

## Healthy San Francisco still working out kinks

Heather Knight, Chronicle Staff Writer

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**(07-01) 18:54 PDT** -- One year ago today, San Francisco became the first city in the nation to attempt to provide universal health care to its residents. Twelve months later, some city residents wonder why the program is billed as universal when they're still getting turned away.

When the Healthy San Francisco program began at two Chinatown clinics July 2, 2007, public health officials said they would swing open the doors to all of the city's 73,000 uninsured residents on Jan. 1, 2008. They anticipated that people would enroll gradually at a pace of about 600 a week, and full coverage would be attained by the end of this year.

But Healthy San Francisco remains open only to individuals earning up to 300 percent of the federal poverty level, or roughly \$31,000 a year, while the city awaits the outcome of a case regarding the legality of making employers contribute to the plan. The city lost the first round of the case, which now is before the Ninth U.S. Circuit Court of Appeals in San Francisco.

The program isn't health insurance because it doesn't follow people outside the city limits. Instead, participants are assigned a primary care facility at one of 27 clinics where preventive care and early detection are stressed in the hopes of avoiding pricey emergency room visits.

Patients have access to urgent care, mental health care, substance abuse services, pharmaceuticals and other medical care in exchange for a quarterly fee and co-payments depending on their incomes.

### Absence of a timeline

City officials had no timeline for expanding the program until the San Francisco Organizing Project, a grassroots coalition of congregations and schools, began pressing for definitive answers.

"It's very frustrating and scary to have someone say, yeah, at some point you're going to get insurance, but we can't tell you when," said Jonathan Crosby, a leader of the group. "If you can have a date you can plan for and work toward, you can plan your life."

After several months of meetings, public health officials committed to allowing people earning up to 500 percent of the federal poverty level to enroll beginning in February 2009. Public health officials estimate that people of all income levels will be able to apply in the summer of 2009, though there is no estimate of when full coverage will be achieved.

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Scott Kramer earns just over the current cap of 300 percent of the federal poverty level in his job as a salesman at a West Portal home design store and by doing interior design work on the side.

He was rejected by Healthy San Francisco in January and found a private insurance plan instead. It comes with fairly low monthly payments, but the \$5,000 deductible has him fearful that a car accident or broken arm could send him deep into debt.

"I was a little disappointed and a little angry," said Kramer, 42. "It really hasn't changed people's ability who struggle to pay for health care to get it. It's still helping the really, really poor people who need it, but it's forgetting people in the middle."

Mitch Katz, director of San Francisco's Department of Public Health, said he understands the frustration but argued that it's much smarter and more fiscally prudent to enroll people slowly.

"In some ways, it's a compliment. People are saying, 'What you're providing has value, and we want it for everyone,' " he said. "It's hard to argue with the idea of serving those people at the lower end of the income scale first."

If everyone enrolled at once, there wouldn't be enough doctors or nurses to treat them anyway, Katz said, and people would be waiting months for their first appointments.

He is increasing the number of doctors, nurses and enrollment staff at the clinics - and has done so without taking money from the city's primary spending account. Instead, the program, projected to cost \$200 million a year when in full swing, is designed to be paid for with employers' contributions, a state grant and participants' fees.

Waiting months to be seen by a doctor is a common complaint about universal health care systems in Canada and Europe. Michael Cannon, director of health policy studies for the conservative Cato Institute, said he wasn't surprised it is an issue in San Francisco.

"Have the people of San Francisco started speaking with a British accent?" he quipped. "You put the government in control of spending on health care, and it's going to be explosion in the quantity of health care that people demand. They've got to find some way to ration it."

Len Nichols is the director of the health policy program for the New America Foundation, which aims to expand health care coverage to all Americans. He said San Francisco's efforts are so revolutionary that the city shouldn't be knocked for taking longer to enroll everyone.

### **Effort called 'amazing'**

"For a city to try to do it at all is pretty amazing," he said. "Ultimately, we're going to need federal help to make health care access a reality in this nation, and it's impressive San Francisco is trying to do it in whatever patchwork way they can."

Peter Harbage, president of Harbage Consulting, a Sacramento-based health policy consulting firm, said San Francisco's growing pains are entirely normal. "We spent 40 years creating this broken health care system - there's no reason to think it's going to get fixed overnight," he said.

That might be the reality, but it's disappointing to Kelley Clements, who makes \$65,000 a year as an in-home health worker for an elderly man. She is privately employed by her patient and receives no health insurance.

She has been rejected by private insurance companies in the past because of her family medical history, which includes diabetes, cancer, high blood pressure, depression and strokes. Family history and one's own medical conditions aren't factors in getting city coverage, but she won't qualify for at least another year.

Clements recently found out she has two hernias and is getting treatment at San Francisco General Hospital. The city has a safety-net system that is available to everybody on a sliding-scale payment system, including those not eligible for Healthy San Francisco.

She has no idea how much the necessary operation will cost and fears she won't be able to afford it.

"That's the most frustrating thing, as an adult not being able to take care of my health as I would expect to," she said.

She called San Francisco's attempt at universal health care "truly amazing" but said there's a long way to go.

"I was quite shocked that this has been so touted everywhere as a universal program before it's truly universal," she said. "Follow through with it before you start taking all the bows. Let's get it done and then celebrate."

### By the numbers

**73,000**

Uninsured people in S.F.

**24,000**

Enrolled in Healthy San Francisco (600 are added each week)

**27**

Participating clinics around the city

**\$200 million** Cost of the program when it's fully ramped up

Source: City of San Francisco

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<http://sfgate.com/cgi-bin/article.cgi?f=/c/a/2008/07/02/MNBV11IBLN.DTL>

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