

Struggling to get ahead — and losing coverage

Bonnie Eslinger, The Examiner
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SAN FRANCISCO -

When Xu Xie and her husband first immigrated to San Francisco from China with their 5-year-old son, they gratefully took the jobs they could get, she said.

Jia Xie worked as a house painter and did construction jobs. During the hours that her son went to school, Xu Xie worked as a seamstress. Neither parent received employer-provided health benefits, but the family qualified for Medi-Cal.

Within a few years, her husband found full-time work as a plumber without health insurance. Shortly after Xu Xie became pregnant, the family learned that, due to her husband's increased income, they would be dumped from the subsidized health program.

“The husband worked more hours to get a little bit higher income, but then their income exceeded the eligibility for Medi-Cal, so they were denied,” said Corina Liew, an enrollment specialist for NICOS, a San Francisco nonprofit created to help The City's Chinese residents obtain health care.

Medi-Cal covers their infant son, Xu Xie said, and through NICOS, the family discovered San Francisco Healthy Kids, which provided no-cost insurance for their other son, now in middle school.

Like other parents in low-income working families, the Xies decided they'd do without health coverage for themselves. With an infant to take care of, the family survives on the \$2,240 a month income from Jia's job.

After paying for rent — nearly \$1,000 a month for a one-bedroom apartment in Chinatown — utilities, food and other expenses, including more than \$100 a month for the used Nissan her husband needs for his job, there's no money left over for health insurance, Xu Xie said.

According to the California Budget Project, a Bay Area family of four can expect to spend \$676 each month on their health care needs.

Without access to primary care, many uninsured people wait until a health problem requires emergency attention, according to health officials. Federal law mandates that all emergency departments treat patients regardless of ability to pay, leaving hospitals and local municipalities to pick up the bills.

Gabriella Ayala said it was not her family's intention to take advantage of The City when she and her husband were sent to San Francisco General Hospital two years ago with stomach problems.

Even though the family's budget is tight — only their daughter has health insurance — Ayala said she does her best to keep everybody healthy, including going to get fresh produce at the weekly farmers market near their Tenderloin apartment.

She and her husband both work restaurant jobs in The City, making a combined income of about \$2,400 a month.

“We got something like a stomach infection, so we went to a free clinic and they sent us to the hospital,” Ayala said. “They did a sonogram on my stomach, and that was a big bill.”

In the end, the family gave as much as they could pay, about \$600 she said, but the original bill was more than \$2,000.

A new city program that offers sliding-scale health care to all San Francisco residents — dubbed Healthy San Francisco — was created in part to help reduce skyrocketing emergency care costs by encouraging preventive care, Mayor Gavin Newsom said when he announced the program last year.

Earlier this summer, Healthy San Francisco was launched at two Chinatown health centers. Last week, the program was expanded to 27 sites throughout The City. For now, the program is enrolling residents with incomes of approximately \$10,000 a year for one person and \$21,000 a year for a family of four.

In the meantime, families such as the Xies and Ayalas will have to wait. They will be eligible in 2008, when the program will expand. Both families will be asked to contribute an annual participant fee of \$480 to enroll two adults into the program.

By the numbers

82,000 Number of uninsured San Francisco adults

46,000 Working

38,000 Working more than 20 hours per week

41:59 Ratio of women to men

Age of S.F.’s uninsured residents

11% 18-24 years old

41% 40-64 years old

48% 25-39 years old

Uninsured residents by ethnicity

2% Native American (1,700)

3% African-American (2,500)

5% Other (4,100)

26% Latino (21,300)

32% Asian-American (26,200)

32% Caucasian (26,200)

Uninsured residents by income

18% At 201%-299% of Federal Poverty Level

37% At 300% of the Federal Poverty Level

45% At or under 200% of the Federal Poverty Level (\$10,210 for a one-person household)

Uninsured by citizen status

22% Naturalized citizens

39% Born in the United States

39% Illegal immigrants

- Source: San Francisco Department of Public Health, 2003 California Health Interview Survey

Working to survive

Thousands of Bay Area residents live in poverty despite working full time. The Examiner looks at the choices they make to pay for necessities.

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