

## A NATIONAL CRISIS

Our nation is struggling with a growing number of uninsured. National policy changes may be on the horizon. However, they may not make much of a local impact in the foreseeable future. This is why Community Health Plan of the Siskiyou is dedicated to finding local solutions now.

With widespread local provider participation, long-term employee commitment and the leadership of long-standing board members, CHPS will continue to build a bridge to affordable health coverage for employers in Siskiyou County.

## CHPS OPERATIONS TEAM

Karen Preisser, Chief Executive Officer  
Cheryl Sanchez, Administrative Director  
TPA support by Benefit & Risk Management Services

## CHPS BOARD OF DIRECTORS

Jim Cross, Chairperson  
President, Cross Petroleum, Mt. Shasta

Matt Larson, Secretary  
Retired, Yreka  
Bill Eddy  
Human Resources Manager  
Nor-Cal Products, Inc., Yreka

Brenda Dellabona, Branch Manager  
Scott Valley Bank, Yreka

Paul Willis, Pharm.D.  
Owner, Country Drug, Weed

REDUCING THE NUMBER OF  
UNINSURED WHILE INCREASING  
ACCESS TO HEALTH SERVICES.....

## MISSION POSSIBLE

In addition to offering lower cost health plans, CHPS also reaches other segments of the community through participation in the Siskiyou Health Partnership.

## SISKIYOU HEALTH PARTNERSHIP

.....an affiliate of CHPS who has taken the lead for community health promotion and the prioritization and provision of no and low cost health care services throughout our county. These grant-funded services, coupled with CHPS low-cost health plans, go far in improving health in our Siskiyou County communities.

## COUNTYWIDE COMMITMENT

A portion of CHPS proceeds will support the activities of the Siskiyou Health Partnership. For more information on the Siskiyou Health Partnership, call (530) 938-9500.

## Community Health Plan of the Siskiyou

*for your quality of life*

154 Boles St.  
Weed, CA 96094

(530) 938-9500 phone

(530) 938-9685 fax

[www.healthysiskiyou.com](http://www.healthysiskiyou.com)

## Community Health Plan of the Siskiyou



Locally  
Governed  
Health  
Coverage

For Your  
Quality of Life

In Siskiyou  
County and  
Beyond

(530) 938-9500

# Why

## A Community Health Plan?

Lack of affordable health coverage has been longstanding in rural communities around the nation, including Siskiyou County.

As a result, uninsured employers lose productivity and uninsured families lose income due to illness or injury everyday.

In Siskiyou County, more than one in four adults (27%) aged 18 – 64 are completely without health care coverage.



This means:

- ▶ They do not have individual health insurance.
- ▶ They have no employer-sponsored coverage.
- ▶ They earn too much to qualify for Medi-Cal.

These neighbors, friends and family members currently face high out-of-pocket costs for care.

Because of this, **Community Health Plan of the Siskiyous (CHPS)** was created in 1994 by a group of concerned community leaders as a locally governed, nonprofit health plan. From the beginning, our objective has been to **bring affordable health benefits** to local business owners and their employees who have been unable to access higher priced products.

We are delighted to bring three new health plan options to Siskiyou County in 2006.



## The Issue of the Uninsured Hits Home

### Consider The Impacts:

1. Families may choose to postpone preventive care or early intervention which often leads to worsening conditions and a need for higher level, more expensive care.
2. Lost workforce productivity results from longer recovery times associated with postponing primary care.
3. Uncompensated care increases at safety-net providers such as community hospital emergency rooms.
4. Families have no personal protection from high costs of advanced health care diagnostic and therapeutic services.
5. One in two personal bankruptcies result from serious health problems.\*

Fortunately, many **out-of-pocket costs can be off-set** by one of the CHPS affordable health plans.

\*Source: *The Fragile Middle Class, Americans in Debt*, Elizabeth Warren, Harvard Law School, Smith Business Solutions, released 3/11/2000.

# What plans are offered by CHPS?

CHPS combines affordable health plan products with a large network preferred providers in Siskiyou, Shasta and Jackson\* counties. In addition, all of CHPS health plans are connected to statewide and national provider groups to ensure that CHPS members can access coverage close to home and beyond. Find favorite local physicians and facilities contracted with CHPS and Interplan online at [www.healthysiskiyou.com](http://www.healthysiskiyou.com).

### 3 Affordable Plans to Choose From:

#### ▶ **CHPS Cost Saver Plan:**

First dollar coverage for physician office visits and medications. Small co-pays. No underwriting. 3 benefit levels to choose from. (2 – 50 enrollees)

#### ▶ **CHPS Fundamentals Health Plan:**

Expanded schedule of benefits offering employers and employees many choices within one plan. Fully insured. No underwriting. Provisions for part time, temporary and seasonal. 5 benefit levels to choose from. (20 – 99 enrollees)

#### ▶ **CHPS Single Employer Trust (SET\*):**

Self-funded health plans are a proven and long-standing option for small to mid-sized employers. CHPS SET program is a turnkey, self-insured plan offering potentially significant financial savings. CHPS SET has 5 benefit levels, affording choices to meet the unique needs of employers from different industries. (15 to 99 enrollees)

Plans available through designated brokers. For more information or a quote, contact:

#### Northern Siskiyou County

**Jim Kutzer Insurance, Yreka** \* (530) 842-1674  
**Tres Churchill Insurance, Yreka** \* (530) 842-3578

#### Southern Siskiyou County

**Marketplace Insurance, Mt. Shasta** \* (530) 926-4500  
Lou Sbarbaro & Guy Chiarucci

\*Jackson County providers are directly contracted by CHPS for the Cost Saver and Fundamental Plans. For SET, non-California providers are considered out-of-network.