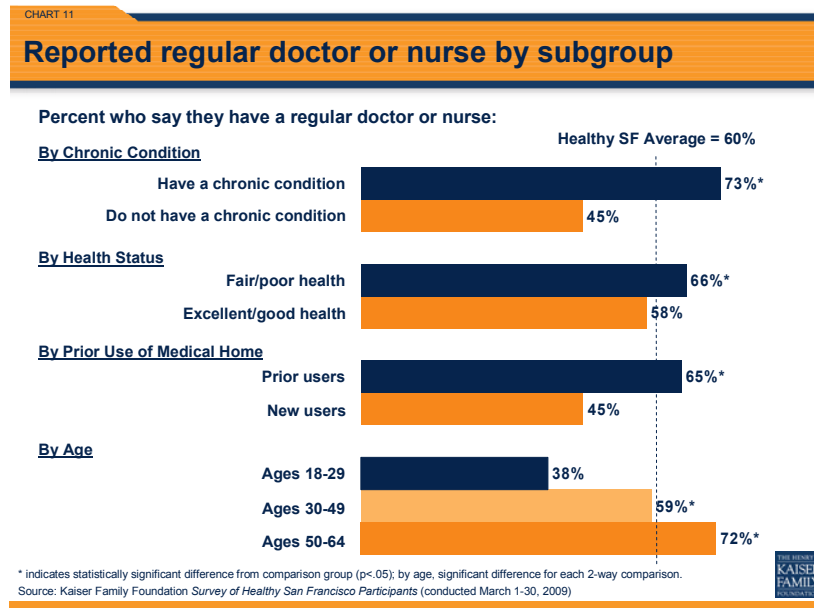
Beyond reporting that they have a usual source of care, 86 percent of participants correctly name a *Healthy San Francisco* clinic as the place they usually go to get their medical care, including 64 percent who name the same clinic that was listed as their medical home by the program<sup>7</sup>. Further, the vast majority of those who have needed to see a specialist say that the people at their medical home are helpful in getting the appointments they need (excluding those who say they haven't needed to visit a specialist, 92 percent say their medical home is helpful in getting specialist appointments, including 62 percent who say they are "very helpful").



Six in ten say there is a particular doctor or nurse they usually see at the place they go for care. Importantly, the share who report having a regular doctor or nurse is higher among those groups who are likely to need more care, including the oldest participants (72 percent of those ages 50-64), those with a chronic condition (73 percent) and those in fair or poor health (66 percent). Those who were prior users of their medical home before *Healthy San Francisco* was established are also more likely than new users to say they have a regular doctor or nurse, perhaps reflecting a greater likelihood to have established relationships before joining the program.

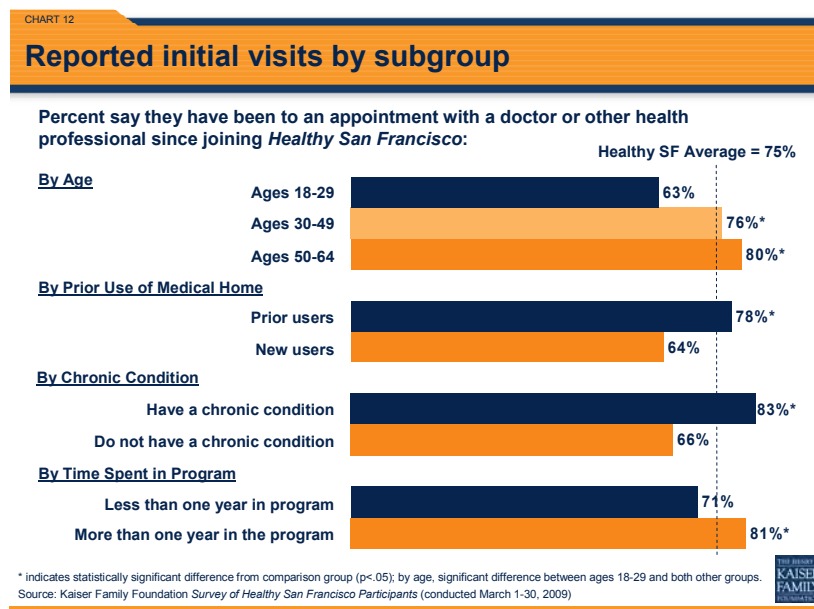
<sup>7</sup> Note: this match is based on medical home listed on file at the time the sample of participants was drawn for the survey. It's possible that some participants may have changed medical homes between this time and when the survey was conducted.





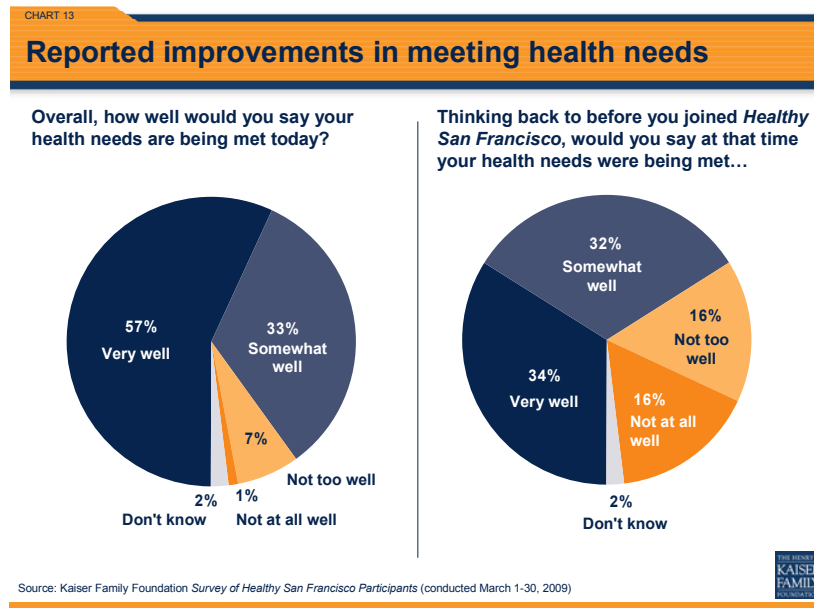
Healthy San Francisco participants are encouraged at the time of enrollment to make an initial appointment with their medical home as soon as possible after enrolling. The survey finds that three-quarters of all participants say they have been to an appointment with a doctor or other health professional since joining the program. Older enrollees, those with chronic conditions, and those who were prior users of their medical home are more likely to say they've had an initial visit. Those who have been in the program for one year or more are also more likely to say they've had at least one medical visit; however it's notable that even among this group, 17 percent say they have not yet been to an appointment.

Most people who haven't been to an appointment since joining the program say that they haven't needed to visit a doctor (60 percent). However, small but notable shares say they couldn't get an appointment even though they tried (11 percent of those who haven't been to an appointment, 2 percent of all participants), or that they couldn't afford the co-pay (9 percent of those who haven't been to an appointment, 2 percent of all participants).



**Nearly all participants say their health needs are being well met today, and many report improvements in meeting their health needs since joining *Healthy San Francisco*. Many report easier access to care under *Healthy San Francisco*, though important shares report some aspects of accessing care are more difficult now than before they joined the program.**

The vast majority (90 percent) of *Healthy San Francisco* enrollees says their health needs are being well met today, including nearly six in ten (57 percent) who say their health needs are being met “very” well. By contrast, about two-thirds (66 percent) say their health needs were being met well before they joined the program, and just 34 percent say “very” well.



Combining these two questions, about four in ten (41 percent) report improvements in how well their health needs are being met now compared to before *Healthy San Francisco*, including 12 percent who went up two “notches” on the scale (for example, from “not too well” to “very well”), and 9 percent who went up three notches (from “not well at all” to “very well”).

It is notable, however, that one in ten participants report a deterioration in how well their health needs are being met compared to before they joined the program. This situation is slightly more common among those in fair or poor health (15 percent) and those in fair or poor mental health (16 percent).

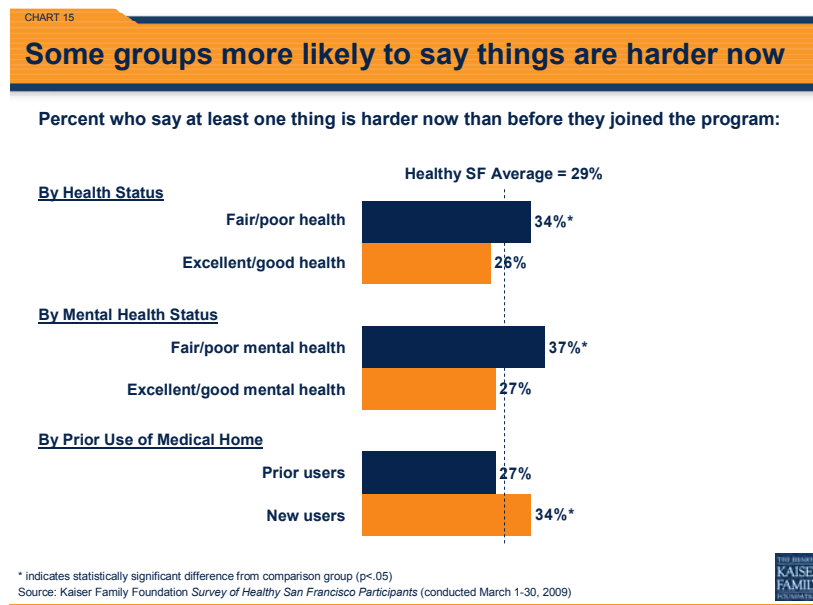
**Table 6: Reported change in meeting health needs since joining *Healthy San Francisco***

	Percent
Meeting health needs stayed the same	46
Meeting health needs improved (NET)	41
<i>Improved by one unit</i>	20
<i>Improved by two units</i>	12
<i>Improved by three units</i>	9
Meeting health needs got worse	10
Don't know/Refused	4

About half (51 percent) of enrollees say that it easier now than before they were in *Healthy San Francisco* to get the health care services they need, while four in ten (39 percent) say it is about the same, and just 6 percent say it is harder than before. Excluding those who say they have not used certain services, between four in ten and half also say various other aspects of accessing care are easier than before, including getting treatments and prescription drugs (50 percent), communicating with their doctor (49 percent), getting to and from their place of care (46 percent), getting routine doctor’s appointments (46 percent), getting appointments with specialists (45 percent), and getting medical advice by telephone (43 percent). Fewer than one in ten say any of these aspects was harder, with the exception of getting routine doctor appointments (13 percent) and getting appointments with specialists (15 percent of those who have needed to see a specialist, 11 percent of all enrollees).

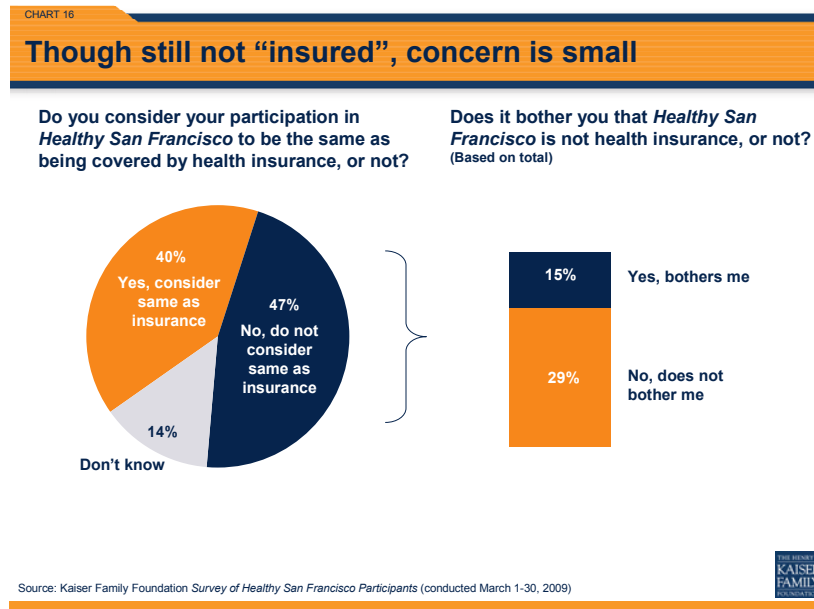


Combining all these areas, about three in ten (29 percent) say that at least one aspect of accessing care is harder now than before they were in *Healthy San Francisco*. This proportion is slightly higher among those in fair or poor health (34 percent), those in fair or poor mental health (37 percent), and those who had never visited their medical home before joining the program (34 percent). Among these subgroups, the aspects most commonly reported as being harder than before were the same as among the *Healthy San Francisco* population in general: getting routine and specialty appointments, and getting medical advice by telephone when needed.

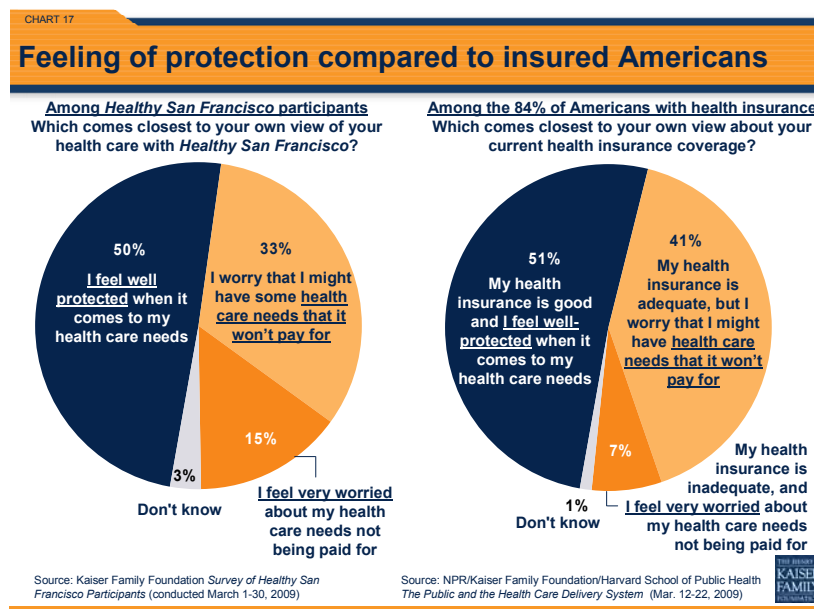


**Most participants say they feel well-protected when it comes to their health care needs, and more than four in ten say they are paying less for care now than before they joined *Healthy San Francisco*.**

Nearly half (47 percent) of enrollees say that they do not consider their participation in *Healthy San Francisco* to be the same as being covered by health insurance, but most people who feel this way say they are not bothered by the fact that the program is not insurance (33 percent of those who say that *Healthy San Francisco* is not the same as insurance, or 15 percent of all enrollees say this bothers them).



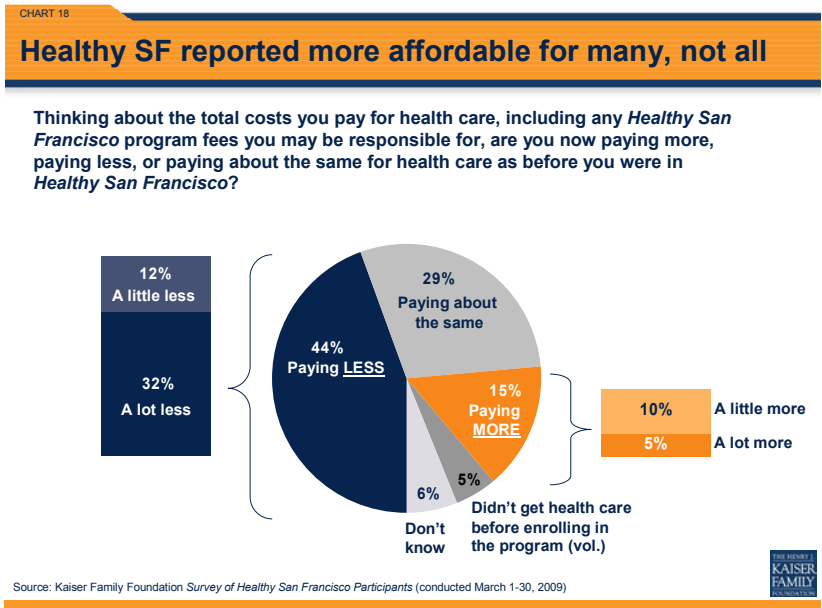
By contrast, four in ten say that they *do* consider their participation in the program to be the same as being covered by health insurance. This could reflect a lack of understanding among some program participants, or it could also be participants’ general feeling that *Healthy San Francisco* protects them in a way that is similar to health insurance. In fact, the survey finds that half of participants say they say they feel well protected when it comes to their health care needs, a proportion that is similar to the share of all Americans with health insurance coverage who express the same view about their coverage (51 percent)<sup>8</sup>.



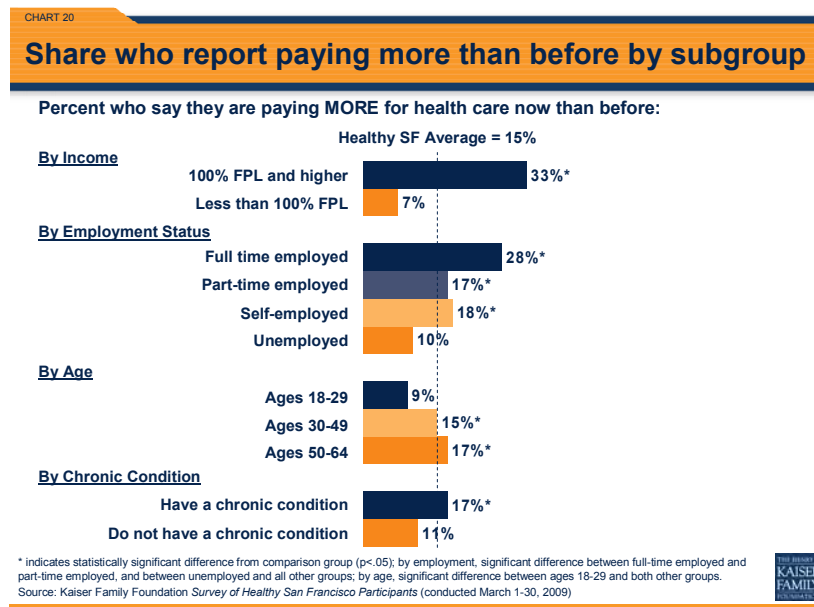
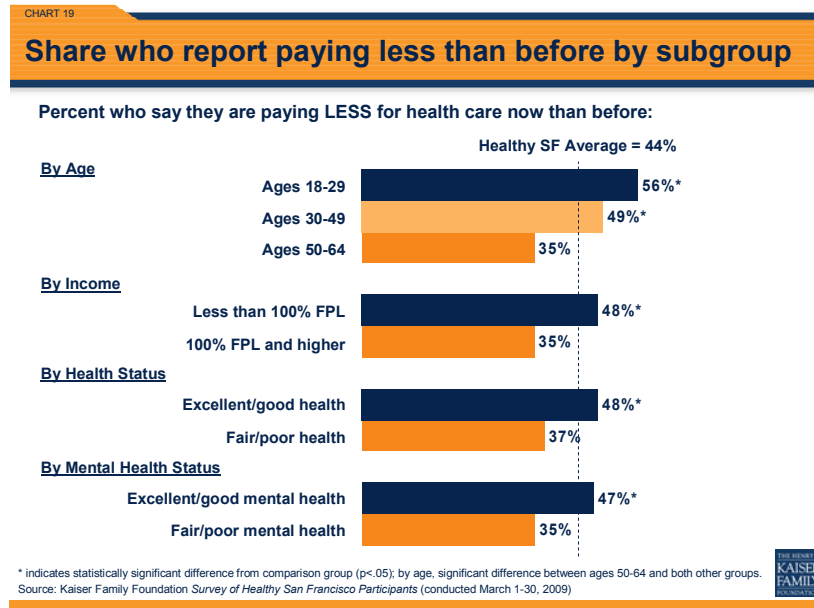
<sup>8</sup> Source: NPR/Kaiser Family Foundation/Harvard School of Public Health survey: *The Public and the Health Care Delivery System* (conducted March 12-22, 2009)

Still, a third (33 percent) of *Healthy San Francisco* participants say they worry that they might have some health needs the program won't cover, and 15 percent say they feel "very" worried about their health needs not being paid for. Those in worse health are somewhat more likely than those in better health to worry; nearly a quarter (24 percent) of those in fair or poor health say they are very worried about their health needs not being paid for, as are 28 percent of those in fair or poor mental health.

Forty-four percent of participants say they are paying less for health care than before they joined *Healthy San Francisco*, including about a third (32 percent) who say they are paying a lot less. About three in ten (29 percent) say they are paying the same amount as before, while 15 percent say they are paying more now (just 5 percent say "a lot" more).



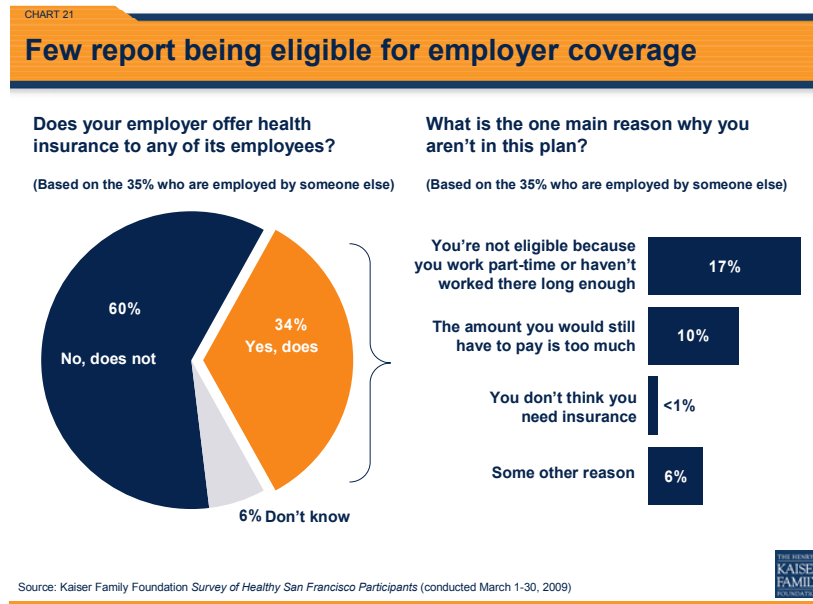
Younger people, those with lower incomes, and those in better mental and physical health are more likely to say they are saving money with *Healthy San Francisco*. By contrast, older participants, those with chronic conditions, those with relatively higher incomes (above 100% of the federal poverty level), and those who are employed full time are more likely to say they are paying *more* now than they were before. Participants with incomes above the federal poverty level are required to pay a quarterly fee for participation in *Healthy San Francisco*, which may partly explain why those with full time jobs and higher incomes are more likely to say their costs have increased compared to those with lower incomes (for whom the participant fee is waived).



**Participants overwhelmingly say the reason they decided to enroll in *Healthy San Francisco* is because they could not afford health insurance or health care services.**

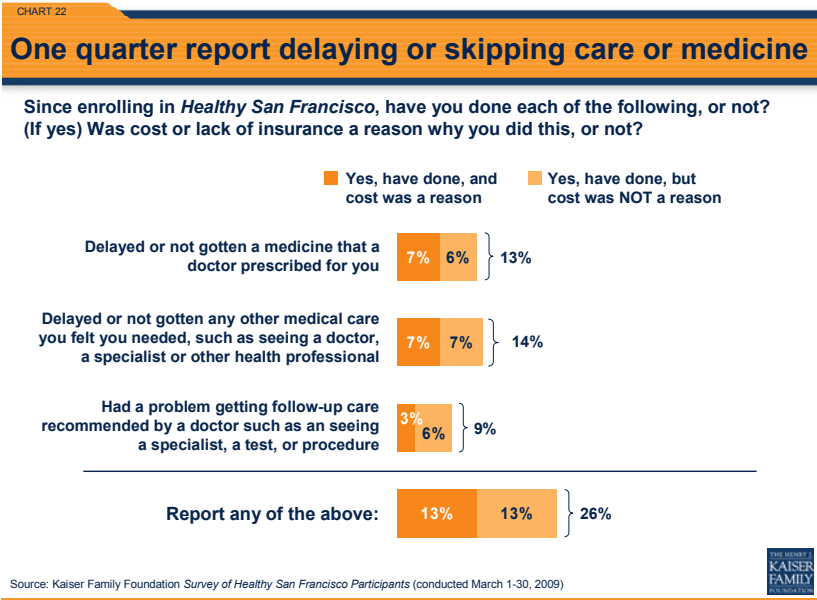
Nearly all participants (92 percent) say that one reason they decided to enroll in *Healthy San Francisco* is because they could not afford health insurance or health care services. About half (51 percent) also say they decided to enroll in order to continue getting services they were already receiving from a particular clinic, reflecting the DPH policy of enrolling all residents who were previously receiving health services from the City on a sliding scale. Other reported reasons for enrolling were also common, including being unable to purchase insurance because of a pre-existing medical condition (39 percent), being unable to see needed specialists (37 percent), difficulty getting to and from a previous source of care (32 percent), and being unhappy with the quality of services received before enrolling (31 percent).

Most *Healthy San Francisco* participants report that they do not have the option of being covered by an employer. Among the 35 percent of participants who say they are employed by someone else, just a third (34 percent of those employed by someone else, or 12 percent of all enrollees) say their employer offers a health plan to any of its employees. Among those whose employer *does* offer insurance, most say they're not eligible for the plan (51 percent of those whose employer offers coverage, 17 percent of all those employed by someone else), or the amount they would have to pay for coverage is too much (28 percent of those whose employer offers coverage, 10 percent of all those employed by someone else).



**Small but notable shares report problems with delaying or skipping care.**

Overall, about a quarter (26 percent) of participants say that since joining *Healthy San Francisco*, they have either delayed or not gotten medical care or medication, or had problems getting recommended follow-up care; about half of this group (13 percent) say that one of these things happened due to cost or lack of insurance. Specifically, 13 percent say they have delayed or not gotten a medicine that a doctor prescribed (7 percent due to cost), 14 percent say they have delayed or not gotten other medical care they felt they needed (7 percent due to cost), and 9 percent say they had a problem getting follow-up care recommended by a doctor such as an appointment with a specialist, a test, or a procedure (3 percent due to cost). The shares reporting difficulties getting care due to cost are similar for most subgroups of participants, though reported problems are slightly more common among younger enrollees; 15 percent of enrollees ages 18-29 and 16 percent of those ages 30-49 report having had at least one of these problems due to cost, compared with 10 percent of those ages 50-64.



Small shares of participants also report having administrative problems, including 9 percent who say they had to pay costs they hadn't expected, 6 percent who had to deal with a billing mistake, and 5 percent who had difficulties getting their participant ID card. Seventeen percent overall say at least one of these things happened. Reports of administrative problems are somewhat more common among those with a chronic condition (21 percent) and those with incomes above the federal poverty level (22 percent).

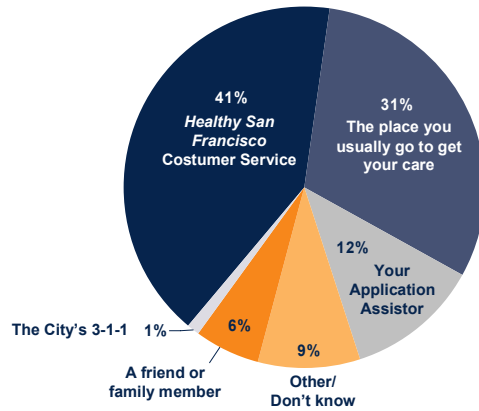




When they do encounter problems or have questions, participants are most likely to say they would turn to *Healthy San Francisco* customer service (41 percent) or their medical home (31 percent) for help. Fewer say they would contact their Application Assistor (12 percent), a friend or family member (6 percent), or the City's 3-1-1 (1 percent). Just over one in five (22 percent) say they have used the Customer Service Call Center, and most of those who have used it have found it helpful.

**CHART 24**  
**Most would contact Customer Service or their medical home with questions or concerns**

If you have a question, concern, or complaint about *Healthy San Francisco*, who are you most likely to contact:



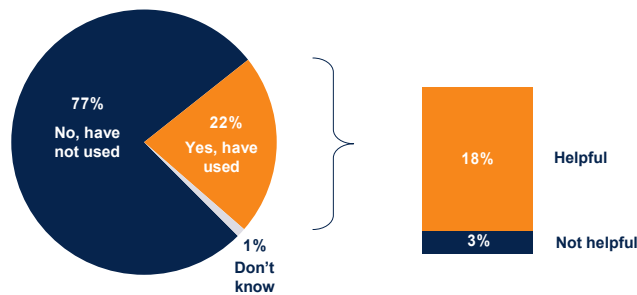
Source: Kaiser Family Foundation Survey of Healthy San Francisco Participants (conducted March 1-30, 2009)



**CHART 25**  
**One in five have used Call Center and most found it helpful**

Have you ever used the *Healthy San Francisco* Customer Service Call Center, or not?

Did you find the Call Center to be helpful with your concern, or not?  
 (Based on total)



Source: Kaiser Family Foundation Survey of Healthy San Francisco Participants (conducted March 1-30, 2009)



**Compared to previous estimates for the uninsured in San Francisco before the program was created, *Healthy San Francisco* participants are more likely to report having a usual source of care and more likely to report accessing health care services.**

While it is not possible to directly measure the health care access and utilization patterns for this same group of enrollees *before* their participation in *Healthy San Francisco*, we can make some inferences about the impact the program may have had on their health care access by comparing some of our survey questions to similar questions asked of uninsured residents in San Francisco prior to the existence of the program. The California Health Interview Survey (CHIS) provides such a comparison. However, due to the small number of interviews conducted by this statewide survey in any given location, we must combine multiple years of data in order to have a sufficient sample size of uninsured San Francisco residents for reliable analysis. While not a perfect comparison, the analysis below provides some indications that there may be improvements in access to care for uninsured residents who have enrolled in the program.

When comparing the age and health status of *Healthy San Francisco* participants to previous estimates of the uninsured in the City, we find no significant difference between the share of the uninsured who reported being in fair or poor health before the program was created (combining 2005 and 2007 data) and the share of program participants reporting the same in 2009 (See Table 7). This suggests that *Healthy San Francisco* participants are fairly representative of the overall uninsured population in terms of health status. However, we do find that *Healthy San Francisco* participants are a significantly older population when compared to previous estimates of the uninsured (44 percent are ages 50-64, compared with 20 percent of the non-elderly uninsured in the City combining 2005 and 2007 data), indicating that the oldest among the uninsured may have been the first to sign up for the program.

Looking at questions measuring access to care, the share of *Healthy San Francisco* participants reporting that they have a place to go when they are sick or need health advice (86 percent) is substantially higher when compared to the share of uninsured San Francisco residents who previously said they had a usual source of care before the program was created (51 percent, using 2003 and 2005 data combined). Further, although *Healthy San Francisco* enrollees appear to be fairly representative of the overall uninsured population in the City in terms of health status, we find a significant difference in the share of participants who report having one or more doctor visits in the past year when compared with the share of the uninsured who previously reported the same before the program was created (2005 and 2007 data combined). Taken together, these differences provide some indication that the program is doing what it was designed to do – improving access to health care for San Francisco residents without insurance.

However, despite these positive indications, we do not find clear evidence of differences in the share who report delaying or not getting prescribed medicines or other care they felt they needed when compared to previous estimates for uninsured San Francisco residents (2003 and 2007 data combined).

**Table 7: Comparing 2009 responses for *Healthy San Francisco* participants with previous estimates for uninsured San Francisco residents**

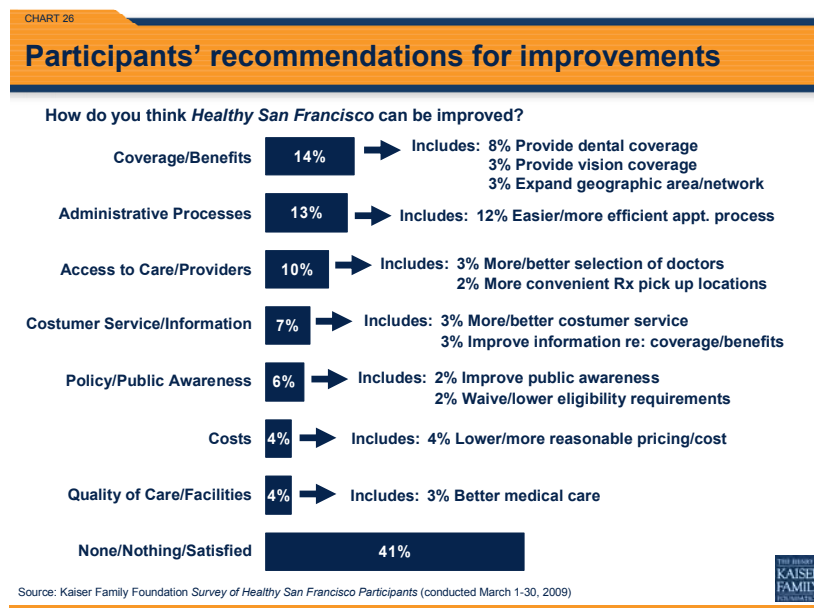
	<i>Healthy San Francisco</i> 2009	Uninsured San Francisco residents ages 18-64 prior to existence of HSF
Self-reported health status		
Excellent/very good/good	71%	75%
Fair/poor	28	25
Age		
18-29	22	21
30-49	34	59*
50-64	44	20*
Is there a place you usually go when you are sick or need advice about your health?		
Yes (includes those who volunteer “more than one place”)	86	51*
No	13	49*
Self-reported number of doctor visits in past year		
None	10	31*
1-2	32	36
3 or more visits	56	33*
Self-reported number of E.R. visits in past year		
None	71	85
Any	29	--
(In the past year/Since joining <i>Healthy San Francisco</i> ,) have you delayed or not gotten a medicine that a doctor prescribed for you <sup>9</sup>		
Yes	13	13
No	85	87
(In the past year/Since joining <i>Healthy San Francisco</i> ,) have you delayed or not gotten any other medical care you felt you needed <sup>9</sup>		
Yes	14	22
No	84	78

\* indicates statistically significant difference from *Healthy San Francisco* ( $p < .05$ ). See Appendix 2 for full estimates and confidence intervals. Source for comparison: California Health Interview Survey. Health status, age, doctor visits and ER visits based on 2005 & 2007 combined; usual source of care based on 2003 & 2005 combined; delays in care and medication based on 2003 & 2007 combined

<sup>9</sup> Note: CHIS question asked about “in the past year,” while *Healthy San Francisco* question asked about “since joining *Healthy San Francisco*.” Results for program participants were not significantly different when looking only at those who have been enrolled for at least one year.

**Participants recommend some ways they think the program could be improved, most notably streamlining the appointment process and providing additional services, such as dental and vision care.**

When asked to say in their own words how *Healthy San Francisco* could be improved, about four in ten respondents (41 percent) could not think of an improvement or say they are satisfied with the program as is. Those who do offer suggestions tended to focus in a few key areas, the two most common being increases or improvements in coverage and benefits, and streamlining of administrative processes. Fourteen percent overall give responses related to coverage and benefits, including 8 percent who say they would like the program to cover dental, 3 percent who would like it to include vision, and 3 percent who would like to see expansions in the geographic area where participants can receive services. Thirteen percent mention improvements in administrative processes, largely concentrated on improving the process for making appointments (12 percent). Just behind this are mentions of improving access to care and access to providers (10 percent), followed by improvements in customer service and communications (7 percent), changes related to policy and increasing public awareness (6 percent), lowering the overall cost to participants (4 percent), and improving the quality of care and facilities (4 percent).



## DISCUSSION AND CONCLUSIONS

Overall, the survey finds many positive signs that the *Healthy San Francisco* program is working well. Participants report high levels of satisfaction and mostly positive experiences with the program. In addition, comparisons with previous surveys of the uninsured in San Francisco provide some indications that the program is improving access to care for this group.

However, some challenges remain, and the survey suggests a few areas where future improvement efforts might be targeted. For example, program participants who report being in fair or poor physical or mental health stand out as reporting particular challenges (see Table 8). Compared with those in better health, they are more likely to report having trouble understanding the program and what costs they are responsible for, more likely to report a deterioration in how well their health needs are being met now compared to before they joined the program, more likely to say at least one aspect of accessing care is more difficult than before they joined, and more likely to worry about their health needs not being paid for. When it comes to costs, those in fair or poor mental or physical health are *less* likely than those in better health to say they are saving money on health care since joining the program. Going forward, those looking to make improvements in the program may consider focusing their efforts on these sicker subgroups with more health needs.

**Table 8: Percent reporting various problems by health status and mental health status**

	Excellent/ good health	Fair/poor health	Difference	Excellent/ good mental health	Fair/poor mental health	Difference
Don't have a good understanding of how <i>Healthy San Francisco</i> works	11%	22%	+11	12%	22%	+10
Don't understand what costs they're responsible for	24	36	+12	26	34	+8
Found out care they thought was covered was not included or paid for by <i>Healthy San Francisco</i>	18	26	+8	19	29	+10
Report a deterioration in how well health needs are being met compared to before	7	15	+8	8	16	+8
Report at least one aspect of accessing care is harder than before	26	34	+8	27	37	+10
Very worried about health care needs not being paid for	11	24	+13	12	28	+16
Paying less for health care than before the enrolled	48	37	-11	47	35	-12

Note: All comparisons statistically significant ( $p < .05$ )

When it comes to participants who speak languages other than English, there are some positive indications that *Healthy San Francisco* is doing a good job serving a diverse community. For example, a large majority of participants, including Spanish speakers and Cantonese speakers, say that they received handouts or other materials about the program in their primary language. However, the survey also indicates some potential areas for improvement when it comes to this diverse population. For example, among those who received handouts, 15 percent of Cantonese speakers and 14 percent of Spanish speakers say they were difficult to understand, compared with 6 percent of English speakers. In addition, 41 percent of Spanish speakers say they don't understand what costs they are responsible for in the program. While part of these differences may be attributable to survey translation issues, it is likely that they also represent some real challenges for enrollees whose first language is not English. This finding suggests that continuing efforts to improve communications with all enrollees could be beneficial.

One potentially important factor in the success of *Healthy San Francisco* is the fact that San Francisco had a strong "safety net" system of care in place before the creation of the program. Many of the clinics that became designated medical homes under *Healthy San Francisco* were already providing services to the City's uninsured through a system of sliding scale payments based on patients' incomes. In fact, more than three-quarters of participants enrolled in the program as of October 31, 2008 had at least one previous visit to their *Healthy San Francisco* medical home in the prior two years.

There is evidence from the survey that those who were prior users of their medical home have made a more seamless transition into the program than those who are completely new to the system (see Table 9). For example, compared with new users, prior users are more likely to say they have a regular doctor or nurse, more likely to say they have had an initial doctor's appointment since joining the program, and less likely to say that at least one aspect of accessing care is harder than it was before they joined. Prior users are also more likely than new users to report being in fair or poor health, indicating that those who were previously using the sliding scale program were among the sickest of the uninsured. As enrollment increases, presumably a higher proportion of new enrollees will be new users of the San Francisco clinic system. Going forward, it will be important to track the experiences of these new users, and make sure they are able to access care without problems. This also raises the question of how applicable the *Healthy San Francisco* model might be in cities that do not have a strong safety net system providing care to the uninsured to begin with.

**Table 9: Key differences between prior users and new users of *Healthy San Francisco* medical home**

	New users of medical home	Prior users of medical home	Difference
Report having a regular doctor/nurse	45%	65%	+20
Report having an initial appointment since joining the program	64	78	+14
Say at least one aspect of accessing care is harder than before	34	27	-7
Report fair/poor health status	19	32	+13

Note: All comparisons statistically significant ( $p < .05$ )

Finally, another area that should be monitored in the future is the experience of participants at relatively higher income levels. This survey was conducted on the first wave of enrollees, nearly three-quarters of whom have incomes below the federal poverty level and are not required to pay any participation or point-of-service fees as part of the program. About a quarter of enrollees as of October 31, 2008 have incomes between 100% and 300% FPL, and among these participants, fully a third (33 percent) say they are paying more for health care now than before they were enrolled in the program. As future waves of enrollment open the program up to participants with higher levels of income who are required to pay higher fees, it will be important to track the experiences of these participants and whether they are able to access care through *Healthy San Francisco* in a way that is financially affordable.

## APPENDIX 1: SURVEY METHODOLOGY

The Kaiser Family Foundation *Survey of Healthy San Francisco Participants* was designed, conducted, and analyzed by researchers at the Kaiser Family Foundation led by Mollyann Brodie, Ph.D., including Elizabeth Hamel, Pamela Murnane, and Sasha Buscho. The survey was conducted with input from and the full cooperation of the San Francisco Department of Public Health (DPH); however, final survey design decisions and all reporting and analysis were performed independently by Kaiser Family Foundation researchers.

The survey is based on a representative random sample of 1,026 participants who were enrolled in *Healthy San Francisco* as of October 31, 2008 and still enrolled as of March 1, 2009, in order to include those who were in the program for at least four months. Telephone interviews, including both landline and cellular phones, were carried out by Social Science Research Solutions between March 2 and March 30, 2009. Interviews were conducted in English, Spanish, and Cantonese according to the preference of the respondent. The response rate for the survey was 58 percent, calculated using the American Association for Public Opinion Research Response Rate 3 (AAPOR RR3).

Efforts were made to ensure that the demographics of those interviewed closely matched those of the total *Healthy San Francisco* participant population, and as such, no demographic weighting was employed. See Table 10 below for a full comparison of sample demographics.

The margin of sampling error for the overall survey is plus or minus 3 percentage points. For results based on subgroups, the margin of sampling error may be higher. Please note that sampling error is only one of many potential sources of error in this or any other public opinion poll.

**Table 10: Sample demographics compared to overall Healthy San Francisco enrollment as of October 31, 2008**

	Survey interviews	All Healthy San Francisco
Gender		
Male	46	51
Female	54	49
Age		
18-29	22	19
30-49	34	41
50-64	44	41
Race/ethnicity (as reported to <i>Healthy San Francisco</i> )		
White	15	16
Black/African American	11	9
Hispanic	23	24
Asian American/Pacific Islander	37	38
Other	3	3
Missing	10	10
Income		
Below 100% FPL	72	73
100% FPL and above	28	27
Primary spoken language		
English	55	48
Cantonese	23	24
Spanish	18	20
Other	3	8
Prior visit at medical home in past 2 years		
Yes	76	79
No	24	21
Length of time in program		
Less than one year	62	67
One year or more	38	33

## APPENDIX 2: COMPARISON OF HEALTHY SAN FRANCISCO ENROLLEES TO LOCAL AND NATIONAL ESTIMATES

		Healthy San Francisco enrollees (1)		All San Francisco residents ages 18-64 (2)		Uninsured San Francisco residents ages 18-64 (3)		U.S. residents ages 18-64 (4)	
		%	95% C.I.	%	95% C.I.	%	95% C.I.	%	95% C.I.
Self-reported health status	Excellent/very good/good	71.1	(68.3-73.8)	87.7	(83.9 - 91.5)	74.7	(64.8 - 84.6)	89.2	(88.7-89.8)
	Fair/poor	28.7	(25.9-31.4)	12.3	(8.5 - 16.1)	25.3	(15.4 - 35.2)	10.7	(10.2-11.3)
Age	18-29	21.5	(19.0-24.1)	17.8	(12.6 - 23.0)	20.7	(11.3-30.1)	26.7	
	30-49	34.3	(31.4-37.2)	58.4	(52.6 - 64.2)	59.0	(47.2-70.8)	44.4	
	50-64	44.0	(40.9-47.0)	23.8	(19.7 - 27.9)	20.3	(12.8-27.7)	28.9	
Number of doctor visits in past year	None	9.8	(8.0-11.7)	17.5	(13.0 - 22.1)	31.1	(21.3-40.9)	21.6	(20.7-22.5)
	1-2	32.1	(29.2-34.9)	43.8	(37.9 - 49.7)	36.2	(24.1-48.3)	44.5	(43.7-45.4)
	3+ visits	55.7	(52.6-58.7)	38.6	(33.0 - 44.3)	32.7	(19.4-46.0)	31.8	(30.8-32.7)
Number of E.R. visits in past year	None	70.8	(68.0-73.5)	79.0	(73.6 - 84.5)	84.5	(71.9-97.1)	79.2	(78.5-79.9)
	Any	28.8	(26.0-31.5)	21.0	(15.5 - 26.4)	-		19.2	(18.5-19.9)
Have a usual source of care	Yes (incl. "more than one place")	85.7	(83.5-87.8)	87.6	(84.2 - 91.0)	51.0	(41.9-60.1)	81.6	(80.8-82.4)
	No	13.1	(11.0-15.1)	12.4	(9.0 - 15.8)	49.0	(39.9-58.1)	17.0	(16.2-17.9)
Delayed or not gotten prescribed medicine	Yes	12.8	(10.7-14.8)	10.9	(7.8 - 14.0)	12.9	(5.4-20.3)		
	No	84.7	(82.5-86.9)	89.1	(86.0 - 92.2)	87.1	(79.7-94.6)		
Delayed or not gotten other medical care	Yes	13.8	(11.7-16.0)	17.2	(12.9 - 21.6)	22.2	(15.1-29.4)		
	No	84.0	(81.8-86.3)	82.8	(78.4 - 87.1)	77.8	(70.6-84.9)		

- Sources: (1) Kaiser Family Foundation *Survey of Healthy San Francisco Participants*, 2009.  
(2) Estimates for all San Francisco residents ages 18-64 based on 2007 California Health Interview Survey (CHIS), except for usual source of care, which is based on 2005 CHIS.  
(3) Estimates for uninsured San Francisco residents ages 18-64 are based on combined years of CHIS due to small cell counts. Dr visits, E.R. visits, health status, employment status, and age are based on 2005 & 2007 CHIS; delay in medical care and medicine are based on 2003 & 2007 CHIS; usual source of care is based on 2003 & 2005 CHIS.  
(4) Estimates for U.S. residents ages 18-64 are based on the 2007 National Health Interview Survey, except for age, which is based on U.S. Census Bureau estimates for 2008.



**APPENDIX 3: SURVEY TOPLINE RESULTS**

1. Overall, how well would you say your health needs are being met today? Would you say very well, somewhat well, not too well or not at all well?

<b>57</b>	Very well
<b>33</b>	Somewhat well
<b>7</b>	Not too well
<b>1</b>	Not at all well
<b>2</b>	Don't know
<b>*</b>	Refused

2. Thinking back to BEFORE you joined Healthy San Francisco, before (MONTH/ YEAR), would you say AT THAT TIME your health needs were being met very well, somewhat well, not too well or not at all well?

<b>34</b>	Very well
<b>32</b>	Somewhat well
<b>16</b>	Not too well
<b>16</b>	Not at all well
<b>2</b>	Don't know
<b>*</b>	Refused

3. Is there a place that you usually go to when you are sick or need advice about your health?

<b>85</b>	Yes
<b>13</b>	No
<b>1</b>	(Vol.) More than one place
<b>1</b>	Don't know
<b>--</b>	Refused

4. What kind of place do you go to most often—a medical doctor's office, a clinic or hospital clinic, an emergency room, or some other place?

*Based on those who have a usual place to go if sick or need advice about health (N=879)*

<b>83</b>	Clinic
<b>10</b>	Doctor's office
<b>4</b>	ER
<b>1</b>	Hospital
<b>1</b>	Community health center
<b>*</b>	Licensed nurse/practitioner
<b>*</b>	Other
<b>1</b>	No one place
<b>1</b>	Don't know
<b>--</b>	Refused

**3/4. Combo Table Based on Total**

<b>86</b>	Have a usual place to go to when sick or need advice about health
<b>71</b>	Usually go to a clinic
<b>8</b>	Usually go to a doctor's office
<b>3</b>	Usually go to the ER
<b>1</b>	Usually go to the hospital
<b>*</b>	Usually go to a licensed nurse/practitioner
<b>*</b>	Usually go to a community health center
<b>*</b>	Usually go to some other place
<b>1</b>	Do not go to any one place
<b>1</b>	Don't know/Refused
<b>13</b>	Do not have a usual place to go to when sick or need advice about health
<b>1</b>	Don't know
<b>--</b>	Refused

5. What is the name of the place you usually go to receive your medical care? You may have heard this referred to as your "medical home". (IF NECESSARY: We're interested in the name of the clinic or health center where your doctor works, NOT the name of the specific doctor you usually see.) (DO NOT READ LIST. ENTER ONE ONLY)

<b>25</b>	San Francisco General Hospital (Family Health Center or General Medical Center)
<b>13</b>	North East Medical Services (NEMS)
<b>6</b>	Southeast Health Center
<b>5</b>	Mission Neighborhood Health Center
<b>4</b>	Maxine Hall Health Center
<b>3</b>	Chinatown Public Health Center
<b>3</b>	Haight Ashbury Free Medical Clinic
<b>3</b>	Potrero Hill Health Center
<b>3</b>	South of Market Health Center
<b>3</b>	Casto Mission Health Center
<b>2</b>	Glide Health Services
<b>2</b>	Lyon-Martin Health Services
<b>2</b>	Positive Health Program (San Francisco General Hospital)
<b>2</b>	Silver Avenue Family Health Center
<b>2</b>	Saint Anthony Free Medical Clinic
<b>2</b>	Tom Waddell Health Center
<b>1</b>	Chinese Hospital (CCHCA)
<b>1</b>	Ocean Park Health Center
<b>1</b>	Sister Mary Philippa Clinic
<b>1</b>	Housing and Urban Health Clinic
<b>*</b>	Curry Senior Center
<b>*</b>	Native American Health Center
<b>*</b>	City College Health Center
<b>*</b>	Excelsior Clinic
<b>*</b>	San Francisco State University Health Clinic
<b>--</b>	Cole Street Clinic
<b>--</b>	Larkin Street Clinic
<b>4</b>	Other/Did not name a Healthy SF clinic
<b>10</b>	Don't know
<b>*</b>	Refused

6. In general, is there a particular doctor or nurse you see at the place you usually go for health care or advice, or not?

- 60** Yes
- 36** No
- 3** Don't know
- \*** Refused

7. Thinking back to when you first signed up for Healthy San Francisco, around (MONTH/ YEAR), would you say enrolling in the program was (easy), or (difficult)? (ROTATE VERBIAGE IN PARENS) [GET ANSWER THEN ASK: Would you say very (easy/difficult), or somewhat (easy difficult)]?

- 46** Very easy
- 40** Somewhat easy
- 8** Somewhat difficult
- 3** Very difficult
- 1** (Vol.) I didn't enroll, I was automatically signed up
- 1** Don't know
- \*** Refused

8. Thinking about the Healthy San Francisco Application Assistor (IF NECESSARY: this is the person who worked with you to complete the application for the program), would you say this person was very helpful, somewhat helpful, not too helpful or not at all helpful?

- 82** Very helpful
- 14** Somewhat helpful
- 1** Not too helpful
- \*** Not at all helpful
- 1** (Vol.) I don't remember who that person is
- 1** (Vol.) I don't remember anyone helping me with the application
- \*** Don't know
- Refused

9. Please tell me if each of the following was a reason why you decided to enroll in Healthy San Francisco, or not. How about (INSERT ITEMS, SCRAMBLE)? Was this a reason you decided to enroll, or not?

	Yes, this was a reason	No, this was not a reason	Don't know	Refused
a. You wanted to continue receiving health care services that you were previously getting from a particular clinic	<b>51</b>	<b>47</b>	<b>2</b>	<b>*</b>
b. You were not able to purchase health insurance because of a pre-existing medical condition	<b>39</b>	<b>59</b>	<b>1</b>	<b>--</b>
c. You could not afford health insurance or health care services	<b>92</b>	<b>7</b>	<b>1</b>	<b>--</b>
d. It was hard for you to get to and from your previous source of care	<b>32</b>	<b>65</b>	<b>3</b>	<b>*</b>
e. You were not happy with the quality of health care you were receiving before you enrolled	<b>31</b>	<b>67</b>	<b>2</b>	<b>*</b>
f. You were not able to see the specialists you needed	<b>37</b>	<b>60</b>	<b>2</b>	<b>*</b>

10. Have you received handouts or material about how Healthy San Francisco works, or not?

<b>85</b>	Yes
<b>14</b>	No
<b>1</b>	Don't know
<b>--</b>	Refused

11. Were the handouts easy to understand or hard to understand?

*Based on those who received handouts or material about how Healthy San Francisco works (N=867)*

<b>87</b>	Easy
<b>9</b>	Hard
<b>*</b>	(Vol.) I haven't looked at them
<b>3</b>	Don't know
<b>*</b>	Refused

**10/11. Combo Table Based on Total**

<b>85</b>	Received handouts
<b>74</b>	Handouts were easy to understand
<b>8</b>	Handouts were hard to understand
<b>*</b>	(Vol.) I haven't looked at them
<b>14</b>	Haven't received handouts
<b>1</b>	Don't know
<b>--</b>	Refused

12. Were these materials written in your primary language, or not?

*Based on those who received handouts or material about how Healthy San Francisco works (N=867)*

<b>90</b>	In my primary language
<b>9</b>	Not in my primary language
<b>*</b>	(Vol.) I haven't looked at them
<b>1</b>	Don't know
<b>--</b>	Refused

**10/12. Combo Table Based on Total**

<b>85</b>	Received handouts
<b>76</b>	In my primary language
<b>8</b>	Not in my primary language
<b>*</b>	(Vol.) I haven't looked at them
<b>14</b>	Have not received handouts
<b>1</b>	Don't know
<b>--</b>	Refused

13. In general, how well would you say you understand how Healthy San Francisco works? Do you understand it very well, somewhat well, not too well, or not at all well?

<b>35</b>	Very well
<b>50</b>	Somewhat well
<b>12</b>	Not too well
<b>2</b>	Not at all well
<b>1</b>	Don't know
<b>--</b>	Refused

14. As far as you know, can you receive health care at locations outside of San Francisco as part of the Healthy San Francisco program, or not?

<b>9</b>	Yes
<b>63</b>	No
<b>28</b>	Don't know
<b>--</b>	Refused

15. Do you feel you understand what costs, if any, you are responsible for in the Healthy San Francisco program, or not?

<b>65</b>	Yes, I understand
<b>28</b>	No, I don't understand
<b>7</b>	Don't know
<b>*</b>	Refused

16. Was there ever a time when you needed care that you thought was covered, but then learned it was not included or paid for by Healthy San Francisco?

<b>20</b>	Yes
<b>75</b>	No
<b>5</b>	Don't know
<b>--</b>	Refused

17. As far as you know, to continue to receive services provided by Healthy San Francisco, do you need to reapply each year, or are you permanently part of the program once you enroll for the first time?

<b>72</b>	Need to re-apply each year
<b>13</b>	Permanently part of the program once you enroll
<b>15</b>	Don't know
<b>--</b>	Refused

18. Overall, are you very satisfied, somewhat satisfied, not too satisfied, or not at all satisfied with the Healthy San Francisco program?

<b>63</b>	Very satisfied
<b>31</b>	Somewhat satisfied
<b>3</b>	Not too satisfied
<b>1</b>	Not at all satisfied
<b>1</b>	Don't know
<b>*</b>	Refused

19. Would you recommend joining Healthy San Francisco to a friend, or not?

<b>92</b>	Yes, would recommend
<b>5</b>	No, would not recommend
<b>2</b>	Don't know
<b>--</b>	Refused

21. Do you think other cities should create programs like Healthy San Francisco, or not?

<b>92</b>	Yes
<b>2</b>	No
<b>6</b>	Don't know
<b>--</b>	Refused

22. Would you say that you are very satisfied, somewhat satisfied, not too satisfied, or not at all satisfied with each of the following elements of Healthy San Francisco? How about (INSERT)? (SCRAMBLE ITEMS; ITEM c ALWAYS FOLLOWS ITEM b)

	Very satisfied	Somewhat satisfied	Not too satisfied	Not at all satisfied	Not applicable (Vol.)	Don't know	Refused
a. The overall cost to you	<b>65</b>	<b>23</b>	<b>4</b>	<b>2</b>	--	<b>7</b>	--
b. Your ability to get doctor appointments for regular check-ups and minor illnesses	<b>54</b>	<b>27</b>	<b>9</b>	<b>5</b>	<b>4</b>	<b>1</b>	--
c. Your ability to get appointments with specialists	<b>37</b>	<b>21</b>	<b>8</b>	<b>4</b>	<b>28</b>	--	--
d. Your ability to get the health care treatments and prescription drugs you need	<b>57</b>	<b>25</b>	<b>5</b>	<b>3</b>	<b>8</b>	<b>2</b>	--
f. Your ability to see the specific doctor you want to see	<b>49</b>	<b>27</b>	<b>5</b>	<b>3</b>	<b>10</b>	<b>5</b>	*
g. The quality of care you receive	<b>64</b>	<b>27</b>	<b>3</b>	<b>1</b>	--	<b>4</b>	*
h. Communication between you and your doctor	<b>66</b>	<b>22</b>	<b>4</b>	<b>3</b>	--	<b>6</b>	*
i. Getting answers to administrative questions, like billing or how Healthy San Francisco works	<b>51</b>	<b>31</b>	<b>5</b>	<b>1</b>	<b>8</b>	<b>3</b>	--

**Based on those for whom the question applies (excluding those who volunteer "not applicable"):**

	Very satisfied	Somewhat satisfied	Not too satisfied	Not at all satisfied	Don't know	Ref.
a. The overall cost to you	<b>65</b>	<b>23</b>	<b>4</b>	<b>2</b>	<b>7</b>	--
b. Your ability to get doctor appointments for regular check-ups and minor illnesses	<b>56</b>	<b>28</b>	<b>10</b>	<b>5</b>	<b>1</b>	--
c. Your ability to get appointments with specialists	<b>51</b>	<b>29</b>	<b>10</b>	<b>6</b>	<b>4</b>	--
d. Your ability to get the health care treatments and prescription drugs you need	<b>62</b>	<b>27</b>	<b>5</b>	<b>3</b>	<b>2</b>	--
f. Your ability to see the specific doctor you want to see	<b>54</b>	<b>30</b>	<b>6</b>	<b>4</b>	<b>5</b>	*
g. The quality of care you receive	<b>64</b>	<b>27</b>	<b>3</b>	<b>1</b>	<b>4</b>	*
h. Communication between you and your doctor	<b>66</b>	<b>22</b>	<b>4</b>	<b>3</b>	<b>6</b>	*
i. Getting answers to administrative questions, like billing or how Healthy San Francisco works	<b>55</b>	<b>34</b>	<b>6</b>	<b>1</b>	<b>4</b>	--

23. If you have a question, concern or complaint about Healthy San Francisco, who are you most likely to contact: (SCRAMBLE 1-5; READ LIST. ENTER ONE ONLY)

<b>31</b>	The place you usually go to get your care
<b>41</b>	Healthy San Francisco Customer Service
<b>1</b>	The City's 3-1-1
<b>12</b>	Your Application Assistor
<b>6</b>	A friend or family member
<b>1</b>	(Vol.) Someone else
<b>3</b>	(Vol.) I don't contact anyone
<b>5</b>	Don't know
<b>*</b>	Refused

24. Have you ever used the Healthy San Francisco Customer Service Call Center, or not?

<b>22</b>	Yes, have used
<b>77</b>	No, have not used
<b>1</b>	Don't know
<b>--</b>	Refused

25. Did you find the Call Center to be helpful with your concern, or not?

*Based on those who have used the Healthy San Francisco Customer Service Call Center (N=226)*

<b>84</b>	Yes, helpful
<b>15</b>	No, not helpful
<b>2</b>	Don't know
<b>--</b>	Refused

**24/25. Combo Table Based on Total**

<b>22</b>	Used Healthy San Francisco Customer Service Call Center
<b>18</b>	Helpful
<b>3</b>	Not helpful
<b>77</b>	Have not used Healthy San Francisco Customer Service Call Center
<b>1</b>	Don't know
<b>--</b>	Refused

26. Since joining Healthy San Francisco, around (MONTH/YEAR) have you been to an appointment with a doctor or other health care professional, or not? (IF NECESSARY: Please don't include visits to the ER.)

<b>75</b>	Yes
<b>23</b>	No
<b>2</b>	Don't know
<b>--</b>	Refused

27. Which of the following best describes why you have not had an appointment:  
(READ LIST. ENTER ONE ONLY)

*Based on those who have not been to an appointment since joining (N=237)*

- 60** Haven't needed to visit a doctor
- 14** Too busy
- 11** Couldn't get an appointment even though you tried
- 9** Can't afford the co-pay
- 3** Some other reason
- 1** None/no reason
- 2** Don't know
- 1** Refused

**26/27. Combo Table Based on Total**

- 23** Have not been to an appointment with a doctor or health care professional
- 14** Haven't needed to visit a doctor
- 3** Too busy
- 2** Couldn't get an appointment even though you tried
- 2** Can't afford the co-pay
- 1** Some other reason
- \*** None/no reason
- 75** Have been to an appointment with a doctor or health care professional
- 2** Don't know
- Refused

28. During the past 12 months, how many times have you (INSERT)?

	None	1-2 times	3-5 times	6-10 times	11+ times	Don't know	Refused
a. Seen a medical doctor	<b>10</b>	<b>32</b>	<b>35</b>	<b>16</b>	<b>5</b>	<b>2</b>	<b>*</b>
b. Had an overnight stay in a hospital	<b>89</b>	<b>9</b>	<b>1</b>	<b>*</b>	<b>*</b>	<b>--</b>	<b>--</b>
c. Gone to a hospital emergency room for medical treatment	<b>71</b>	<b>24</b>	<b>4</b>	<b>*</b>	<b>--</b>	<b>*</b>	<b>--</b>



29. Since joining Healthy San Francisco, would you say each of the following is easier, harder, or about the same as before you were in the Healthy San Francisco program? (SCRAMBLE ITEMS; ITEM a SHOULD ALWAYS BE READ FIRST; ITEM c SHOULD ALWAYS FOLLOW ITEM b)

	Easier	Harder	About the same	Not About the applicable (Vol.)	Don't know	Refused
a. Getting the health care services you need	51	6	39	--	4	*
b. Getting an appointment to see a doctor for regular check-ups and minor illnesses	43	13	36	6	3	--
c. Getting an appointment to see a specialist when you need one	31	11	23	30	4	*
d. Getting treatments and prescription drugs	45	8	36	9	2	--
f. Communicating with your doctor	46	6	40	5	2	--
g. Getting to and from the place you would go for health care	45	5	46	2	1	--
h. Getting medical advice from your doctor or clinic by telephone	31	8	31	27	3	*

**Based on those for whom the question applies (excluding those who volunteer “not applicable”):**

	Easier	Harder	About the same	Don't know	Refused
a. Getting the health care services you need	51	6	39	4	*
b. Getting an appointment to see a doctor for regular check-ups and minor illnesses	46	13	38	3	--
c. Getting an appointment to see a specialist when you need one	45	15	34	6	*
d. Getting treatments and prescription drugs	50	9	39	2	--
f. Communicating with your doctor	49	6	43	2	--
g. Getting to and from the place you would go for health care	46	5	47	1	--
h. Getting medical advice from your doctor or clinic by telephone	43	11	42	4	*

30. When you need to see a specialist, how helpful are the people at the place you usually go for care with getting you the appointment you need? Are they very helpful, somewhat helpful, not too helpful, or not at all helpful? (If needed: Specialists are doctors who see patients with special problems, such as asthma, diabetes, or heart problems)

47	Very helpful
23	Somewhat helpful
3	Not too helpful
2	Not at all helpful
24	(Vol.) Haven't needed to see a specialist
1	Don't know
*	Refused

31. Thinking about the total costs you pay for health care, including any Healthy San Francisco program fees you may be responsible for, are you now paying (more), paying (less), or paying about the same for health care as BEFORE you were in Healthy San Francisco? (ROTATE VERBIAGE IN PARENS) (GET ANSWER THEN ASK: Would you say that you are paying a lot (more/less), or just a little (more/less)?)

5      Paying a lot more than before  
 10     Paying a little more than before  
 29     Paying about the same as before  
 12     Paying a little less than before  
 32     Paying a lot less than before  
 5      (Vol.) Didn't get healthcare before enrolled in program  
 6      Don't know  
 \*      Refused

32. Which of the following three statements comes closest to your own view of your health care with Healthy San Francisco? (ROTATE 1-2-3/3-2-1; READ LIST. ENTER ONE ONLY)

50     I feel well protected when it comes to my health care needs  
 33     I worry that I might have some health care needs that it won't pay for  
 15     I feel very worried about my health care needs not being paid for  
 3      Don't know  
 \*      Refused

33. Do you consider your participation in Healthy San Francisco to be the same as being covered by health insurance, or not?

40     Yes, same  
 47     No, not the same  
 14     Don't know  
 --     Refused

34. Does it bother you that Healthy San Francisco is not health insurance, or not?

*Based on those who do not consider participation in program the same as being covered by health insurance (N=478)*

33     Yes, bothers  
 63     No, does not bother  
 4      Don't know  
 --     Refused

**33/34. Combo Table Based on Total**

40     Consider Healthy San Francisco the same as being covered by health insurance  
 47     Do not consider Health San Francisco the same as being covered by health insurance  
 15         Bothers you that it's not health insurance  
 29         Does not bother you that it's not health insurance  
 2          Don't know/Refused  
 14     Don't know  
 --     Refused

35. Since enrolling in Healthy San Francisco, have you (INSERT IN ORDER), or not?

36. (IF YES) Was cost or lack of insurance a reason why you (INSERT), or not?

a. Delayed or not gotten a medicine that a doctor prescribed for you

<b>13</b>	Yes, delayed or did not get a prescription
<b>7</b>	Cost/lack of insurance was a reason
<b>5</b>	Cost/lack of insurance was not a reason
<b>*</b>	Don't know/Refused
<b>85</b>	No, this did not happen
<b>3</b>	Don't know
<b>--</b>	Refused

b. Delayed or not gotten any medical care you felt you needed – such as seeing a doctor, a specialist, or other health professional

<b>14</b>	Yes, delayed or did not get medical care
<b>7</b>	Cost/lack of insurance was a reason
<b>6</b>	Cost/lack of insurance was not a reason
<b>*</b>	Don't know/Refused
<b>84</b>	No, this did not happen
<b>2</b>	Don't know
<b>--</b>	Refused

c. Had a problem getting follow-up care recommended by a doctor such as an appointment with a specialist, a test, or a procedure

<b>9</b>	Yes, had a problem getting follow-up care
<b>3</b>	Cost/lack of insurance was a reason
<b>5</b>	Cost/lack of insurance was not a reason
<b>1</b>	Don't know/Refused
<b>88</b>	No, this did not happen
<b>3</b>	Don't know
<b>--</b>	Refused

37. Since joining Healthy San Francisco, have you (INSERT, SCRAMBLE ITEMS) or not?

38. (IF YES) Was this a major problem, minor problem or not a problem for you?

a. Had difficulties getting your Participant ID card

<b>5</b>	Yes, have had difficulties getting Participant ID card
<b>1</b>	Major problem
<b>2</b>	Minor problem
<b>2</b>	Not a problem
<b>*</b>	Don't know/Refused
<b>93</b>	No, have not had difficulties getting Participant ID card
<b>1</b>	Don't know
<b>*</b>	Refused

b. Had to deal with a billing mistake

<b>6</b>	Yes, have had to deal with a billing mistake
<b>2</b>	Major problem
<b>3</b>	Minor problem
<b>1</b>	Not a problem
<b>*</b>	Don't know/Refused
<b>91</b>	No, have not had to deal with a billing mistake
<b>3</b>	Don't know
<b>--</b>	Refused

c. Had to pay costs you hadn't expected

<b>9</b>	Yes, have had to pay unexpected costs
<b>4</b>	Major problem
<b>3</b>	Minor problem
<b>2</b>	Not a problem
<b>*</b>	Don't know/Refused
<b>88</b>	No, have not had to pay unexpected costs
<b>2</b>	Don't know
<b>*</b>	Refused

39. Would you say that in general your health is excellent, very good, good, fair or poor?

<b>18</b>	Excellent
<b>27</b>	Very good
<b>26</b>	Good
<b>23</b>	Fair
<b>5</b>	Poor
<b>*</b>	Don't know
<b>--</b>	Refused

40. Has a doctor ever told you that you have asthma?

<b>9</b>	Yes
<b>91</b>	No
<b>*</b>	Don't know
<b>--</b>	Refused

41. (Other than during pregnancy), has a doctor ever told you that you have diabetes or sugar diabetes?

**11** Yes  
**89** No  
 \* Don't know  
 \* Refused

42. Has a doctor ever told you that you have high blood pressure?

**33** Yes  
**66** No  
**1** Don't know  
 \* Refused

43. Has a doctor ever told you that you have any kind of heart disease?

**5** Yes  
**93** No  
**1** Don't know  
 \* Refused

43a. Has a doctor ever told you that you have cancer?

**3** Yes  
**96** No  
**1** Don't know  
 \* Refused

43b. Has a doctor ever told you that you have any other chronic health condition?

**17** Yes  
**82** No  
 \* Don't know  
 \* Refused

44. Do you have a physical or mental condition that has kept you from working for at least a year?

**18** Yes  
**81** No  
**1** Don't know  
 \* Refused

**40/41/42/43/43a/43b/44. Chronic Condition Combo Table**

**55** Yes, have any chronic condition  
**45** No, do not have a chronic condition

45. In general, would you say your MENTAL health is excellent, very good, good, fair, or poor?

**34** Excellent  
**26** Very good  
**22** Good  
**15** Fair  
**3** Poor  
 \* Don't know  
 \* Refused

46. Are you currently self-employed, employed by someone else, or not employed?

<b>13</b>	Self-employed
<b>35</b>	Employed by someone else
<b>52</b>	Not employed
*	Don't know
*	Refused

47. Are you employed full-time or part-time?

*Based on those who are employed by someone else (N=357)*

<b>30</b>	Full-time
<b>69</b>	Part-time
<b>1</b>	Don't know
--	Refused

**46/47. Combo Table Based on Total**

<b>13</b>	Self-employed
<b>35</b>	Employed by someone else
<b>10</b>	Full-time
<b>24</b>	Part-time
<b>52</b>	Not employed
*	Don't know
*	Refused

48. Does your employer offer health insurance to any of its employees?

*Based on those who are employed by someone else (N=357)*

<b>34</b>	Yes, does
<b>60</b>	No, does not
<b>6</b>	Don't know
--	Refused

**46/48. Combo Table Based on Total**

<b>13</b>	Self-employed
<b>35</b>	Employed by someone else
<b>12</b>	Employer offers health insurance
<b>21</b>	Employer does not offer health insurance
<b>2</b>	Don't know/Refused
<b>52</b>	Not employed
*	Don't know
*	Refused

49. What is the one main reason why you aren't in this plan? (SCRAMBLE; READ LIST, ENTER ONE ONLY)

*Based on those who are employed by someone else and their employer offers health insurance (N=122)*

51	You're not eligible because you work part-time or haven't worked there long enough
28	The amount you would still have to pay is too much
1	You don't think you need insurance
18	Some other reason
2	Don't know
--	Refused

**46/48/49. Combo Table Based on Total**

35	Employed by someone else (Net)
12	Employer offers health insurance (Sub-net)
6	Aren't on plan because you're not eligible
3	Aren't on plan because the amount you would still have to pay is too much
*	Aren't on plan because you don't think you need insurance
2	Aren't on plan because of some other reason
21	Employer does not offer health insurance
13	Self-employed
52	Not employed
*	Don't know
*	Refused

READ: Now I have just a few more questions about Healthy San Francisco

50. Do you plan to reapply for Healthy San Francisco next year, or not?

92	Yes, plan to reapply
4	No, do not plan to reapply
4	Don't know
--	Refused

51. Which one of the following best describes why you have decided not to stay in the program? (READ LIST. ENTER ONE ONLY)

*Note: Insufficient number to report separately (N=41)*

**50/51. Combo Table Based on Total**

92	Plan to reapply for Healthy San Francisco next year
4	Do not plan to reapply for Healthy San Francisco next year (Net)
1	Because you are enrolling in Medi-CAL
1	Because you are going to get health insurance from your employer
1	Because you no longer qualify to stay in the program
*	Because you can't afford it
*	Because you are moving out of San Francisco
*	Because you are going to purchase private insurance
*	Because you are not satisfied with the program
*	Because you don't feel you need the services the program offers
4	Don't know
--	Refused

53. How do you think Healthy San Francisco can be improved?  
(RECORD RESPONSE VERBATIM)

<b>14</b>	Coverage/Benefits (NET)
8	Provide/improve dental coverage
3	Provide/improve vision coverage
3	Expand geographic area/network
2	Improved prescription coverage
1	Provide/improve preventive care coverage
1	Improve coverage/benefits (general)
<b>13</b>	Administrative Processes (NET)
12	Easier/more efficient appointment process
1	Improve application/renewal process
<b>10</b>	Access to Care/Providers (NET)
3	More/better selection of doctors
2	More/better prescription pick up locations
1	More convenient location
1	More facilities/locations
1	More/better selection of hospitals
1	More/better selection of clinics
1	More medical personnel
1	Provide (better) access to specialists
<b>7</b>	Customer Service/Information (NET)
3	More/better customer service
3	Improve information/communications about coverage/benefits
1	Other customer service
<b>6</b>	Policy/Public Awareness (NET)
2	Improve public awareness
2	Waive/lower eligibility requirements
1	Improve funding/budget
1	Migration to an actual insurance
<b>4</b>	Cost (NET)
4	Lower/more reasonable pricing/cost
<b>4</b>	Quality of Care/Facilities (NET)
3	Better medical care
1	Better/improved facilities
*	Other medical care/facilities
<b>1</b>	Other
<b>41</b>	None/nothing/satisfied
<b>13</b>	Don't know
*	Refused

*Note: adds up to more than 100% due to multiple responses.*

54. What is your age?

54a. Could you please tell me if you are between the ages of ...? (READ LIST)

<b>22</b>	18-29
<b>34</b>	30-49
<b>44</b>	50+
*	Refused



55. What is the last grade or class you completed in school? (DO NOT READ)

- 29 Less than HS (net)
- 16 None, or grade 1-8
- 13 High school incomplete (grades 9-11)
- 23 High school graduate (grade 12 or GED certificate)
- 47 Any college, business, tech or vocational post-HS (Net)
- 3 Business, technical, or vocational school AFTER high school
- 21 Some college, no 4 year degree
- 18 College graduate (B.S., B.A., or other 4-year degree)
- 5 Post-graduate training or professional schooling after college
- \* Don't know
- \* Refused

56. Are you, yourself, of Hispanic or Latino background, such as Mexican, Puerto Rican, Cuban, or some other Latin American background?

57. What is your race? Are you white, black, Asian or some other race? (IF RESP SAYS "HISPANIC" OR "LATINO" ASK: Do you consider yourself a WHITE Hispanic/Latino or a BLACK Hispanic/Latino?)

- 19 White (non-Hispanic)
- 12 Black (non-Hispanic)
- 36 Asian (non-Hispanic)
- 28 Hispanic
- 4 Some other race
- Don't know
- 1 Refused

59. INTERVIEWER: In what language was the interview conducted?

- 60 English
- 18 Spanish
- 1 Mandarin
- 22 Cantonese

60. INTERVIEWER: How much of the interview was conducted in each language?

- 42 All (Spanish/Mandarin/Cantonese)
- 1 Mostly (Spanish/Mandarin/Cantonese)
- \* Both (Spanish/Mandarin/Cantonese) and English equally
- 1 Mostly English
- 56 All English

S1. INTERVIEWER: RECORD RESPONDENT GENDER

- 46 Male
- 54 Female

FPL Table (from sample)

- 72 <100%
- 22 100-200%
- 5 200-300%
- 1 300%+







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The Kaiser Family Foundation is a non-profit private operating foundation, based in Menlo Park, California, dedicated to producing and communicating the best possible analysis and information on health issues.