

EXPANDED HEALTH CARE FOR SAN FRANCISCO YOUTH

POLICY BRIEF

San Francisco children and youth face a health care crisis. An estimated 130,000 San Franciscans lack health insurance. Over two-thirds of the uninsured are working adults and their children. Uninsured employees most often work for small businesses, work flex-time, are self-employed, or are very low-income wage earners who cannot afford health coverage. San Francisco youth living near the poverty line are especially vulnerable to the lack of health care. While San Francisco has made a start at improving health coverage for our kids, much more needs to be done. **As Mayor, I will work toward expanding health care coverage for all low-income San Francisco youth by adding 19-to-24-year-olds to our Healthy Kids program.**

HEALTHY KIDS

San Francisco implemented the Healthy Kids program in 2002 to provide comprehensive health coverage to low income children. Specifically, it covers children up to age 18 with incomes of up to 300 percent of the federal poverty level who are not eligible for coverage under other state and federal programs, such as Medi-Cal or Healthy Families. The Healthy Kids Program is a low-cost insurance plan with reasonable premiums set at \$94.50 per month. Enrollees pay a nominal \$4 share of premium cost, with the balance supported by our city's General Fund. However, health care coverage is not available to youth ages 19 to 24, who "age out" of subsidized health care programs at age 18. In the next year, over 450 18-year-olds will lose their existing insurance coverage through these programs.

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San Francisco faces several challenges with regards to the lack of health coverage for our low income children and youth. Notably:

- **Participation:** San Francisco needs to improve outreach to eligible low income families. According to the San Francisco Department of Public Health (DPH), as of September 2003 only 63 percent of the estimated 5,000 eligible children and youth under the age of 18 are currently enrolled in the Healthy Kids Program.
- **Uninsured young adults:** According to the California Health Interview Survey, 44 percent of San Franciscans age 19 to 24 are uninsured. This number is as high as 55 percent for 19 year olds. This translates to approximately 27,000 to 28,000 uninsured youth in this age range. Approximately half have incomes below 300% federal poverty.

HEALTH CARE FOR YOUNG ADULTS

I am particularly concerned about the need to provide health care coverage for older adolescents and young adults who lose eligibility for the Healthy Kids program and other state and federal programs at age 18. Youths aging out of foster care at age 18 are also vulnerable to loss of health insurance coverage.

Uninsured adolescent and young adult San Franciscans must navigate a complex, fragmented health care delivery system. Rather than using primary care, 32 percent of these adolescents rely on emergency room services. Young adults with health insurance are almost twice as likely to visit a doctor on a regular basis, and thereby receive valuable preventative care and information; 21 percent of low income adolescents and young adults with healthcare visit a physician at least once a year, compared to 12.4 percent of those without coverage.

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Low income San Franciscans in their late teens and early twenties face significant health problems, including leukemia, lymphomas, Hodgkin’s disease and tumors, which require access to ongoing medical care. Other health problems in this age group are associated with behavioral and social risks, which could be prevented with health care intervention. For example, youth in their late teens and early twenties face increased risk of drug and alcohol abuse and increased risk of contracting sexually transmitted diseases. Access to preventative information and medical treatment is critical during this formative time of life.

Many young adults will ultimately become covered by either college health plans or employer based insurance. For those young adults who cannot access these plans, however, we must provide a safety net. DPH recognizes the need to expand health care coverage to uninsured low income young adults, and has made it part of their strategic plan. As Mayor, I will work to achieve this important goal.

I have already begun work to provide health care to San Francisco’s young adults. In September I introduced a resolution at the Board of Supervisors urging DPH to research the feasibility of and secure funding for expanding eligibility for the City’s Healthy Kids Program to include adolescents and young adults ages 19 to 24 and with family incomes up to 300% of the federal poverty level.

CONCLUSION

Access to health care is critical to all San Franciscans. San Francisco can be proud of its record of gradually approaching universal healthcare for its residents through initiatives such as the Healthy Workers Program in 1999, the Health Care Accountability Ordinance in 2001, and the Healthy Kids Program in 2002. Like other San Franciscans, our young adults deserve access to health care at a critical time in their lives when they may not be covered by school or employer health plans. As Mayor of San Francisco, I will work hard to fill this gap in coverage so young San Franciscans can lead safe, healthy lives and flourish in our city.