
MEMBERSHIP DEMOGRAPHICS

AS OF JULY 1, 2009

PUBLISHED AUGUST 13, 2009

Health Service System

CITY & COUNTY OF SAN FRANCISCO

Health Service System

CITY & COUNTY OF SAN FRANCISCO

MEMBERSHIP DEMOGRAPHICS 2009

Overview

The Health Service System provides medical benefits to the employees and retirees of four major San Francisco public-sector employers – the City and County of San Francisco, the San Francisco Unified School District, the San Francisco Community College District and the San Francisco Superior Court. The following pages contain a snapshot of our membership demographics as of July 1, 2009. Since our last report of July 1, 2008, the System has seen a decrease of 703 in total covered lives under our medical plans. This reflects a reduction in active lives covered (-1,203) and a small increase in retired lives covered (+500).

Elimination of the PacifiCare plan resulted in the migration of 4,519 members to other HSS plans. A total of 4,156 members moved to the HSS Blue Shield plan; 208 members moving to the HSS Kaiser plan, and the balance moved to the City Plan. There were 59 default elections to City Plan. Blue Shield now covers 45% of our members, Kaiser 45% and City Plan 10%.

In addition, the System provides dental benefits to eligible active employees of the City and County of San Francisco and to all retired members and their dependents. Since our last report of July 1, 2008, the System has seen a slight increase of 222 in total covered lives under our dental plans.

Finally, this report also surveys medical plan participation by county and provides an overview of Flexible Spending Account (FSA) participation.

Health Service System

CITY & COUNTY OF SAN FRANCISCO

MEMBERSHIP DEMOGRAPHICS 2009

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PacifiCare Distribution

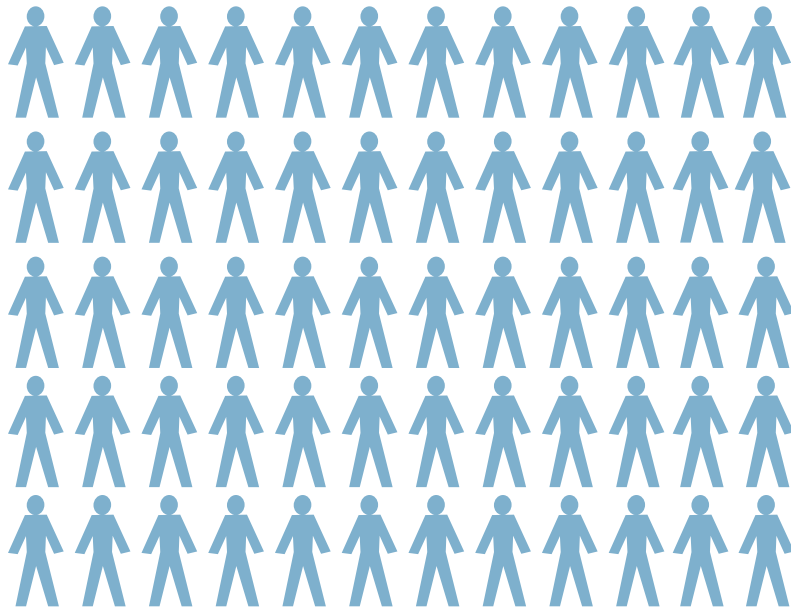
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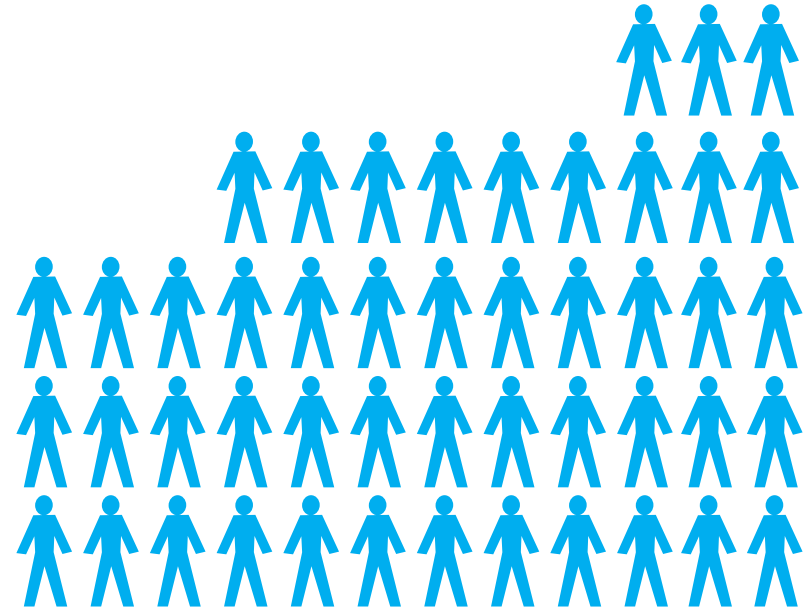
**MEDICAL ENROLLMENT:
TOTAL COVERED LIVES**

MEDICAL PLAN ENROLLMENT: MEMBER LIVES vs. DEPENDENT LIVES



TOTAL MEMBERS

59,750 = 56%

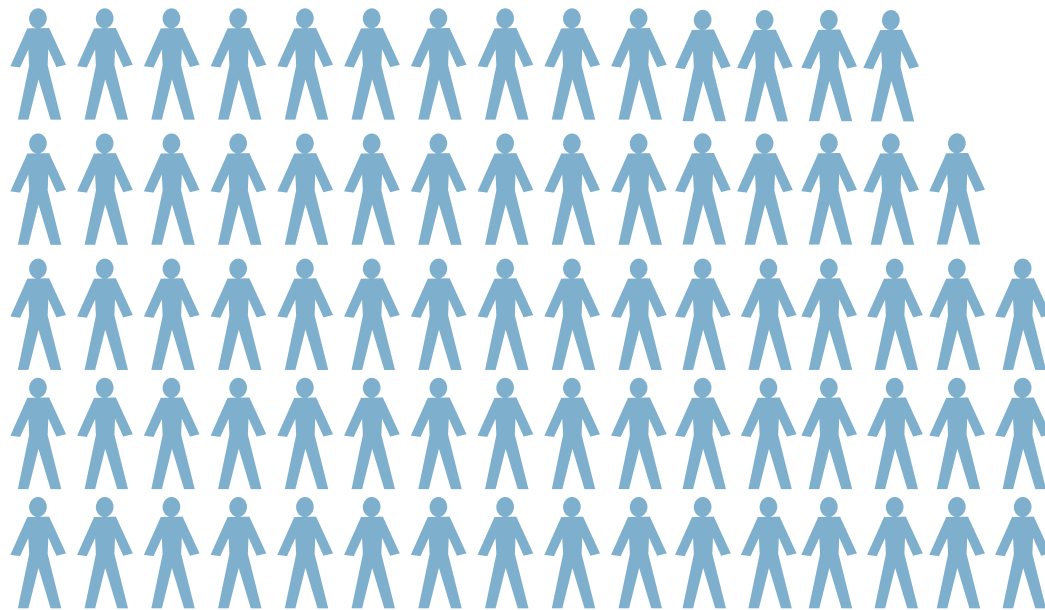


TOTAL DEPENDENTS

47,531 = 44%

TOTAL LIVES COVERED = 107,281

MEDICAL PLAN ENROLLMENT: ACTIVE LIVES vs RETIRED LIVES



ACTIVE LIVES

76,922 = 72%

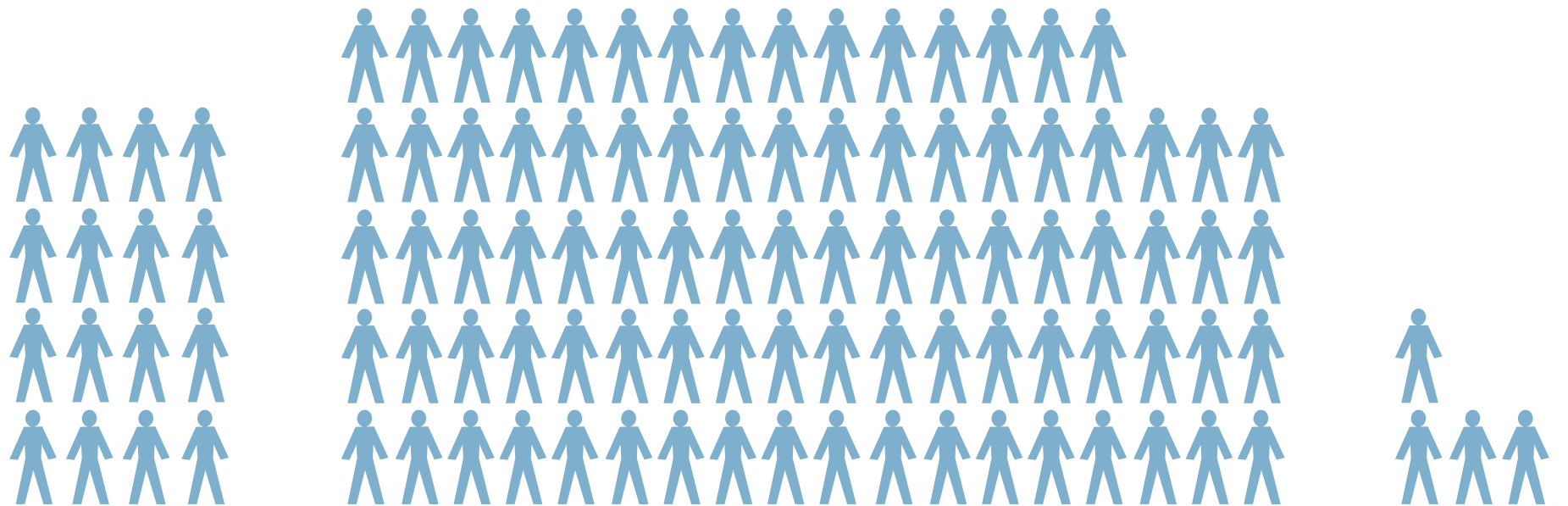


RETIRED LIVES

30,359 = 28%

TOTAL LIVES COVERED = 107,281

MEDICAL PLAN ENROLLMENT: TOTAL LIVES BY EMPLOYER



SFUSD

16,064 = 15%

SF CITY & COUNTY

86,653 = 81%

CCD

4,564 = 4%

TOTAL LIVES COVERED = 107,281

MEDICAL PLAN ENROLLMENT: TOTAL LIVES BY PLAN



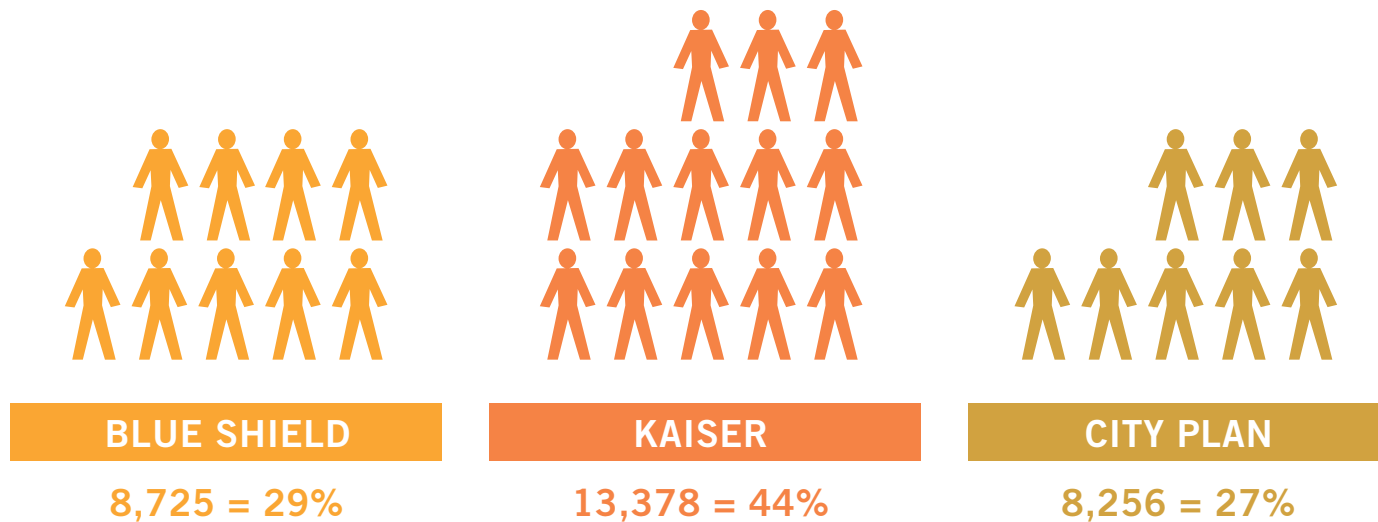
TOTAL LIVES COVERED = 107,281

MEDICAL PLAN ENROLLMENT: ACTIVE LIVES BY PLAN



TOTAL ACTIVE LIVES COVERED = 76,922

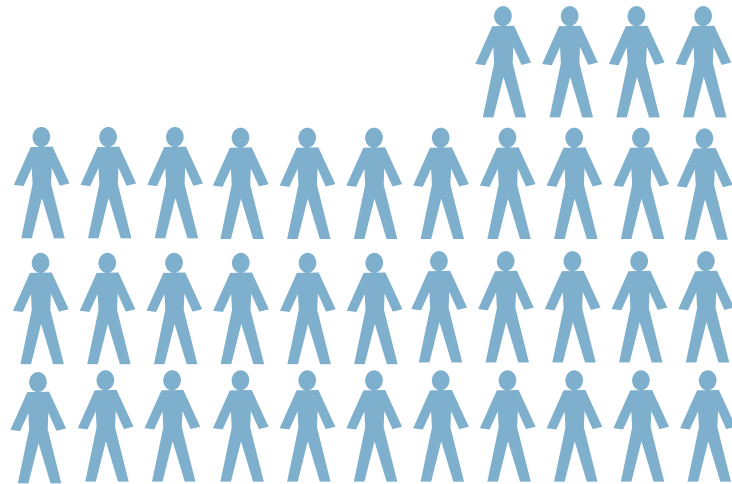
MEDICAL PLAN ENROLLMENT: RETIRED LIVES BY PLAN



TOTAL RETIRED LIVES COVERED = 30,359

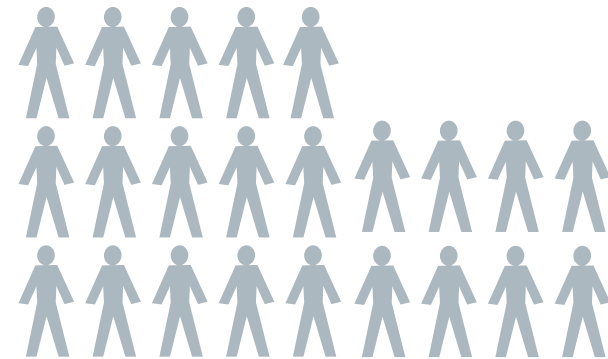
MEDICAL PLAN ENROLLMENT: MEMBERSHIP BREAKDOWN

MEDICAL PLAN ENROLLMENT: ACTIVE MEMBERS vs RETIRED MEMBERS



ACTIVE

37,109 = 62%

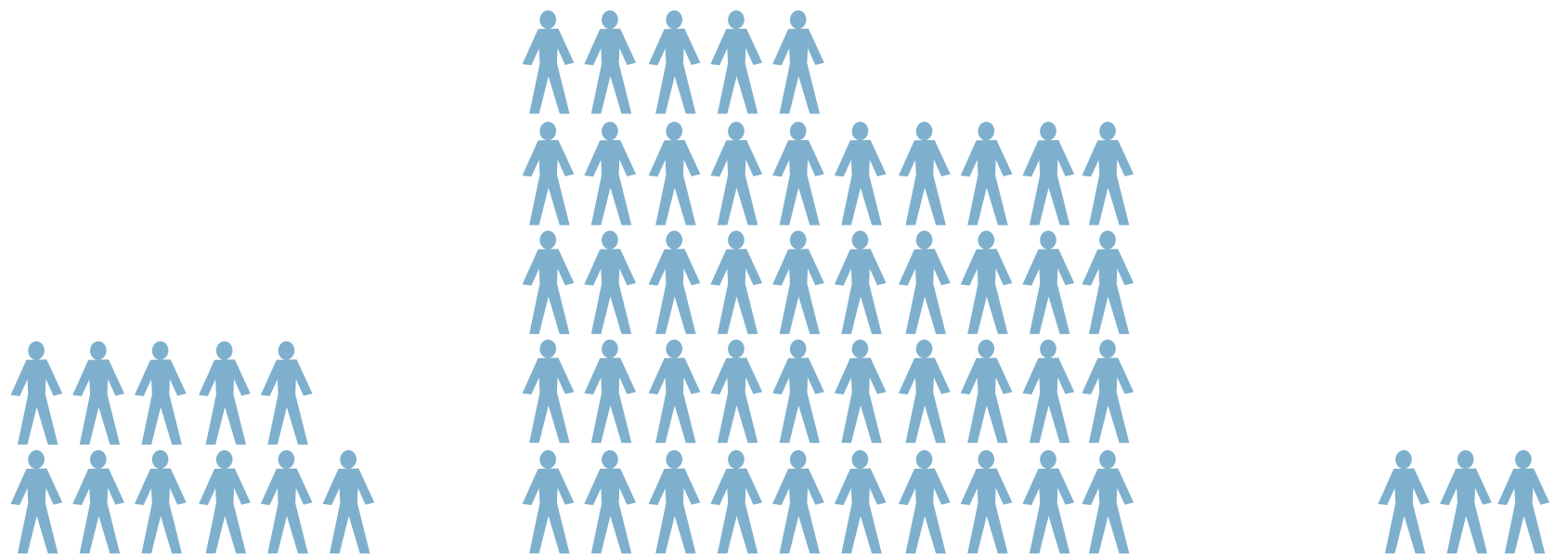


RETIRED

22,641 = 38%

TOTAL MEMBERS = 59,750

MEDICAL PLAN ENROLLMENT: TOTAL MEMBERS BY EMPLOYER



SFUSD

11,190 = 19%

SF CITY & COUNTY

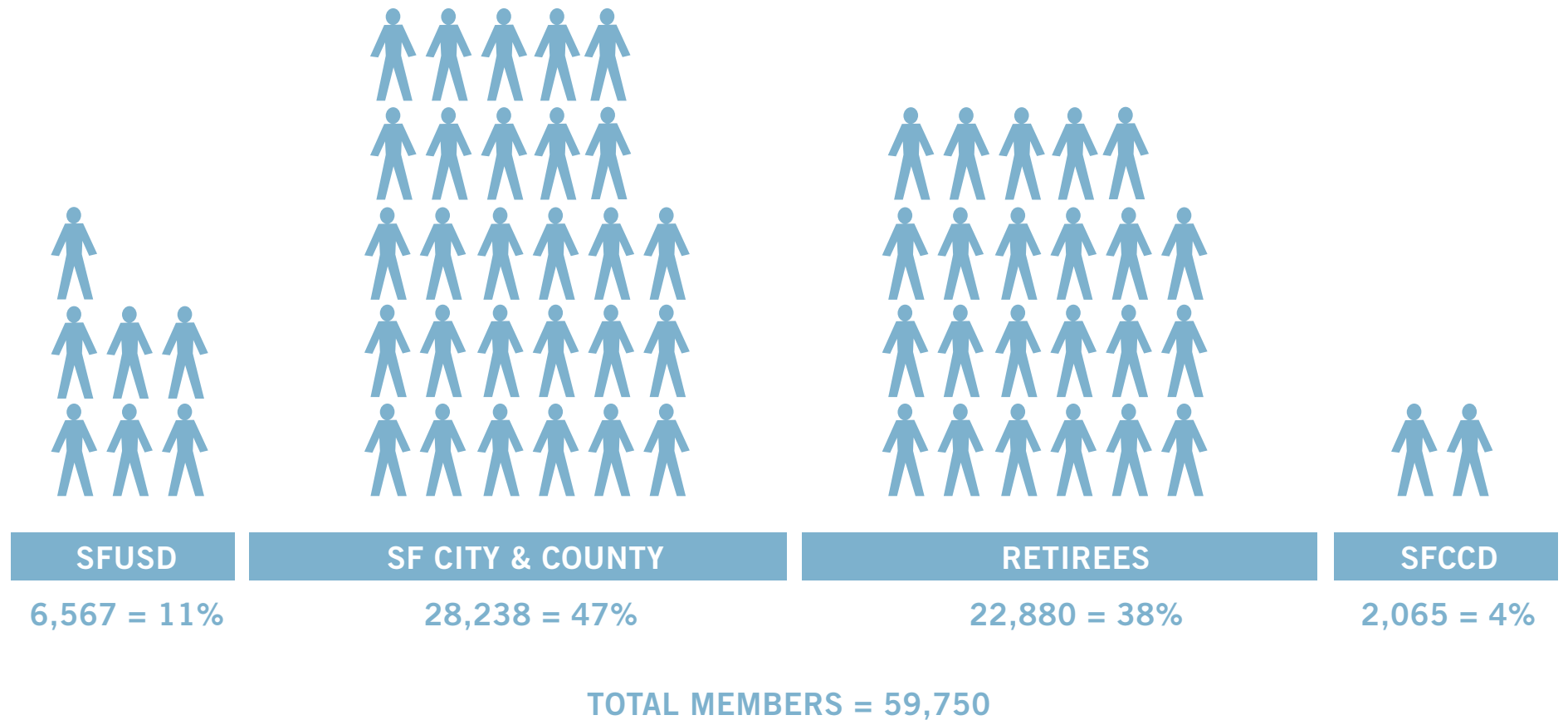
45,633 = 76%

CCD

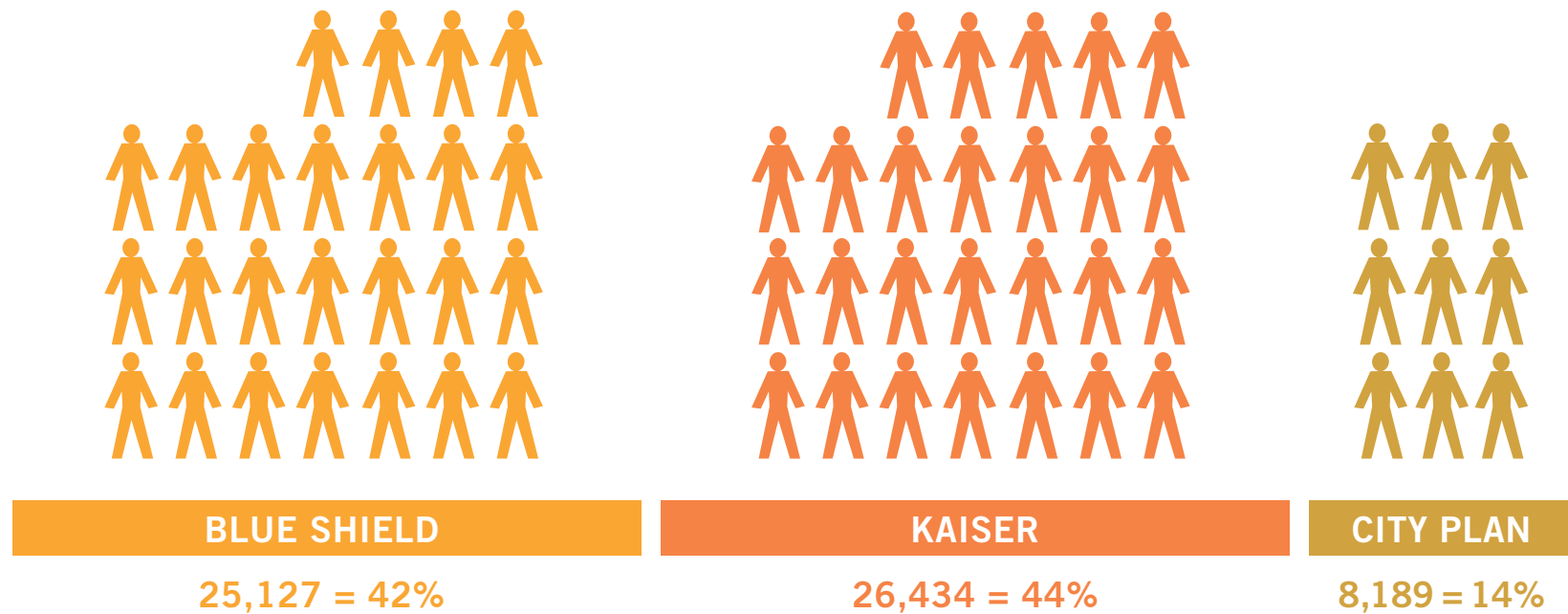
2,927 = 5%

TOTAL MEMBERS = 59,750

MEDICAL PLAN ENROLLMENT: ACTIVE & RETIRED MEMBERS BY EMPLOYER

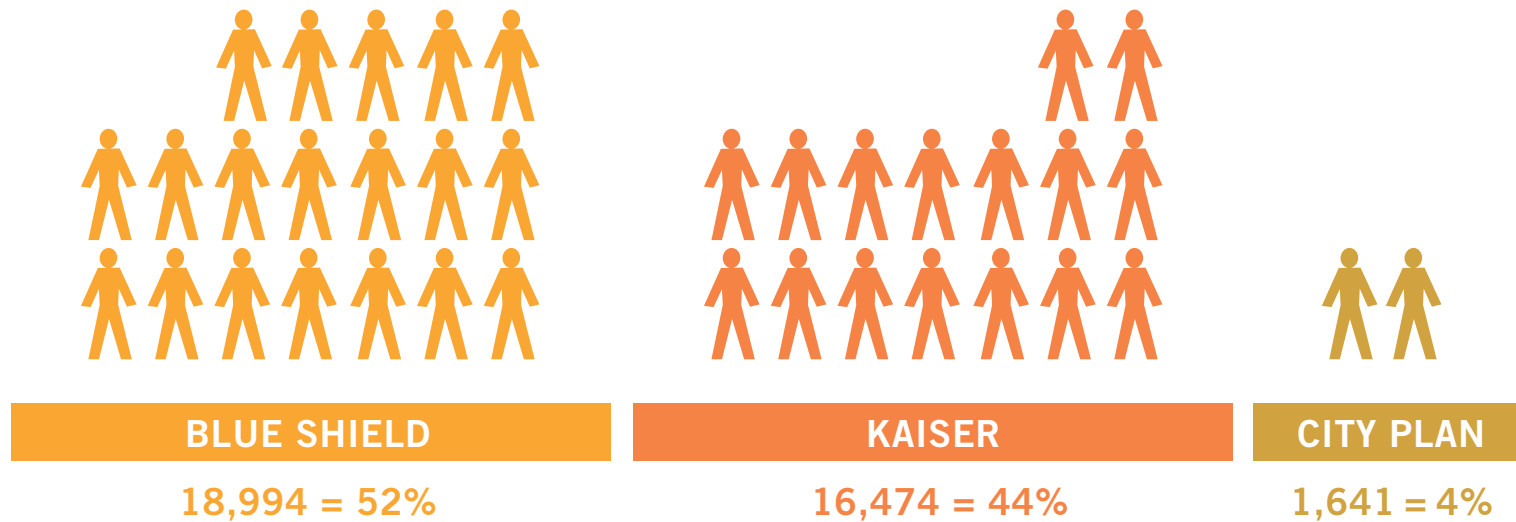


MEDICAL ENROLLMENT: TOTAL MEMBERS BY PLAN



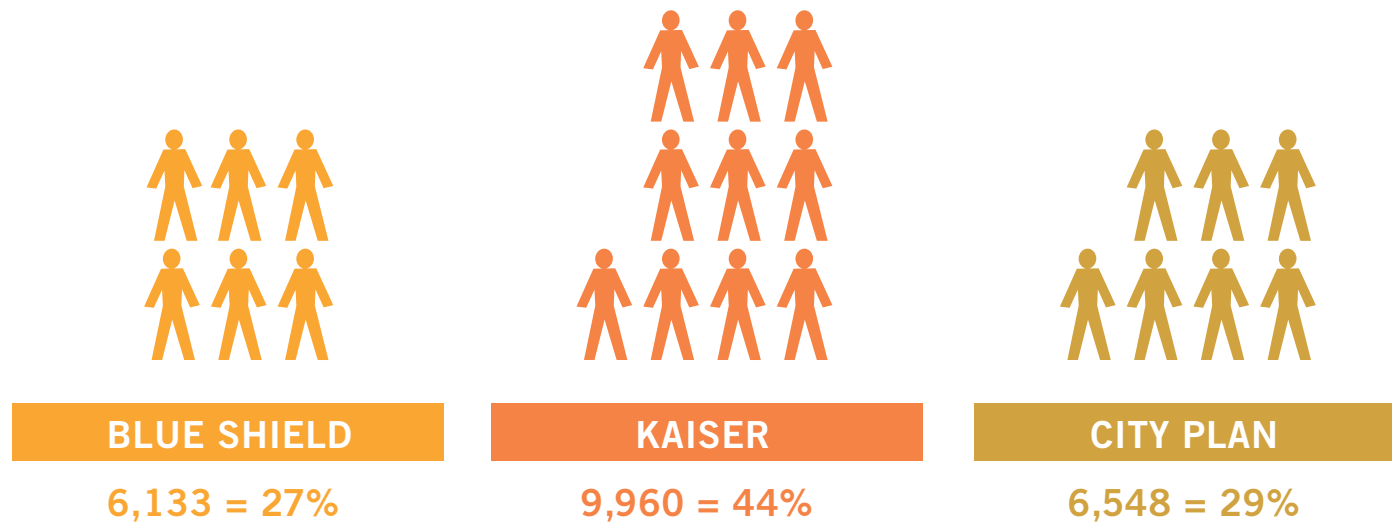
TOTAL MEMBERS = 59,750

MEDICAL ENROLLMENT: ACTIVE MEMBERS BY PLAN



TOTAL ACTIVE MEMBERS = 37,109

MEDICAL ENROLLMENT: RETIRED MEMBERS BY PLAN



TOTAL RETIRED MEMBERS = 22,641

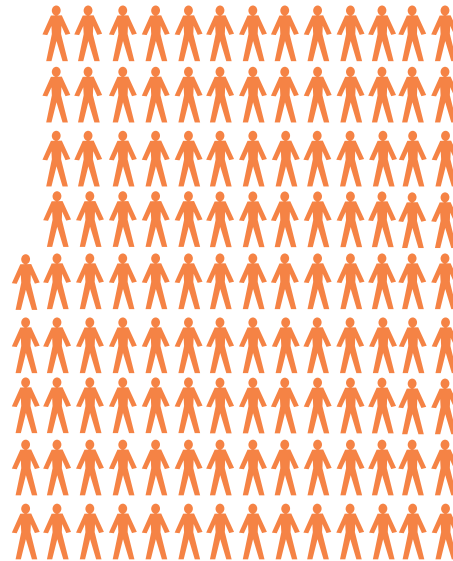
MEDICAL PLAN ENROLLMENT: BREAKDOWN BY EMPLOYER

MEDICAL ENROLLMENT: ACTIVE CCSF MEMBERS BY PLAN



BLUE SHIELD

15,090 = 53%



KAISER

12,170 = 42%



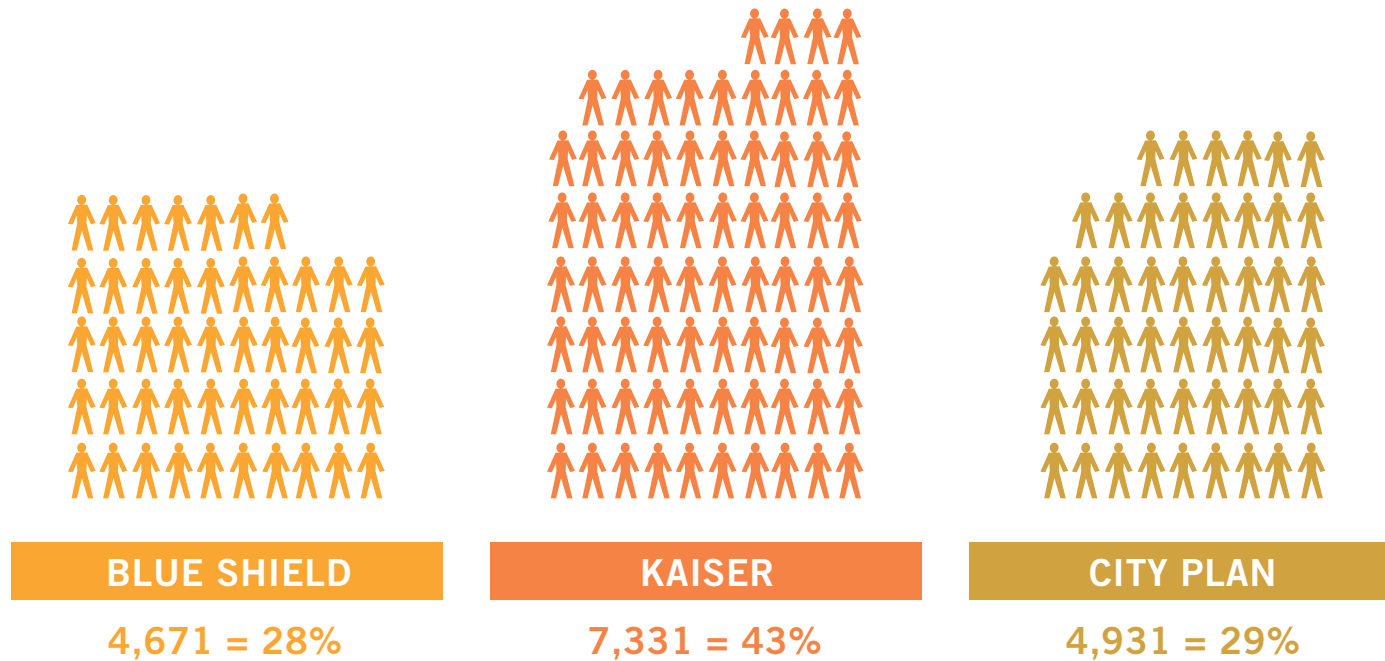
CITY PLAN

1,440 = 5%

TOTAL ACTIVE CITY & COUNTY OF SAN FRANCISCO MEMBERS = 28,700

INCLUDES SUPERIOR COURT EMPLOYEES

MEDICAL ENROLLMENT: RETIRED CCSF MEMBERS BY PLAN



TOTAL RETIRED CITY & COUNTY OF SAN FRANCISCO MEMBERS = 16,933

INCLUDES SUPERIOR COURT EMPLOYEES

MEDICAL ENROLLMENT: ACTIVE SFUSD MEMBERS BY PLAN



BLUE SHIELD

2,866 = 45%



KAISER

3,361 = 53%

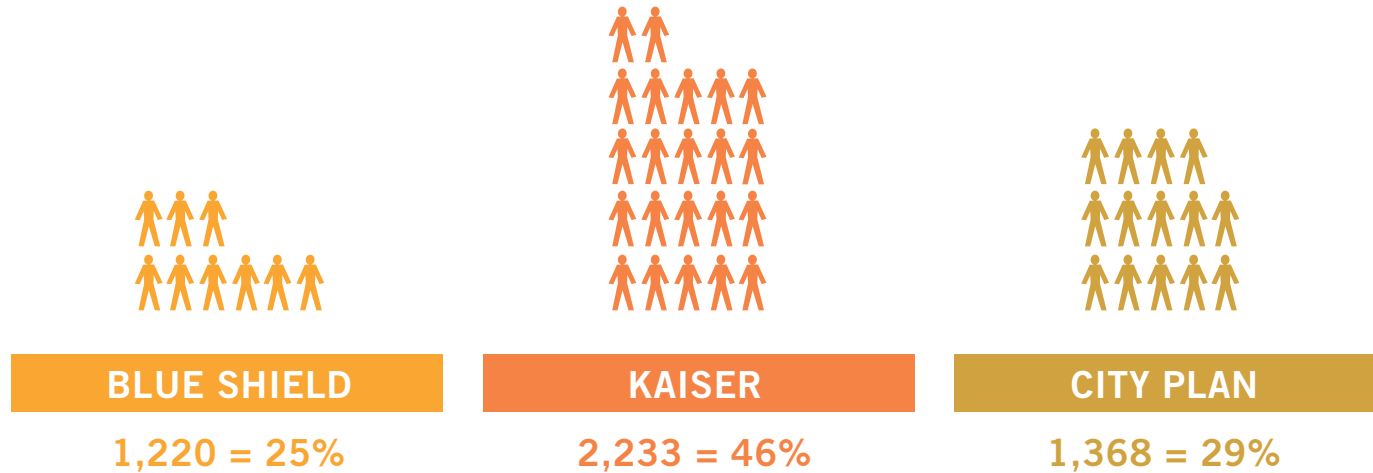


CITY PLAN

142 = 2%

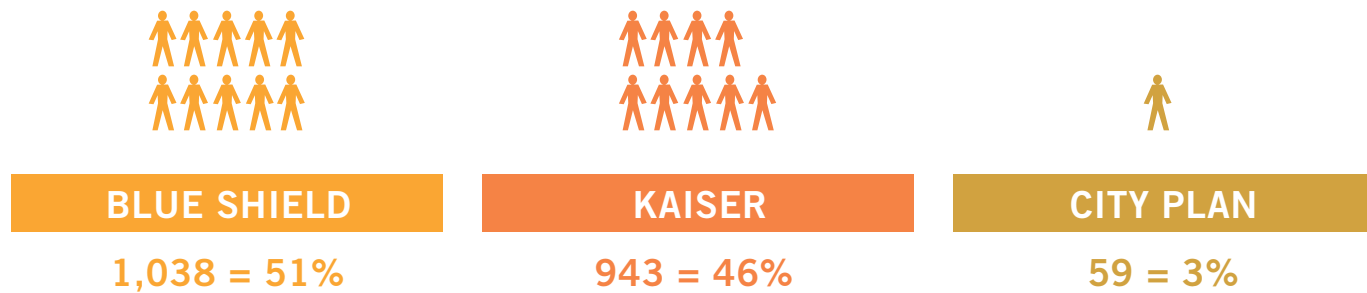
TOTAL ACTIVE SAN FRANCISCO UNIFIED SCHOOL DISTRICT MEMBERS = 6,369

MEDICAL ENROLLMENT: RETIRED SFUSD MEMBERS BY PLAN



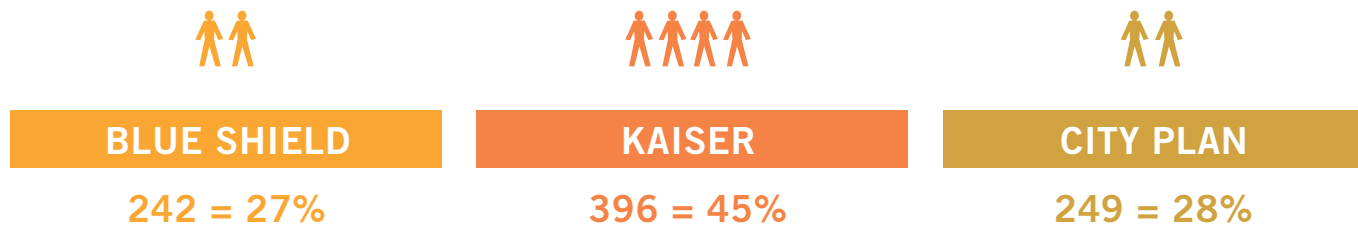
TOTAL RETIRED SAN FRANCISCO UNIFIED SCHOOL DISTRICT MEMBERS = 4,821

MEDICAL ENROLLMENT: ACTIVE CCD MEMBERS BY PLAN



TOTAL ACTIVE COMMUNITY COLLEGE DISTRICT MEMBERS = 2,040

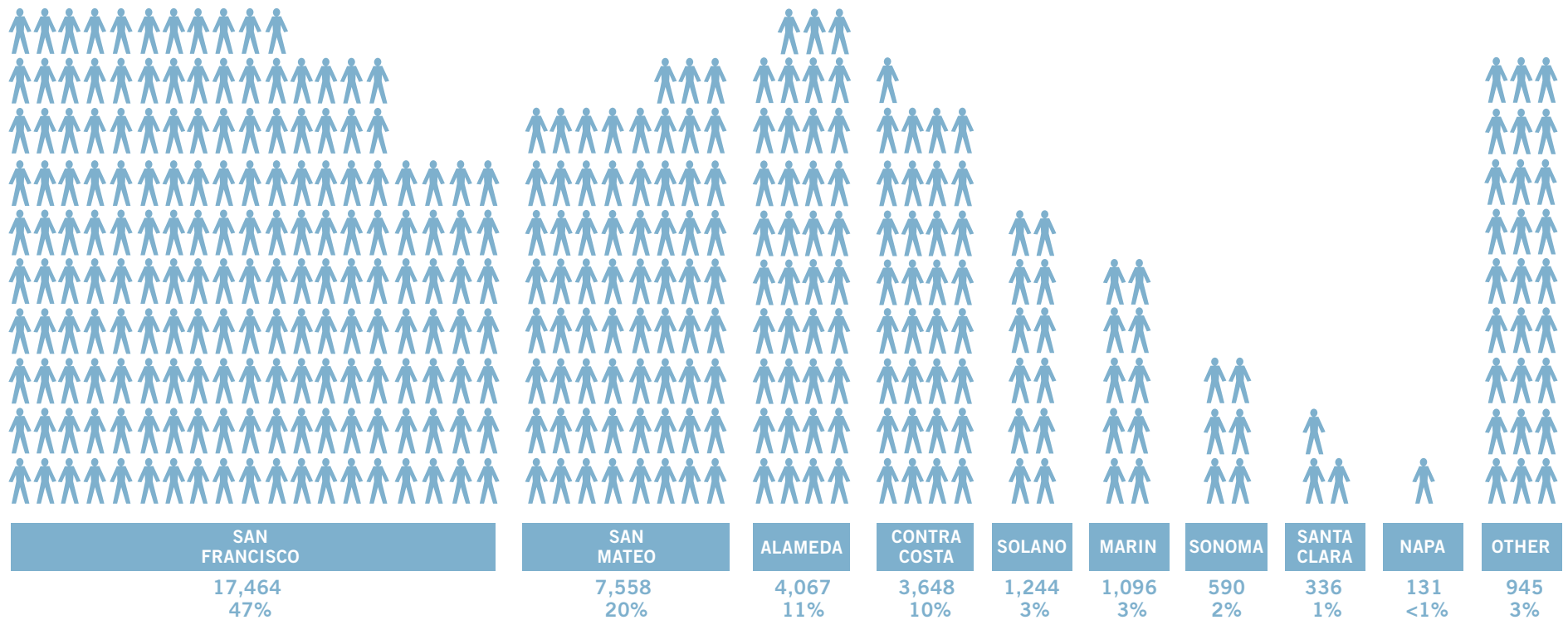
MEDICAL ENROLLMENT: RETIRED CCD MEMBERS BY PLAN



TOTAL RETIRED COMMUNITY COLLEGE DISTRICT MEMBERS = 887

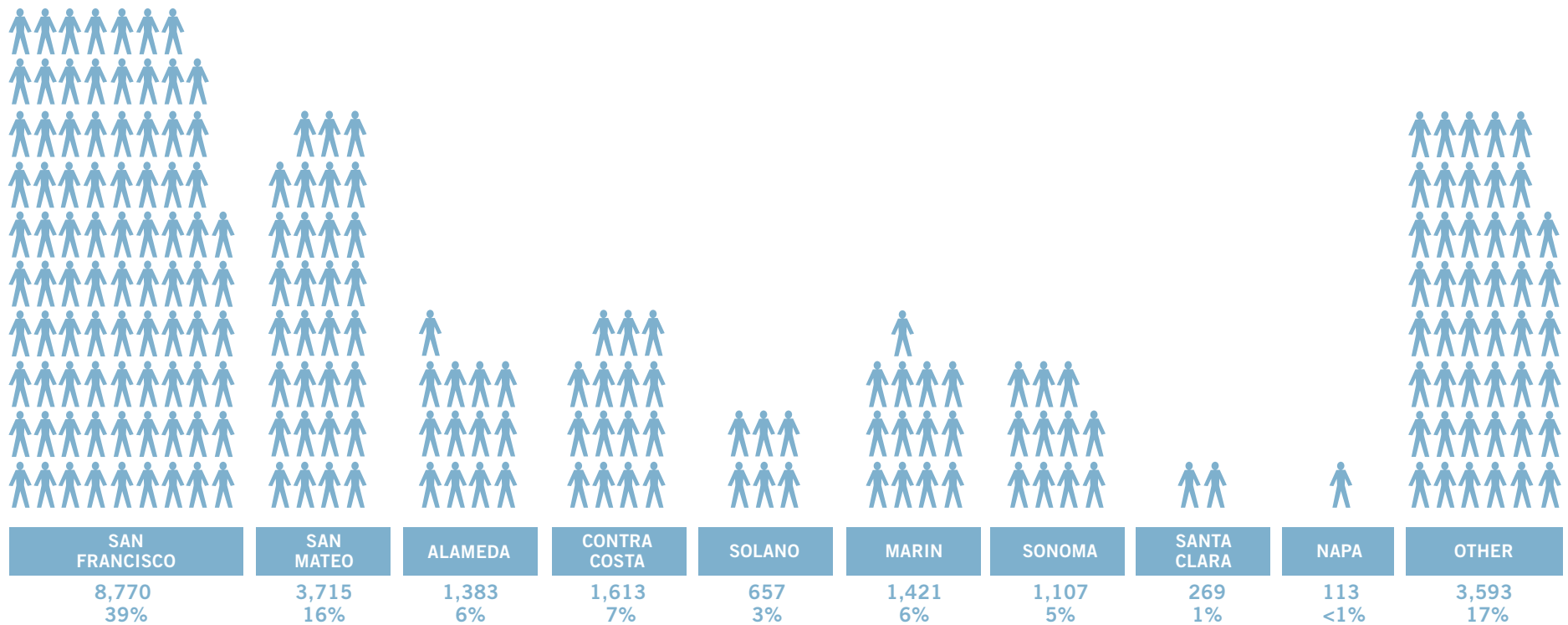
MEDICAL PLAN ENROLLMENT: BY COUNTY

MEDICAL PLAN ENROLLMENT: ACTIVE MEMBERS BY COUNTY



TOTAL ACTIVE MEMBERS = 37,109

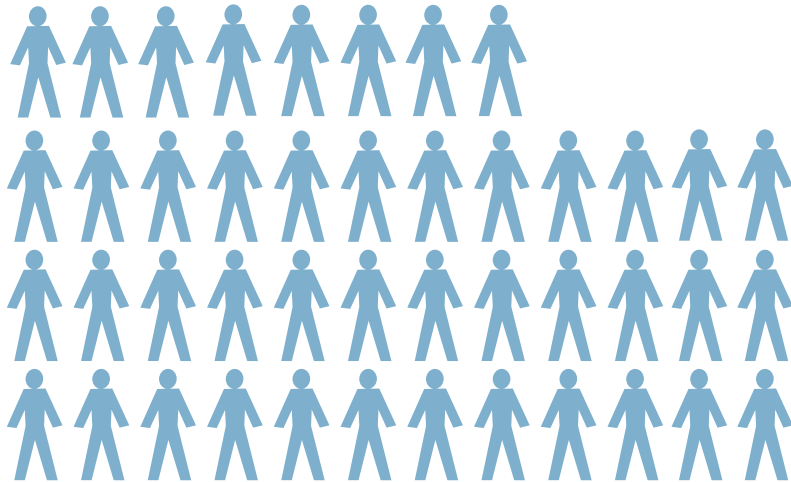
MEDICAL PLAN ENROLLMENT: RETIRED MEMBERS BY COUNTY



TOTAL RETIRED MEMBERS = 22,641

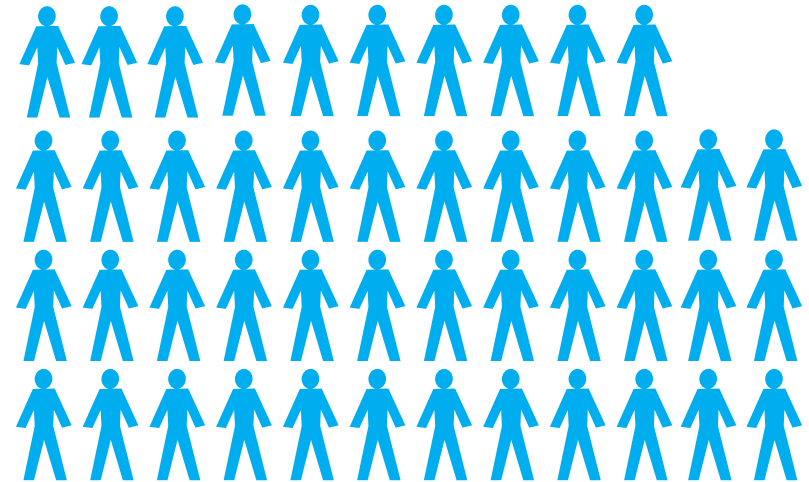
**DENTAL PLAN ENROLLMENT:
TOTAL COVERED LIVES**

DENTAL PLAN ENROLLMENT: MEMBER LIVES vs. DEPENDENT LIVES



TOTAL MEMBERS

43,838 = 49%

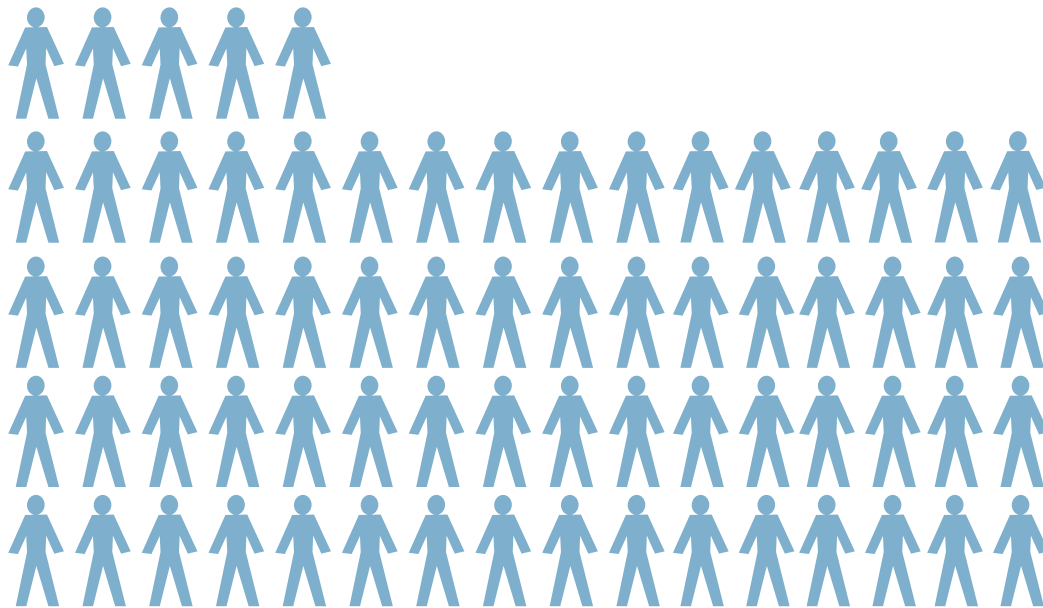


TOTAL DEPENDENTS

46,291 = 51%

TOTAL DENTAL LIVES = 90,129

DENTAL PLAN ENROLLMENT: ACTIVE LIVES vs RETIRED LIVES



ACTIVE LIVES

68,554 = 76%

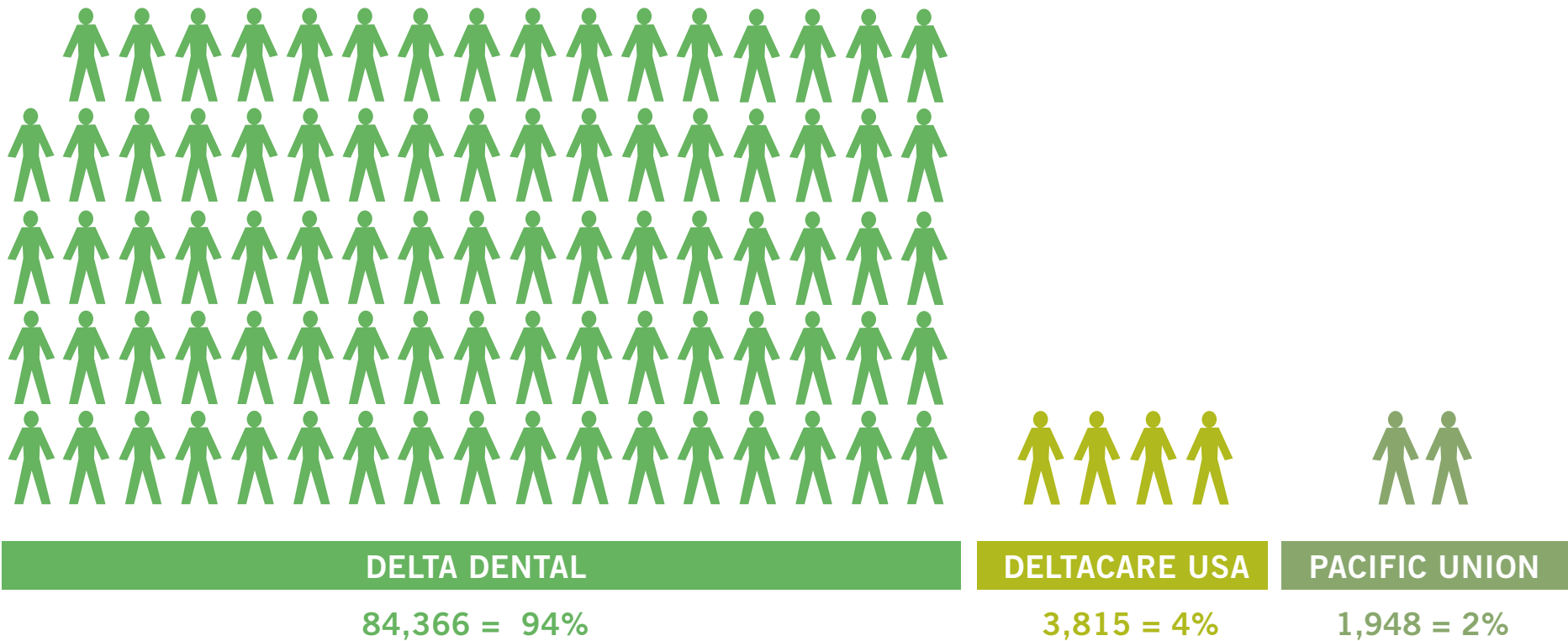


RETIRED LIVES

21,575 = 24%

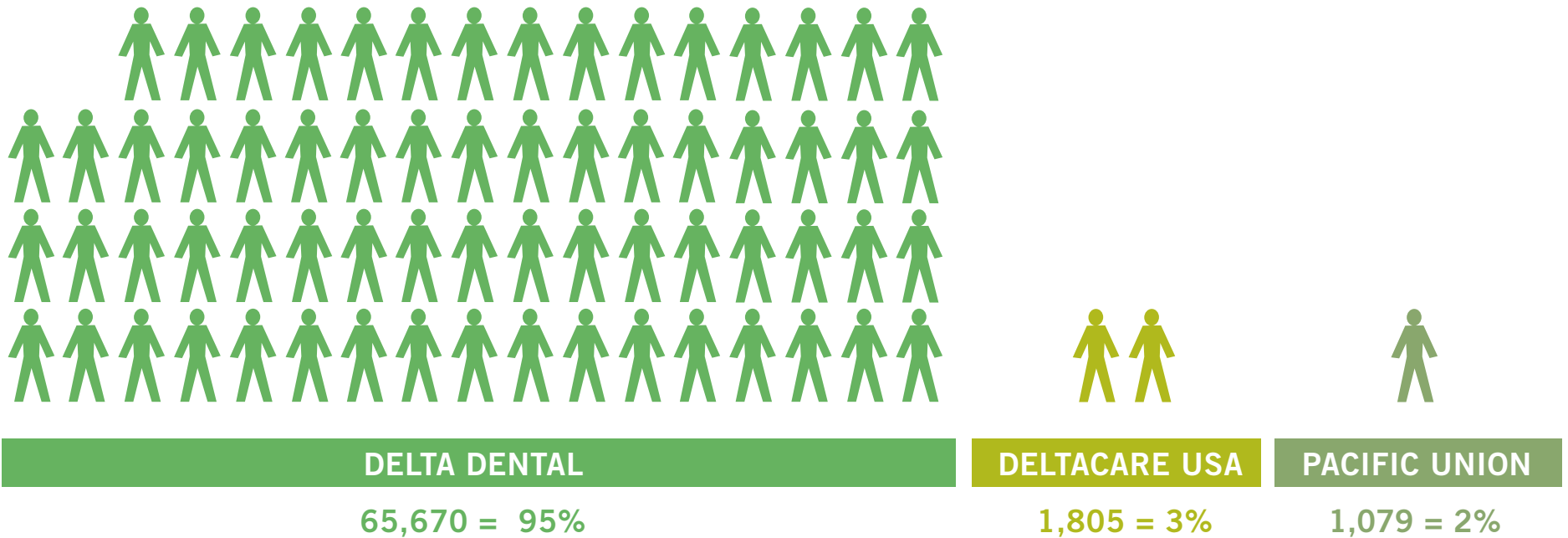
TOTAL DENTAL LIVES = 90,129

DENTAL ENROLLMENT: TOTAL LIVES BY PLAN



TOTAL DENTAL LIVES = 90,129

DENTAL ENROLLMENT: ACTIVE LIVES BY PLAN



TOTAL DENTAL ACTIVE LIVES = 68,554

DENTAL ENROLLMENT: TOTAL RETIRED LIVES BY PLAN



DELTA DENTAL

18,696 = 87%



DELTACARE USA

2,010 = 9%



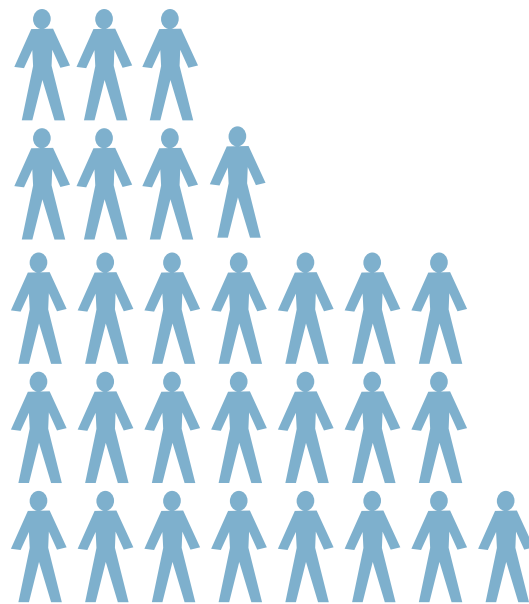
PACIFIC UNION

869 = 4%

TOTAL DENTAL RETIRED LIVES = 21,575

DENTAL PLAN ENROLLMENT: MEMBERSHIP BREAKDOWN

DENTAL PLAN ENROLLMENT: ACTIVE vs RETIRED MEMBERS



ACTIVE

29,025 = 66%



RETIRED

14,813 = 34%

TOTAL DENTAL MEMBERS = 43,838

DENTAL ENROLLMENT: TOTAL MEMBERS BY PLAN



DELTA DENTAL

40,431 = 92%

DELTACARE USA

2,292 = 5%

PACIFIC UNION

1,115 = 3%

TOTAL DENTAL MEMBERS = 43,838

DENTAL ENROLLMENT: ACTIVE MEMBERS BY PLAN



DELTA DENTAL

27,668 = 95%

DELTACARE USA

864 = 3%

PACIFIC UNION

493 = 2%

TOTAL ACTIVE DENTAL MEMBERS = 29,025

DENTAL ENROLLMENT: RETIRED MEMBERS BY PLAN



DELTA DENTAL

12,763 = 86%



DELTACARE USA

1,428 = 10%



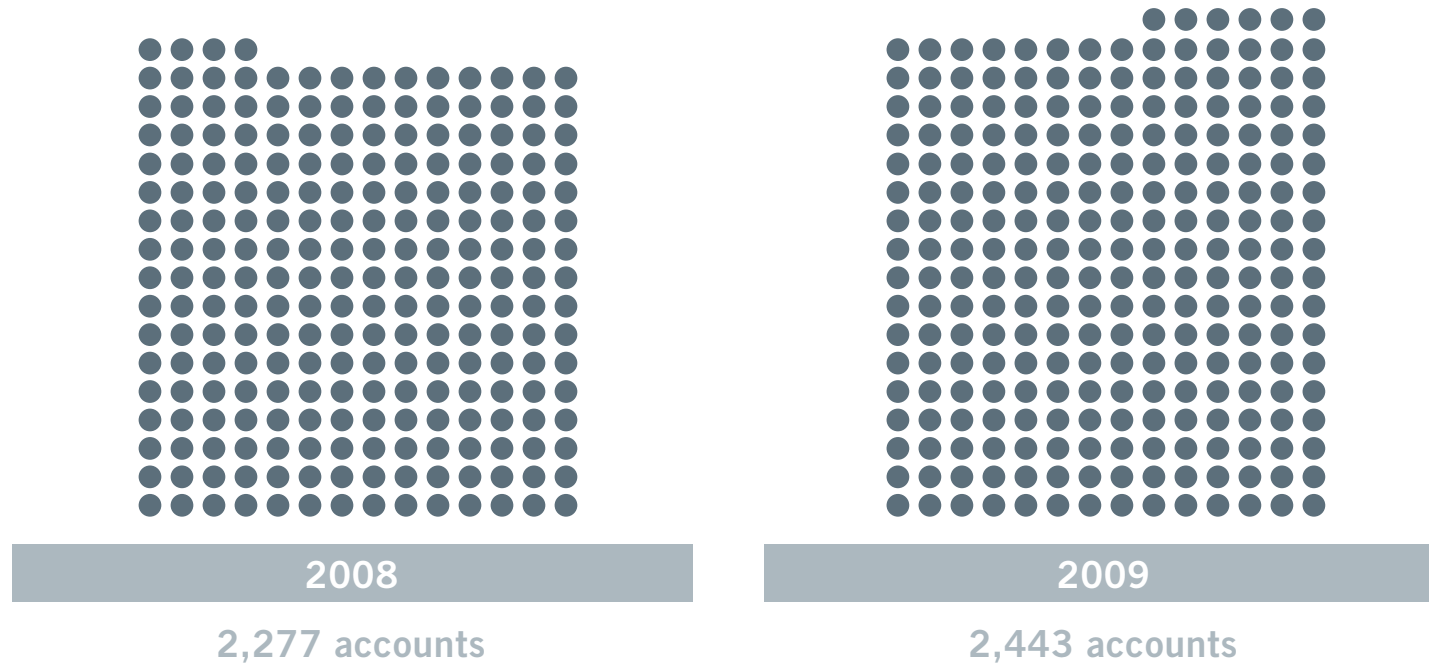
PACIFIC UNION

622 = 4%

TOTAL RETIRED DENTAL MEMBERS = 14,813

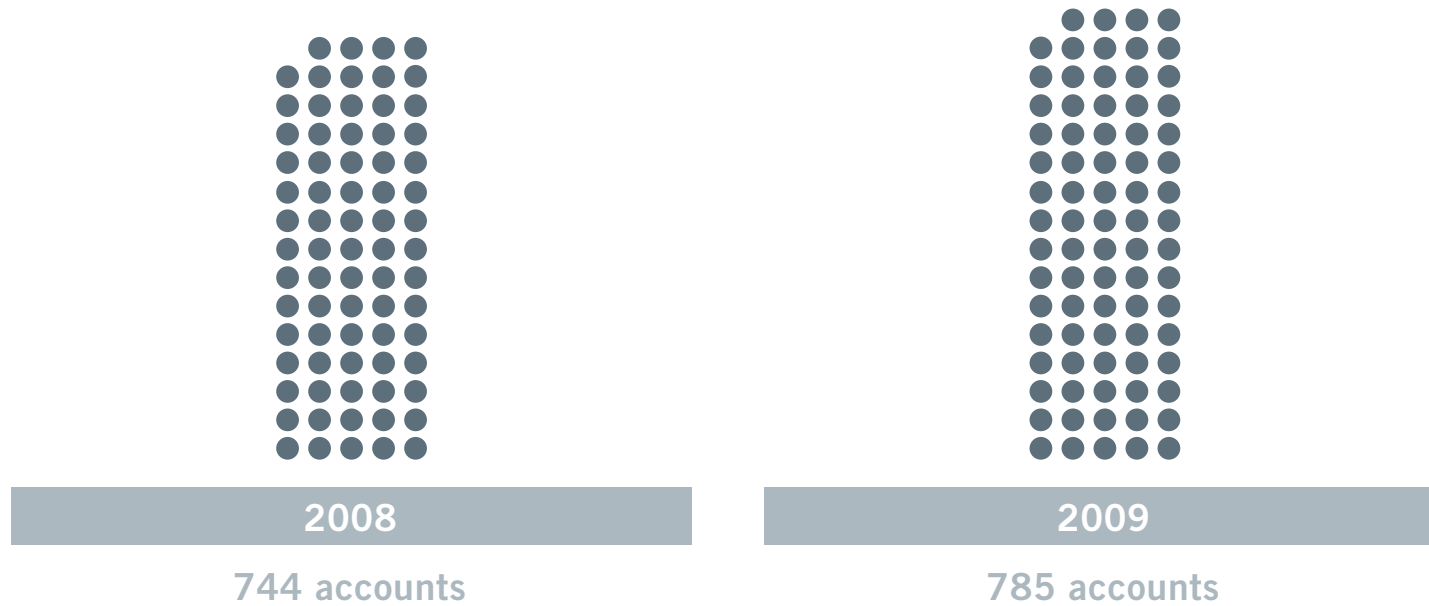
**FLEXIBLE SPENDING:
ACCOUNT PARTICIPATION**

FLEXIBLE SPENDING: ACTIVE CCSF MEDICAL REIMBURSEMENT



ANNUAL INCREASE OF 166 ACCOUNTS: +7%

FLEXIBLE SPENDING: ACTIVE CCSF DEPENDENT CARE REIMBURSEMENT

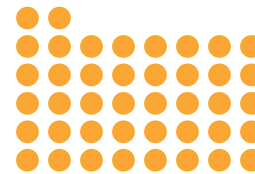
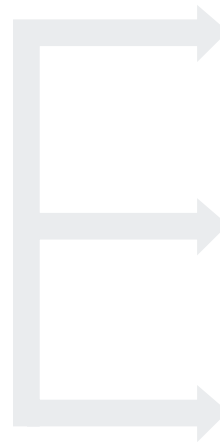
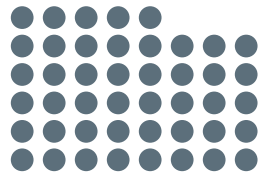


ANNUAL INCREASE OF 41 ACCOUNTS: +6%

**MEDICAL PLAN ENROLLMENT:
PACIFICARE DISTRIBUTION**

PACIFICARE DISTRIBUTION: ALL

PACIFICARE
4,519



BLUE SHIELD
4,158 = 92%



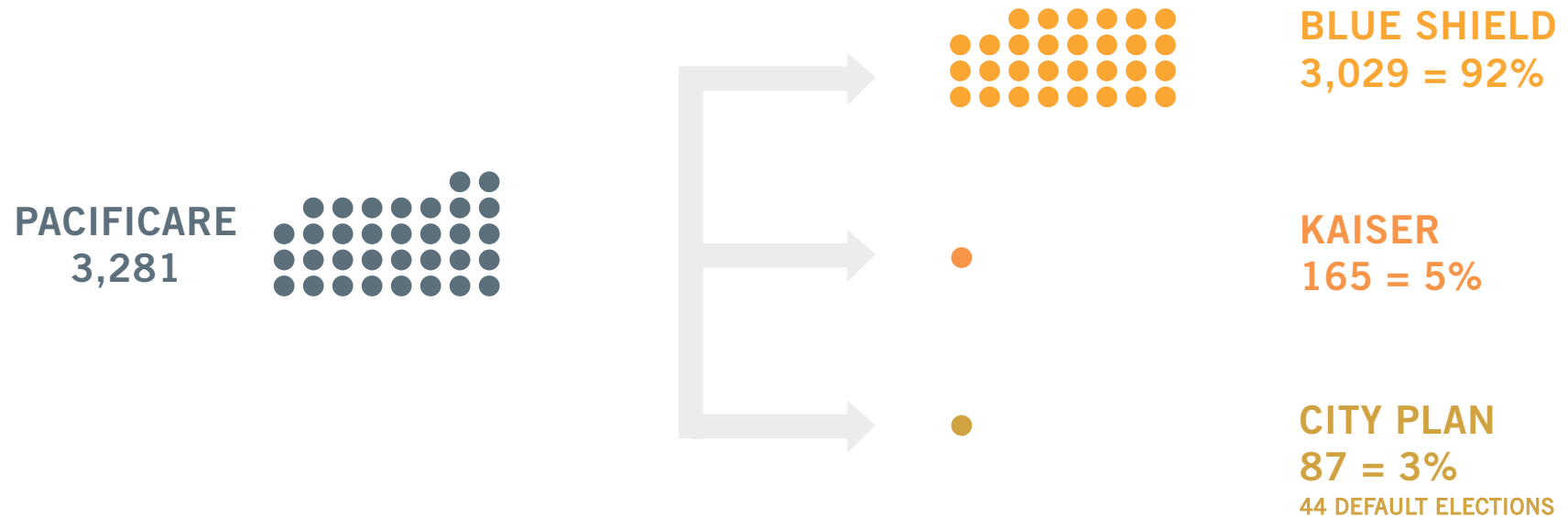
KAISER
208 = 5%



CITY PLAN
153 = 3%
59 DEFAULT ELECTIONS

TOTAL PACIFICARE DISTRIBUTION = 4,519

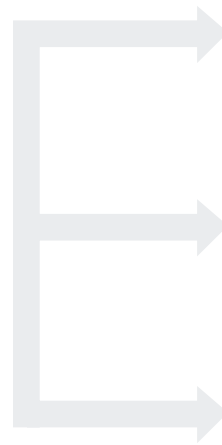
PACIFICARE DISTRIBUTION: ACTIVE



TOTAL PACIFICARE ACTIVE DISTRIBUTION = 3,281

PACIFICARE DISTRIBUTION: RETIRED

PACIFICARE
1,238



BLUE SHIELD
1,129 = 92%



KAISER
43 = 3%



CITY PLAN
66 = 5%
15 DEFAULT ELECTIONS

TOTAL PACIFICARE RETIRED DISTRIBUTION = 1,238

**YEAR OVER YEAR SUMMARY TABLE:
2007, 2008, 2009**

Health Service System

CITY & COUNTY OF SAN FRANCISCO

MEMBERSHIP DEMOGRAPHICS 2009

Medical Plan Enrollment: Total Covered Lives						
	July 2007		July 2008		July 2009	
Member Lives vs. Dependent Lives						
Member Lives	58,464	54%	59,296	55%	59,750	56%
Dependent Lives	48,942	46%	48,688	45%	47,531	44%
Total	107,406	100%	107,984	100%	107,281	100%
Active Lives vs. Retired Lives						
Active Lives	78,224	73%	78,125	72%	76,922	72%
Retired Lives	29,182	27%	29,859	28%	30,359	28%
Total	107,406	100%	107,984	100%	107,281	100%
Total Lives by Employer						
SFUSD	15,666	15%	15,899	15%	16,064	15%
CCSF	87,258	81%	87,587	81%	86,653	81%
CCD	4,482	4%	4,498	4%	4,564	4%
Total	107,406	100%	107,984	100%	107,281	100%
Total Lives by Plan						
Blue Shield	40,939	38%	41,956	39%	48,741	45%
Kaiser	45,473	42%	46,066	42%	47,751	45%
PacifiCare	8,661	8%	8,420	8%		
City Plan	12,333	11%	11,542	11%	10,789	10%
Total	107,406	100%	107,984	100%	107,281	100%
Active Lives by Plan						
Blue Shield	34,930	45%	35,311	45%	40,016	52%
Kaiser	32,525	41%	32,955	42%	34,373	45%
PacifiCare	7,069	9%	6,766	9%		
City Plan	3,700	5%	3,093	4%	2,533	3%
Total	78,224	100%	78,125	100%	76,922	100%
Retired Lives by Plan						
Blue Shield	6,003	21%	6,645	22%	8,725	29%
Kaiser	12,949	44%	13,111	44%	13,378	44%
PacifiCare	1,599	5%	1,654	6%		
City Plan	8,631	30%	8,449	28%	8,256	27%
Total	29,182	100%	29,859	100%	30,359	100%

Health Service System

CITY & COUNTY OF SAN FRANCISCO

MEMBERSHIP DEMOGRAPHICS 2009

Medical Plan Enrollment: Membership Breakdown

	July 2007		July 2008		July 2009	
Active Members vs. Retired Members						
Active Members	36,850	63%	37,161	63%	37,109	62%
Retired Members	21,614	37%	22,135	37%	22,641	38%
Total	58,464	100%	59,296	100%	59,750	100%
Total Members by Employer						
SFUSD	11,072	19%	10,861	18%	11,190	19%
CCSF	44,536	76%	45,566	77%	45,633	76%
CCD	2,856	5%	2,869	5%	2,927	5%
Total	58,464	100%	59,296	100%	59,750	100%
Total Active & Retired Members by Employer						
SFUSD					6,567	11%
CCSF					28,567	47%
CCD					22,880	38%
Retirees					2,065	4%
Total					59,750	100%
Total Members by Plan						
Blue Shield	20,051	34%	20,520	34%	25,127	42%
Kaiser	24,856	43%	25,265	43%	26,434	44%
PacifiCare	4,656	8%	4,797	8%		
City Plan	8,901	15%	8,714	15%	8,189	14%
Total	58,464	100%	59,296	100%	59,750	100%
Active Members by Plan						
Blue Shield	15,815	43%	15,919	43%	18,994	52%
Kaiser	15,333	42%	15,565	42%	16,474	44%
PacifiCare	3,517	9%	3,576	9%		
City Plan	2,185	6%	2,101	6%	1,641	4%
Total	36,850	100%	37,161	100%	37,109	100%

Health Service System

CITY & COUNTY OF SAN FRANCISCO

MEMBERSHIP DEMOGRAPHICS 2009

Medical Plan Enrollment: Breakdown by Employer

	July 2007		July 2008		July 2009	
Retired Members by Plan						
Blue Shield	4,236	20%	4,601	20%	6,133	27%
Kaiser	9,523	44%	9,700	44%	9,960	44%
PacifiCare	1,139	5%	1,221	6%		
City Plan	6,716	31%	6,613	30%	6,548	29%
Total	21,614	100%	22,135	100%	22,641	100%
CCSF & Courts: Active Members by Plan						
Blue Shield	12,430	43%	12,530	43%	15,090	53%
Kaiser	11,494	40%	11,735	40%	12,170	42%
Pacificare	2,918	10%	2,978	10%		
City Plan	1,827	7%	1,797	7%	1,440	5%
Total	28,669	100%	29,040	100%	28,700	100%
CCSF & Courts: Retired Members by Plan						
Blue Shield	3,127	20%	3,494	21%	4,671	28%
Kaiser	6,878	43%	7,140	43%	7,331	43%
Pacificare	856	5%	912	6%		
City Plan	5,006	32%	4,980	30%	4,931	29%
Total	15,867	100%	16,526	100%	16,933	100%
SFUSD: Active Members by Plan						
Blue Shield	2,544	41%	2,512	41%	2,866	45%
Kaiser	2,988	48%	2,966	48%	3,361	53%
Pacificare	418	7%	420	7%		
City Plan	266	4%	217	4%	142	2%
Total	6,216	100%	6,115	100%	6,369	100%
SFUSD: Retired Members by Plan						
Blue Shield	922	19%	923	19%	1,220	25%
Kaiser	2,248	46%	2,202	46%	2,233	46%
Pacificare	239	5%	238	5%		
City Plan	1,447	30%	1,383	30%	1,368	29%
Total	4,856	100%	4,746	100%	4,821	100%

Health Service System

CITY & COUNTY OF SAN FRANCISCO

MEMBERSHIP DEMOGRAPHICS 2009

Medical Plan Enrollment: Breakdown by Employer (cont.)

	July 2007		July 2008		July 2009	
CCD: Active Members by Plan						
Blue Shield	841	43%	877	44%	1,038	51%
Kaiser	851	43%	864	43%	943	46%
Pacificare	181	9%	178	9%		
City Plan	92	5%	87	4%	59	3%
Total	1,965	100%	2,006	100%	2,040	100%
CCD: Retired Members by Plan						
Blue Shield	187	20%	189	21%	242	27%
Kaiser	397	45%	386	45%	396	45%
Pacificare	44	5%	39	5%		
City Plan	263	30%	249	29%	249	28%
Total	891	100%	863	100%	887	100%

Health Service System

CITY & COUNTY OF SAN FRANCISCO

MEMBERSHIP DEMOGRAPHICS 2009

Medical Plan Enrollment: By County

	July 2007		July 2008		July 2009	
Active Members						
San Francisco	17,680	48%	17,678	48%	17,464	47%
San Mateo	7,517	20%	7,563	20%	7,558	20%
Alameda	3,832	10%	4,065	11%	4,067	11%
Contra Costa	3,538	10%	3,608	10%	3,648	10%
Solano	1,253	3%	1,277	3%	1,244	3%
Marin	1,142	3%	1,107	3%	1,096	3%
Sonoma	626	2%	597	2%	590	2%
Santa Clara	332	1%	359	1%	366	1%
Napa	147	<1%	135	<1%	131	<1%
Other	783	2%	772	2%	945	3%
Total	36,850	100%	37,161	100%	37,109	100%
Retired Members						
San Francisco	8,451	40%	8,647	39%	8,770	39%
San Mateo	1,794	8%	3,571	16%	3,715	16%
Alameda	1,297	6%	1,335	6%	1,383	6%
Contra Costa	1,491	7%	1,560	7%	1,613	7%
Solano	519	2%	654	3%	657	3%
Marin	1,426	6%	1,433	6%	1,421	6%
Sonoma	324	2%	1,084	5%	1,107	5%
Santa Clara	201	1%	275	1%	269	1%
Napa	91	<1%	114	<1%	113	<1%
Other	6,020	28%	3,462	16%	3,593	17%
Total	21,614	100%	22,135	100%	22,641	100%

Health Service System

CITY & COUNTY OF SAN FRANCISCO

MEMBERSHIP DEMOGRAPHICS 2009

Dental Plan Enrollment: Total Covered Lives

	July 2007		July 2008		July 2009	
Member Lives vs. Dependent Lives						
Member Lives	41,756	47%	43,415	48%	43,838	49%
Dependent Lives	46,253	53%	46,492	52%	46,291	51%
Total	88,009	100%	89,907	100%	90,129	100%
Active Lives vs. Retired Lives						
Active Lives	68,813	78%	69,497	77%	68,554	76%
Retired Lives	19,196	22%	20,410	23%	21,575	24%
Total	88,009	100%	89,907	100%	90,129	100%
Total Lives by Plan						
Delta Dental	81,558	93%	83,718	93%	84,366	94%
Deltacare	4,139	5%	4,043	5%	3,815	4%
Pacific Union	2,312	2%	2,146	2%	1,948	2%
Total	88,009	100%	89,907	100%	90,129	100%
Active Lives by Plan						
Delta Dental	65,354	95%	66,218	95%	65,670	95%
Deltacare	2,053	3%	2,019	3%	1,805	3%
Pacific Union	1,406	2%	1,260	2%	1,079	2%
Total	68,813	100%	69,497	100%	68,554	100%
Retired Lives by Plan						
Delta Dental	16,204	84%	17,500	86%	18,696	87%
Deltacare	2,086	11%	2,024	10%	2,010	9%
Pacific Union	906	5%	886	4%	869	4%
Total	19,196	100%	20,410	100%	21,575	100%

Health Service System

CITY & COUNTY OF SAN FRANCISCO

MEMBERSHIP DEMOGRAPHICS 2009

Dental Plan Enrollment: Membership Breakdown

	July 2007		July 2008		July 2009	
Active Members vs. Retired Members						
Active Members	28,719	69%	29,461	68%	29,025	66%
Retired Members	13,037	31%	13,954	32%	14,813	34%
Total	41,756	100%	43,415	100%	43,838	100%
Total Members by Plan						
Delta Dental	38,054	91%	39,787	91%	40,431	92%
Deltacare	2,433	6%	2,413	6%	2,292	5%
Pacific Union	1,269	3%	1,215	3%	1,115	3%
Total	41,756	100%	43,415	100%	43,838	100%
Active Members by Plan						
Delta Dental	27,125	95%	27,902	95%	27,668	95%
Deltacare	974	3%	982	3%	864	3%
Pacific Union	620	2%	577	2%	493	2%
Total	28,719	100%	29,461	100%	29,025	100%
Retired Members by Plan						
Delta Dental	10,929	84%	11,885	85%	12,763	86%
Deltacare	1,459	11%	1,431	10%	1,428	10%
Pacific Union	649	5%	638	5%	622	4%
Total	13,037	100%	13,954	100%	14,813	100%

Flexible Spending Accounts

	July 2007	July 2008	July 2009
Active CCSF Member Participation			
Health Care FSA	2,246	2,277	2,443
Dependent Care FSA	740	744	785

HEALTH SERVICE SYSTEM
CITY & COUNTY OF SAN FRANCISCO
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