

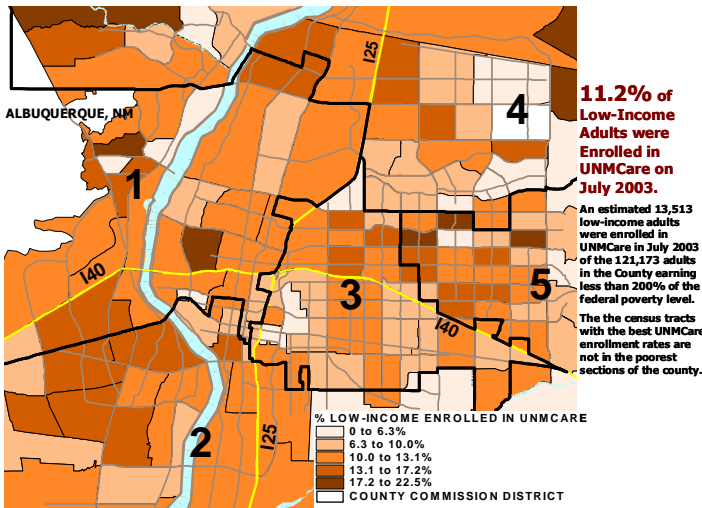
UNMCare Coverage by Bernalillo County Census Tracts - A Summary of the Work in Progress
 Revised September 22, 2005

One of the New Mexico Department of Health's top priorities is improving access to health care for New Mexicans. In an effort to contribute to that goal, Region 3 Health Promotion Staff is conducting an analysis of four years of patient data from the University of New Mexico Hospital 'UNMCare' program. UNMCare is a healthcare coverage program for low-income adults in Bernalillo County. This descriptive study was initiated at the request of the Community Coalition for Health Care Access. The hospital administration cooperated by providing the dataset without restriction and by explaining the meaning of the data elements it contains. Staff has also analyzed the Bernalillo County Assessor dataset to compare property tax payments to the public hospital funding. This study examines only UNMCare enrollees, not UNM Hospital users of other categories.

In October, the Governor is sponsoring a summit on UNM Hospital, the uninsured and access to care: this study could provide context – in conjunction with other reports – for productive discussion of the issues.

In order to study enrollment across sub-county neighborhoods, a snapshot of the UNMCare dataset was mapped and the numbers of persons enrolled or utilizing different types of services were estimated by census tract and by County Commission District. A total of 14,000 adults were enrolled as of July, 2003.

WHAT PERCENT OF LOW-INCOME ADULTS ARE ON UNM CARE?



Evaluating the Enrollment Numbers -

One way to evaluate enrollment in UNMCare is to compare it to the number of financially eligible adults in the county: Of the total of 148,000 financially eligible adults (with incomes below 235% of the federal poverty line), 14,000, or 9.5%, were enrolled. The adjacent map of Albuquerque shows enrollment rates at the census tract level for the cohort studied, but looks only at adults under 200% of poverty, of which 11% were enrolled. (The Census does not report persons at 200-235% of the FPL.)

Another way to evaluate enrollment in the plan is to compare it to an estimated target population of those truly in need. Obviously, some low-income adults may be insured already or have other characteristics which disqualify them from such an insurance program.

In 2003, The Behavioral Risk Factor Surveillance System estimated that 73,000 Bernalillo County adults had no health insurance and that 44,000 went without health care for the entire year due to high costs. A midpoint number between these two figures (58,000) is used in this analysis as a fair estimate of the number of additional adults who could truly benefit from a low-income health insurance program such as UNMCare. Adding the number actually enrolled to that figure yields a target enrollment population of nearly 72,000 adults. The 14,000 adults enrolled in UNMCare as of July, 2003, equal 19% of this population in need.

Comparing UNMCare (a program for low-income adults) to Medicaid (a health plan for low-income children) we find that, in 2000, the percentage of children under 235% of poverty who were enrolled in Medicaid in Bernalillo County was estimated at 63%.

**LOW-INCOME ADULTS ENROLLED IN UNMCARE
by BERNALILLO COUNTY COMMISSION DISTRICTS, 2003**

	ALL BERNALILLO COUNTY	District 1 - ALAN ARMIJO	District 2 - TERESA CORDOVA	District 3 - DEANNA ARCHULETA LOESER	District 4 - TIM CUMMINS	District 5 - MICHAEL BRASHER
Number of Low-Income Adults (Financially Eligible for UNMCare):	121,173	22,304	31,612	34,192	13,774	19,291
Low-Income Adults as a Percent of All Adults:	29.75%	29.02%	44.71%	40.59%	15.88%	21.73%
Number of Low-Income Adults Enrolled in UNMCare:	13,513	2,591	3,525	3,287	1,221	2,053
Low-Income Adults Enrolled in UNMCare as a Percent of All Low- Income Adults:	11.15%	11.62%	11.15%	9.61%	8.86%	10.64%
Estimated # of Adults in need of UNMCare (Target Enrollment Population*):	71,754	13,580	13,635	15,332	13,625	14,746
Number Enrolled in 2003 as a Percent of the Target Enrollment Population:	18.83%	19.08%	25.85%	21.44%	8.96%	13.92%

LOW-INCOME ADULTS = Over 18 years of age and under 200% of the Federal Poverty Level. 200% of FPL equals a monthly income of \$2138 for a family of 2.

Sources: UNM Hospital; 2000 US Census; Compiled by NMDOH, Region 3, Office of Community Assessment, Planning and Evaluation.

*Target Enrollment Population is calculated as the midpoint between the number of adults uninsured in the County (73,000) and the number of adults in the County who went without healthcare for a full year due to costs (44,000). The estimate of 58,241 for the entire County in 2003 represents 14.3% of all adults, which percentage is applied to the populations in each County Commission District.

UNMCare Utilization by County Commission District - To place the enrollment figures in the context of county government, calculations determined the numbers of UNMCare beneficiaries in each County Commission District who are utilizing in-patient, out-patient and emergency room care via UNMCare, as well as costs for procedures and property taxes paid to the hospital. (864 enrollees in UNMCare were from outside the county or had an un-mappable address. They were excluded from this part of the analysis.)

The cohort of UNMCare enrollees studied received a total of 37, 800 medical procedures during the year. Using standard Medicare reimbursement amounts by procedure, a total 'cost' of \$4.6 million (or \$325 per enrollee), was calculated. Beneficiaries were hospitalized at a rate of 244 hospitalizations per 1000 member-years in 2003, and the average hospitalization lasted 5.5 days. The average numbers of visits for each service appear to be higher than those reported in a previous study of UNMCare patients (Kaufman, et al., 2000). That study projected steady growth in UNMCare enrollment that is not supported by these data. Almost 30% of enrollees in the cohort used no services in 2003

**Frequency of Health Care Utilization in 2003
UNMCare Cohort of July 1, 2003**

Total Visits*	# Patients	% Patients
Never	4068	28.8%
1 to 4	6244	44.2%
5 to 14	3400	24.1%
15 to 24	343	2.4%
25 or more	65	0.5%
ALL	14120	100.0%

*As In-Patient, Out-Patient or ER Patient

Patterns of Health Care Utilization by UNMCare Patients in 2003

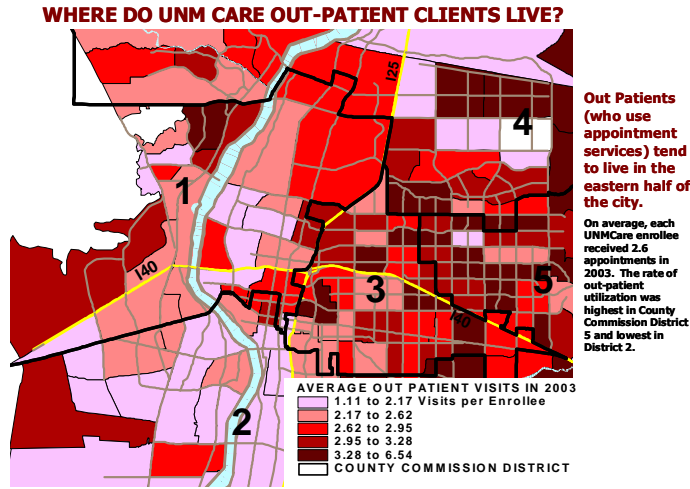
Average per Enrollee by County Commission District

COMMISSION DISTRICT	# Persons Enrolled	Mean Days Eligible in 2003	Mean # Hospital Stays	Mean Total Days Hospitalized	Mean # ER Visits	Mean # Procedures	Mean Total Cost of Procedures	Mean # Out-Patient Visits	Mean Co-Pay Collected
1 ALAN B. ARMIJO	2693	262.8	0.14	0.77	0.60	2.43	\$283.17	2.37	\$23.14
2 TERESA L. CORDOVA	3686	263.8	0.16	0.79	0.60	2.45	\$290.04	2.06	\$21.26
3 DEANNA A. ARCHULETA LOESER	3446	262.3	0.18	0.96	0.64	2.69	\$310.41	2.90	\$30.05
4 TIM CUMMINS	1278	257.5	0.14	1.00	0.52	2.52	\$283.80	2.94	\$28.85
5 MICHAEL BRASHER	2153	261.4	0.15	0.81	0.54	2.46	\$292.85	3.13	\$32.81
Missing or Unknown	864	225.8	0.40	2.40	0.70	5.16	\$803.23	2.95	\$29.76
Bernalillo County	14,120	259.96	0.17	0.947	0.60	2.68	\$324.97	2.62	\$26.73
Totals for Cohort	14,120	3,670,687	2,450	13,371	8,467	37,838	\$4,588,542	37,052	\$377,445.00

Enrollees are often covered by more than one source of insurance. For example, "free service" accounts for 66% of in-patient and 59% of emergency room visits. Other sources of payment included Medicaid, Medicare and private insurance companies.

The full report being prepared contains maps of patient utilization. The maps reveal patterns of usage that show, for example, higher rates of hospitalization among enrollees from the northeast heights of Albuquerque and higher rates of emergency room use among patients from the southern half of the city.

Utilization data matched to enrollment data reveals that 1 in 4 UNMCare enrollees was enrolled in the program on the same day as an emergency room visit.



Tax Contribution – The tax dataset showed that a total of \$56 million was paid to the hospital by county property owners in 2003. Of course, the share of this mil levy varies with the affluence of each Commission District.

PROPERTY TAX CONTRIBUTIONS TO UNM HOSPITAL by Bernalillo County Commission Districts, 2003

Geographic Area	Taxable Properties	UNM Mil Levy, 2003	% Share of Total Mil Levy
ALL BERNALILLO COUNTY	225,458	\$56,374,410.28	100.00%
District 1 - ALAN ARMIJO	49,990	\$11,969,300.70	21.23%
District 2 - TERESA CORDOVA	41,412	\$6,310,434.16	11.19%
District 3 - DEANNA ARCHULETA LOESER	35,486	\$10,526,492.00	18.67%
District 4 - TIM CUMMINS	48,592	\$16,261,525.90	28.85%
District 5 - MICHAEL BRASHER	48,276	\$11,020,270.20	19.55%

Source: Bernalillo County Assessor

Development of the Study - This analysis is a work in progress. Mapping the patient data was completed 3 weeks ago. Since then, many persons with first-hand experience with the program from both the provider and patient sides of the issue have contributed to informing the direction of inquiry, for example:

- Compare this utilization and cost analysis to those of similar populations enrolled in other programs.
- Develop an understanding of how third party reimbursements work in UNMCare.
- Incorporate age and race/ethnicity in the analysis in order to better understand potential disparities.
- Select ambulatory care sensitive conditions for analysis of the quality of preventative service.
- Organize data at the level of State Representative Districts located within the County.
- Utilize the dataset to target UNMCare outreach to higher risk populations.
- Calculate and map utilization of primary care at extension clinics (outside of the hospital).

For further information about this analysis, please contact Tom Scharmen, Epidemiologist, Region 3, 897-5700, ext. 126, or thomas.scharmen@state.nm.us

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Number of adults in Bernalillo County who earn less than 235% of the Federal Poverty Level:

149,000 ^a

Number with no health insurance coverage:

73,000 ^b

Number who went without health care for a whole year due to cost:

44,000 ^c

Number enrolled in UNMCare at its peak:

14,000 ^d

Percent of employers who do not offer Health Insurance Plans to workers:

34% ^e

Taxes paid by Bernalillo County property owners to UNM Hospital (2003):

\$57,000,000.00 ^f

UNMCare Unduplicated Eligibility

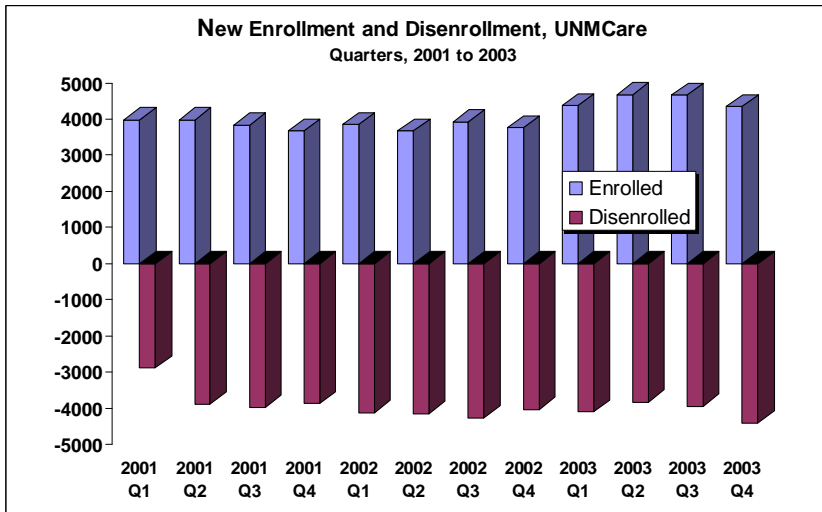
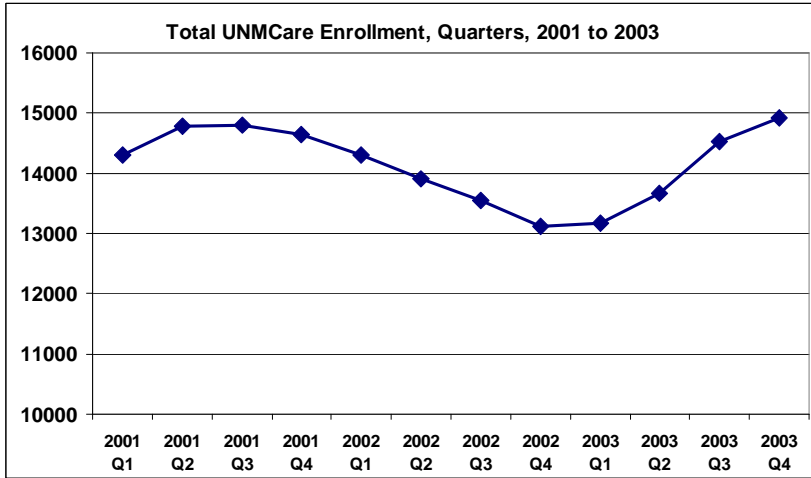
Year	Individuals Eligible for 1 or more days
2001	27768
2002	28371
2003	29434

UNMCare Enrollment by Quarters, 2001 to 2003

	Enrolled	Disenrolled	Total Enrollment
2001 Q1	3971	-2886	14297
2001 Q2	3984	-3889	14784
2001 Q3	3840	-3972	14793
2001 Q4	3675	-3873	14647
2002 Q1	3845	-4122	14303
2002 Q2	3675	-4149	13907
2002 Q3	3917	-4276	13544
2002 Q4	3757	-4038	13120
2003 Q1	4370	-4107	13173
2003 Q2	4676	-3833	13666
2003 Q3	4654	-3949	14534
2003 Q4	4346	-4410	14914

Enrolled and Disenrolled = numbers enrolled or disenrolled over the entire 3-month period.

Total Enrollment = number enrolled at midpoint of 3-month period



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