



**Traditional and Safety Net Provider as
Primary Care Provider Report
For
Calendar Year 2007**

September 2008

California Managed Risk Medical Insurance Board

Benefits and Quality Monitoring Division





California Managed Risk Medical Insurance Board

Healthy Families Program (HFP)

MRMIB provides and promotes access to affordable coverage for comprehensive, high quality, cost effective health care services to improve the health of Californians.

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INTRODUCTION

The Managed Risk Medical Insurance Board (MRMIB) provides subscribers in the Healthy Families Program (HFP) with a choice of health plans in accordance with California Insurance Code, Section 12693.37. The range of choices available to each subscriber includes health plans that contract with Traditional and Safety Net (T&SN) providers. MRMIB requires plans to annually report on the number of subscribers with T&SN providers as their primary care providers (PCP). This report summarizes plan data for the 2007 calendar year.

BACKGROUND

MRMIB defines T&SN providers as providers who belong to at least one of three categories of providers who have historically served low income and/or uninsured children. The three categories of providers are:

- 1) Providers, except clinical laboratories, participating in the Child Health and Disability Prevention (CHDP) Program.
- 2) Clinics, including community clinics, free clinics, rural health clinics, community hospital-based outpatient clinics, and county owned and operated clinics that serve children in the Medi-Cal program.
- 3) Hospitals designated by the Department of Health Care Services as disproportionate share hospitals, university teaching hospitals, children's hospitals, or county owned and operated general acute care hospitals.

Each year, MRMIB generates a list of T&SN providers based on these categories and uses it in the Community Provider Plan (CPP) designation process. Each plan uses the list to identify which T&SN providers are contracted with the plan, and reports to MRMIB the number of HFP children who have a T&SN provider as their PCP. MRMIB then periodically assesses the extent to which HFP subscribers select T&SN providers for their PCPs.

REPORT METHODOLOGY

For calendar year 2007, MRMIB requested all HFP health plans to report the number of HFP children who had a T&SN provider as their PCP. The health plans were instructed to indicate whether the T&SN provider was assigned by the health plan or selected by the applicant.

MRMIB linked the health plans' data with data collected from the subscriber's original application or annual eligibility review to add information related to ethnicity of the member, the primary language of the applicant (usually a parent), and annual household income.

Out of twenty-four health plans that participated in the HFP during this report period, twenty are included in this report. These 20 plans represent approximately 62 percent of the total HFP enrollment for the 2007 Calendar Year. The plans excluded from the report are:

- ◆ Kaiser Foundation Health Plan (13.8% of enrollment) because Kaiser has a closed system and does not contract with T&SN providers.
- ◆ Three (3) Exclusive Provider Organizations (EPOs) - Anthem Blue Cross-EPO (23.3% of enrollment), Blue Shield-EPO (0.9% of enrollment), and Health Net Life-EPO (0.1% of enrollment), because these plans do not require their HFP subscribers to receive primary care services from a specific primary care provider.

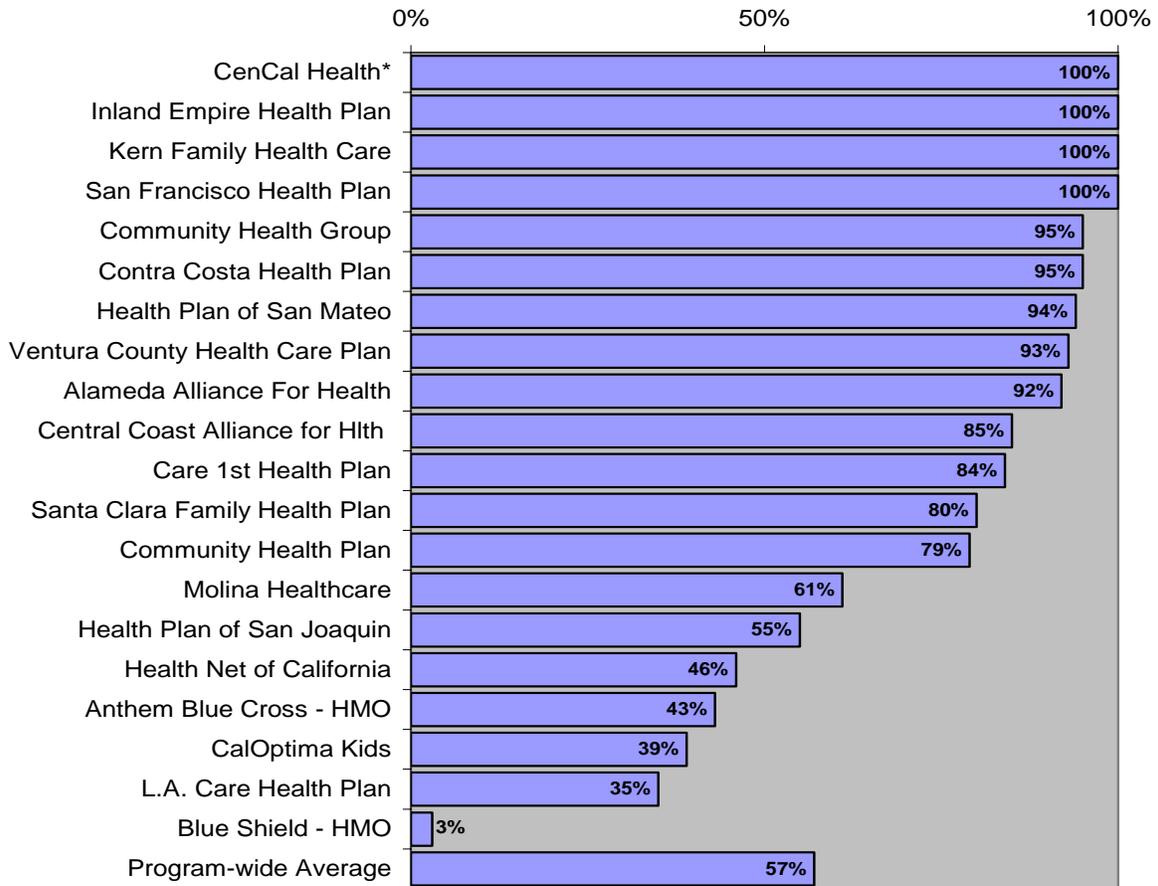
FINDINGS

Major findings:

- ◆ Overall, more than half (57%) of HFP members enrolled in the 20 plans that reported data receive primary care from T&SN providers. Of those, approximately two-thirds selected a T&SN provider themselves (as opposed to being assigned to one).
- ◆ There is wide variation among the plans in the percentage of HFP subscribers that select a T&SN provider.
 - In general, subscribers enrolled in local plans (i.e., county or regional plans) utilize a T&SN provider for primary care at a higher rate than subscribers enrolled in plans that serve a larger geographic region.
- ◆ HFP subscribers who are non-white and who speak languages other than English utilize T&SN providers at a higher rate than subscribers who are white and speak English as their primary language.

Table 1 presents the percentage of subscribers by health plan that utilize a T&SN provider for a PCP. There is significant variation among the health plans, ranging from only 3% in one plan to 100% in four plans.

**Table 1
Percentage by Plan of HFP Members With a T&SN Provider
2007**



*Formerly Santa Barbara Regional Health Authority

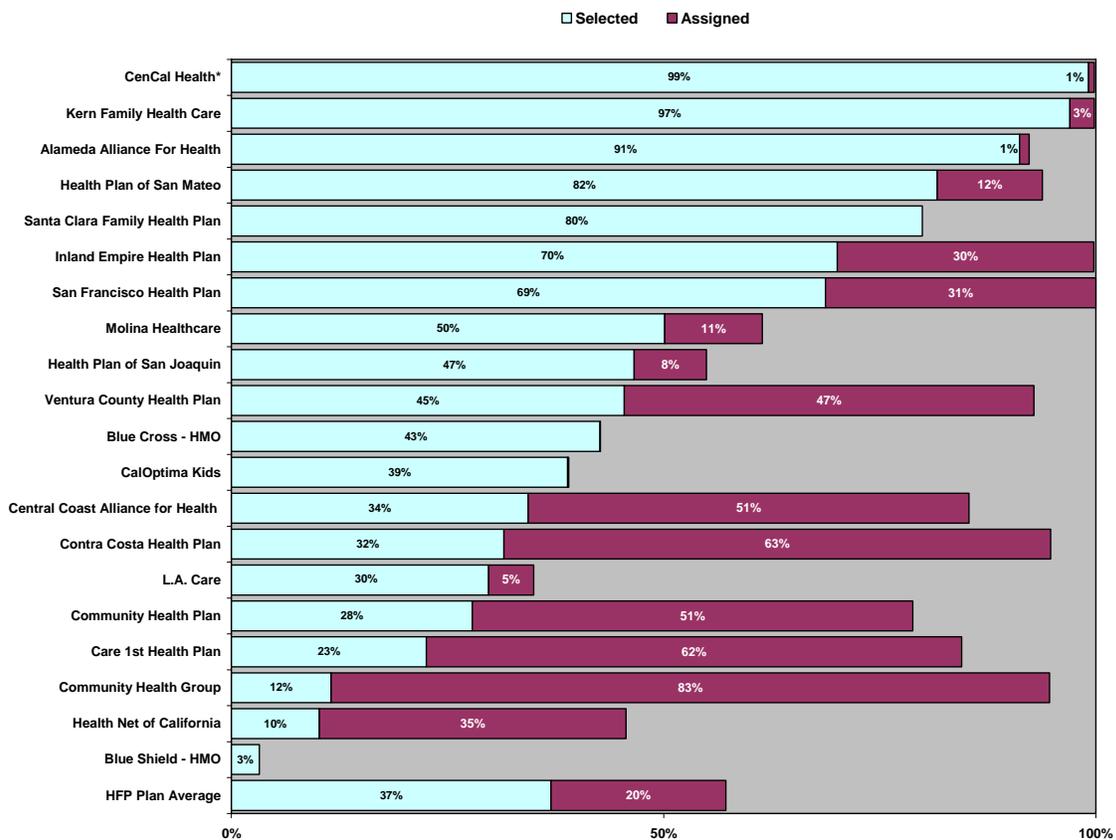
- ◆ As reported by plans, all HFP subscribers in 4 plans - CenCal Health, Inland Empire Health Plan, Kern Family Health Care, and San Francisco Health Plan - receive primary care from T&SN providers.
- ◆ More than 90% of HFP subscribers in 5 other plans – Community Health Plan, Contra Costa Health Plan, Health Plan of San Mateo, Ventura County Health Care Plan and Alameda Alliance – receive primary care from T&SN providers.
- ◆ Four plans – Health Net HMO, Anthem Blue Cross, CalOptima and L.A. Care Health Plan – reported that less than half of their HFP subscribers receive primary care from T&SN providers.
- ◆ Only 3% of Blue Shield HMO subscribers receive primary care from T&SN providers.

Selection/Assignment to a T&SN Provider

The HFP application allows applicants to select their children’s PCPs. All HMO health plans require their members to select or be assigned to PCPs who manage their care. Administrative policies among plans vary in terms of assignment and/or selection of a PCP. Certain plans require subscribers to select a PCP while others automatically assign one. If the applicant specifies a particular PCP on the application, this information is forwarded electronically to the health plan by the HFP administrative vendor. HMO health plans allow members to change their PCPs on a monthly basis; a small number of HMOs allow PCP changes more frequently.

Chart 2 compares the percentage of subscribers who selected a T&SN provider and those who were assigned to a T&SN provider. The plans are listed in order from highest to lowest by the percentage of HFP subscribers who “Selected” a T&SN provider.

Chart 2
Percentage of HFP Members by Plan Who Selected or
Were Assigned to a T&SN Provider
2007



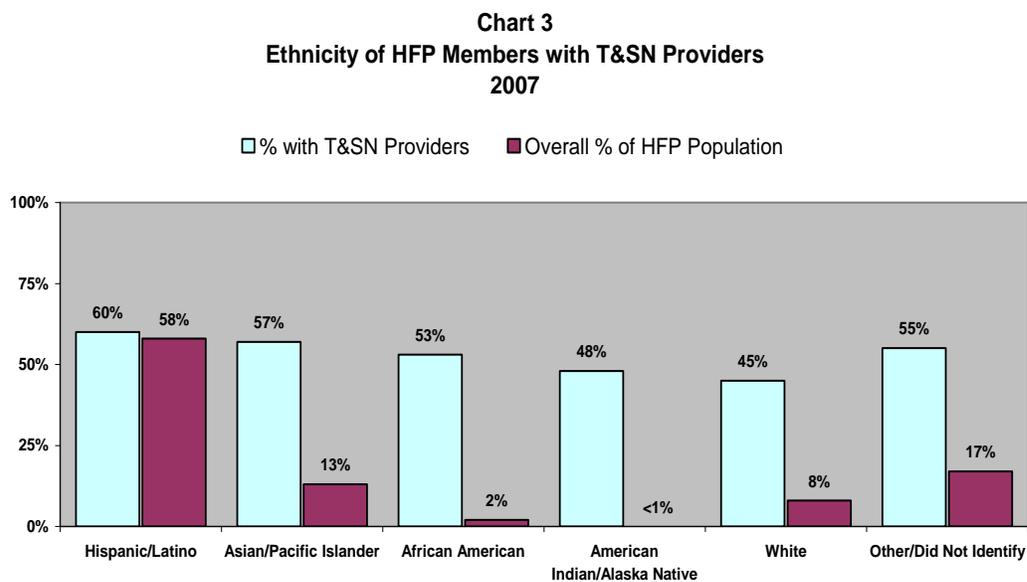
- ◆ Fifty-seven percent (57%) of HFP subscribers utilize a T&SN provider for primary care.
- ◆ Of those, nearly two-thirds selected the T&SN provider and one-third of subscribers were assigned to T&SN providers by the health plan.

- ◆ Nearly all HFP subscribers in CenCal Health (99%) and Kern Family Health Care (97%) selected T&SN providers as their PCPs.
- ◆ Approximately 70% of HFP subscribers enrolled in Inland Empire Health Plan and San Francisco Health Plan selected T&SN providers as their PCPs; the remaining 30% were assigned to T&SN providers by the plan.
- ◆ Although five (5) other health plans reported that 90% of HFP subscribers receive primary care from a T&SN provider, the percentage of subscribers that selected a T&SN provider ranges from 91% in Alameda Alliance for Health to only 12% in Community Health Plan.

SUBSCRIBER DEMOGRAPHICS

Ethnicity of HFP Subscribers with a T&SN Provider

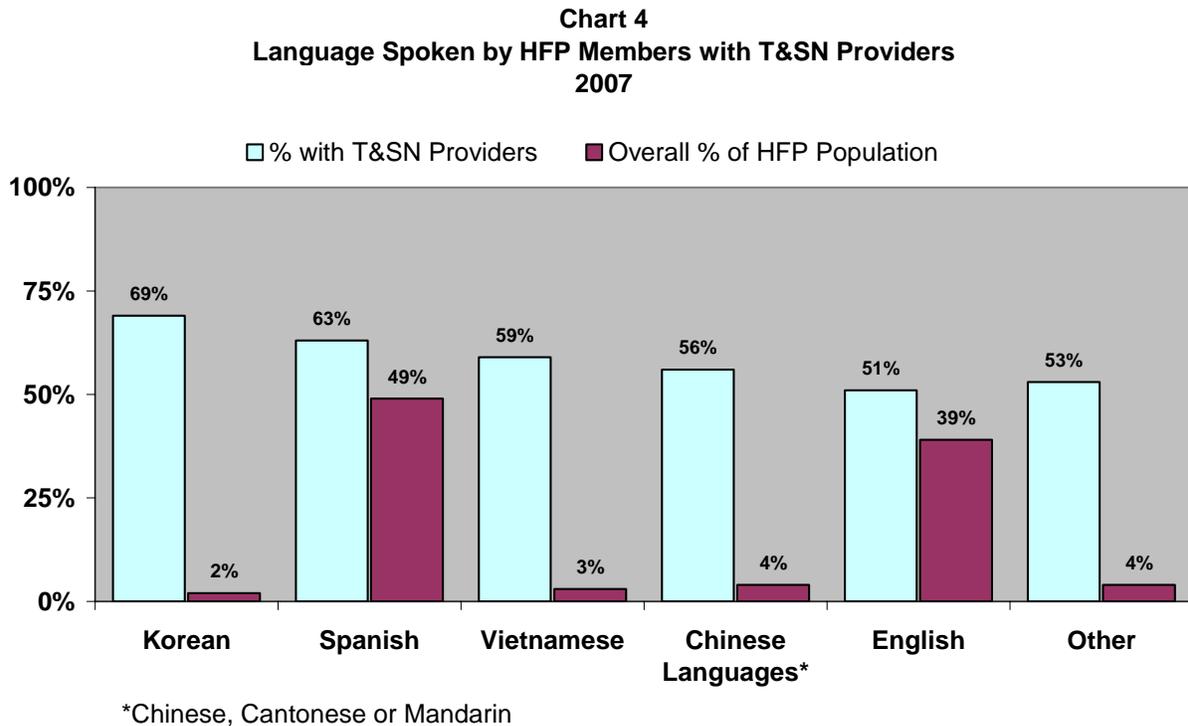
Chart 3 compares the percentage of subscribers within each major ethnic category that have a T&SN provider as their PCP.



- ◆ More than half of HFP subscribers who describe themselves as Hispanic/Latino, Asian/Pacific Islander, African American, or other (non-white) receive primary care from a T&SN provider.
- ◆ White HFP subscribers utilize T&SN providers at a lower rate (45%) than non-whites.

Language Spoken by HFP Subscribers with a T&SN Provider

Chart 4 presents data on the percentage of children by applicant's language that has a T&SN provider as their PCP.

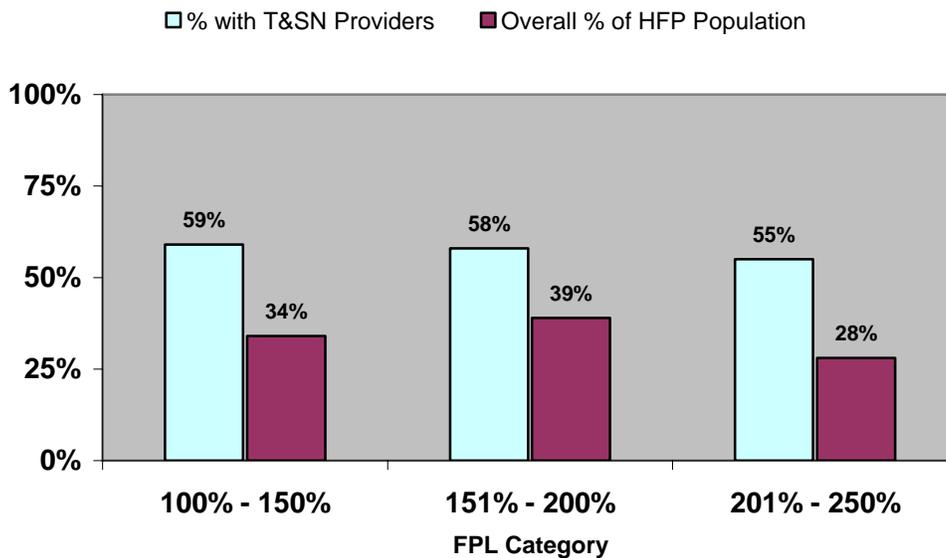


- ◆ Persons who speak languages other than English utilize T&SN providers at higher rates than do English speakers.
- ◆ Both the Spanish (63%) and English (51%) spoken language categories that receive primary care from a T&SN provider most closely matched their overall HFP enrollment percentages of 49% and 39%, respectively.
- ◆ The spoken language category “Other” makes up 4% of the HFP enrollment population, yet 53% of those subscribers receive primary care from a T&SN provider.

Household Income Level of HFP Subscribers with a T&SN Provider

Chart 5 presents data by Federal Poverty Level (FPL) on the percentage of children that have a T&SN provider as their PCP. Children eligible for the HFP have household incomes between 100-250% of the Federal Poverty Level.

Chart 5
Federal Poverty Level (FPL) of HFP Members
with T&SN Providers
2007



- ◆ The percentage of subscribers who receive primary care from a T&SN provider does not vary greatly based on income.
- ◆ Regardless of income level, more than half of HFP subscribers utilize a T&SN provider for primary care.

CONCLUSION

In 2007, fifty-seven percent (57%) of HFP members overall use a T&SN provider for primary care. Non-whites and persons who speak languages other than English utilize T&SN providers at higher rates than do whites and persons who speak English. This demonstrates the importance of including T&SN providers in HFP plan networks, particularly for communities of color. In addition, subscribers enrolled in local health plans (i.e., county or regional plans) utilize a T&SN provider for primary care at higher rates than subscribers enrolled in plans that serve a larger geographic region.

MRMIB remains committed to ensuring HFP subscribers have a range of choices in their health plan and provider selections and, through the CPP process, will continue to encourage all HFP contracting plans to expand their T&SN provider networks.