

The Jacob Journal

A NEWSLETTER FROM SUPERVISOR DIANNE JACOB

May 1999

A Way to Insure the Uninsured



Ted and Dawn Jones* have three children and a combined income of \$40,000. Ted works for a small computer company. Dawn is a pre-school teacher. Neither job provides health benefits, and their current income just barely makes ends meet. The added monthly expense to cover a family of five with health insurance would break the budget. So, the Jones family of five live day-to-day without it.

Unfortunately, Ted and Dawn's situation is far more common than we would like to think. One in five San Diegans under age 65 has no health insurance. Just under 500,000 adults, and 150,000 children in San Diego County are uninsured. Most alarming of all - **80 percent of the uninsured are working.**

Also, only 47 percent of employees are covered by employer-based health insurance in San Diego County. This is compared to the national average of 72 percent. With well over half of San Diego County businesses having fewer than five employees, the added cost to provide full health benefits for employees can be cost prohibitive. For example, a typical premium for an employee with a family of five could run as high as \$470 per month. That is for just one employee - multiply this by five and you're looking at an additional \$2,350 per month!

Many small business owners simply cannot afford the cost of providing healthcare insurance!

However, relief is in sight! I recently became aware of a new and innovative health plan for small employers. Sharp Health Plan and the Alliance Healthcare Foundation have partnered to create FOCUS (Financially Obtainable Coverage for Uninsured San Diegans), a two-year project aimed at increasing access to healthcare in San Diego County by providing health coverage for small businesses at affordable rates.

How is this possible? The answer is two-fold. First, FOCUS is a bare-bones healthcare plan that provides all the essentials, and no frills. Although employees might have to pay for their own acupuncture or chiropractic care, FOCUS will provide all the basics, such as preventive and basic health services, prescription drugs, hospitalizations, urgent care, emergency room services and health education classes - all for a minimal co-payment. Secondly, FOCUS premiums are subsidized by the Alliance Healthcare Foundation, which drops payment amounts considerably.

Are you interested? Any San Diego based company with 50 or fewer employees who has not provided health insurance for their employees within the past year is eligible. Employers pay a flat rate per employee that ranges between \$25 and \$50 monthly. Employees of an eligible company who want to participate must be employed full-time, have been uninsured for the past year and meet income guidelines. For example, a family of five could have an annual income between \$28,900 and \$57,800, and their monthly payment would range between \$24 and \$119, depending on income. This is around \$350 less per month than a typical health plan for a family of five!

What are the benefits? Immediate, tangible benefits for the employer are that employees with healthcare

CONTINUED ON PAGE 2

IN THIS ISSUE...

A Way to Insure the Uninsured.....	1
Second District Communities	2
County Building Fees Lowest in Region.....	3
Upcoming Community Coffees	3
Get On Our Mailing List.....	4

CONTINUED FROM PAGE 1

benefits are usually absent less, produce more, remain with the company longer, and have a higher morale. And, the employee will have the peace of mind that should they, or a member of their family get sick, they will receive quality care in a timely manner.

But there are long-term benefits as well. Throughout the State of California, the number of uninsured is rising at a rate of 50,000 per month. The result is that approximately seven million residents in California are without health coverage. Unfortunately, these numbers continue to grow despite a booming economy.

To the credit of the Board of Supervisors, San Diego County has been working on efforts to improve access to healthcare.

In the Spring of 1997, at my request, the Board of Supervisors asked five national experts to work with local stakeholders to prepare a report for San Diegans that would predict what healthcare in the San Diego system will look like in two to five years if we do nothing, and

recommendations for change that will ensure accessibility to quality healthcare to the people of San Diego County - both insured and uninsured.

The predictions were startling. According to the report, with no changes in the current course San Diego County can expect higher healthcare costs, more uninsured, fewer businesses able to provide coverage, lower quality care and decreased health status in the region.

As startling as these predictions are, many appear to be coming true. However, with innovative partnerships, such as project FOCUS, the San Diego region has an opportunity to positively change these bleak predictions and to be proactive rather than re-active.

If you are a small business with 50 or fewer employees and are interested in finding out more about Project Focus, you may call (619) 637-6547.

* Although Ted and Dawn Jones' story is fictional, this is a typical representation of an uninsured family of five living in San Diego County.

Supervisor Dianne Jacob proudly serves the communities of:

Agua Caliente Springs ♦ Allied Gardens ♦ Alpine ♦ Barrett ♦ Blossom Valley
 ♦ Bostonia ♦ Boulevard ♦ Campo ♦ Canebrake ♦ Casa de Oro ♦
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 Posta ♦ Manzanita ♦ Mesa Grande ♦ Santa Ysabel ♦ Sycuan ♦ Viejas

COUNTY BUILDING FEES LOWEST IN REGION

Have you ever pondered the idea of building your dream home only to be disillusioned by the looming bureaucratic process and the cost of building permit fees? Well, good news has arrived! Not only has the County of San Diego simplified and streamlined the permit process, now the cost of building permits have also been **reduced**. Last month, the Board of Supervisors unanimously voted to decrease building permit fees by a whopping 24 percent, making County building permits the least expensive in the region.

Because of this action, on July 1, 1999, the permit to build your dream home will be \$600 lower than the regional average and \$200 less than the next lowest jurisdiction. These fee reductions are expected to save homebuyers nearly \$1.5 million annually!

This issue was first brought to the forefront when I suspected that the County was charging more than was necessary for a building permit. For this reason, Supervisor Slater and I initiated the County's Streamlining Subcommittee, which was charged with investigating ways to cut through the bureaucratic red-tape in the County's building department. As a result, the Board of Supervisors requested an independent audit of the County's Building Division in order to determine the actual cost of providing a building permit.

These findings resulted in changing the way fees are calculated - and this translates into savings to you! Right now, fees are based on the value of a home. Under the new County plan, fees will reflect only the actual cost of processing the permit and San Diego County is the first jurisdiction in the region to use this method.

Everyone involved is a winner! If you're a builder, business costs have been reduced. If you're a property owner, the cost of building your home has been reduced. If you're a taxpayer, the County's policy is still full cost recovery and developers continue to pay their fair share.

I remain dedicated to making County government work better for you - the taxpayer. This reduction is revolutionary, and represents the continued improvements in County government to better serve the people.

* *Action only affects unincorporated area*

Upcoming Community Coffees with Dianne Jacob

May 13, 1999
The Bread Basket
1347 Tavern Road, Alpine
8:30 AM - 10:30 AM

May 27, 1999
Ox Bow Inn
9816 Campo Road, Spring Valley
8:30 AM - 10:30 AM

Join me for coffee & conversation - no need to RSVP.
Just bring your questions, comments and concerns.
It's my job to make County government work for YOU!

Get The Jacob Journal!

The Jacob Journal will be mailed to you on a regular basis by request only. So, if you like what you've read, fill out the form below and mail it back to us at 1600 Pacific Highway, San Diego, CA 92101 or fax it to us at (619) 696-7253. We'll put you on our mailing list to get The Jacob Journal regularly!

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We hope to hear from you soon!

May 1999

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