

# Open Enrollment Report

October 2018

# Open Enrollment Report 2018

## Calls and In-person Assistance total:

- 2018 Open Enrollment Window: 22 days/ OE 2017 21 days
- Inbound calls: 11,924 answered calls (5.24% ↑ from 2017)
- Speed of answer: 28 seconds (61.6%↓from 2016)
- Abandonment rate: 1.8% (217 calls)
- In-person (3<sup>rd</sup> Floor) assistance: 2,158 members (22% ↑ from 2017\*)
- Offsite Event Assistance: 1973 members (2.1%↓ from 2016\*\*)
- Inbound Applications: 11,173 (20.3%↓from 2017)

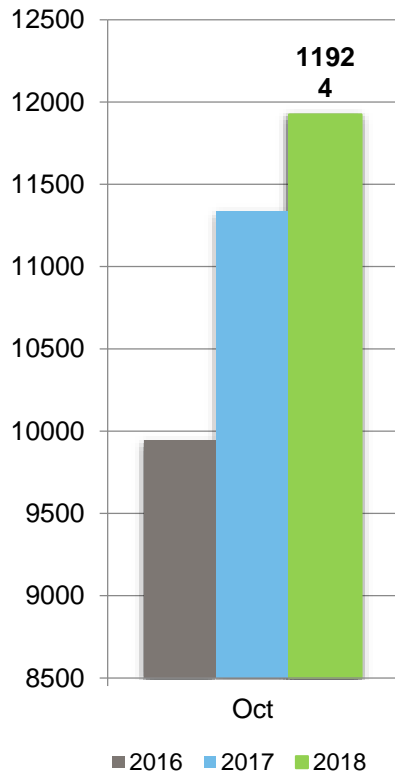
\* Open Enrollment Assistance was on 3<sup>rd</sup> floor all October except 10/25,26,29,30

\*\* Offsite Count not available for SFO and Fire Headquarters

# Calls and Office Visits: October 2018

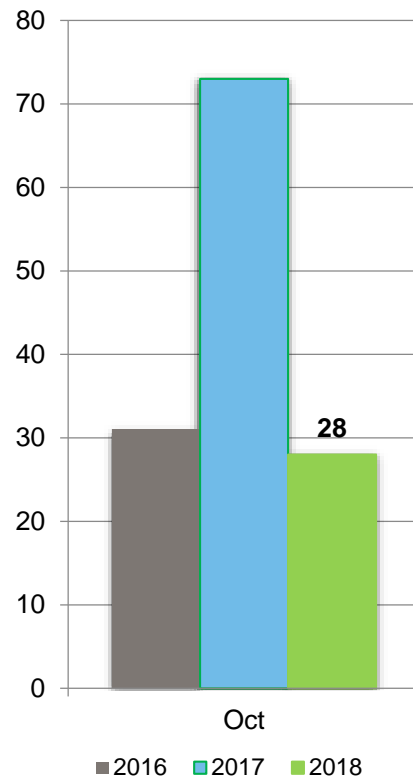
## Inbound calls:

11,924 answered calls  
(5.2% ↑ from 2017)



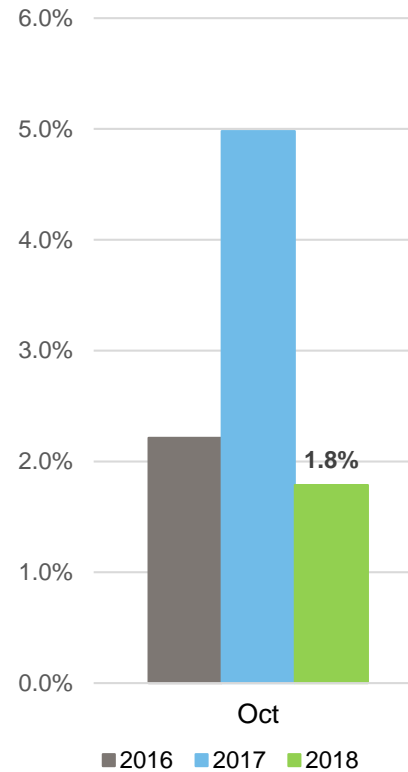
## Speed of answer:

28 seconds  
(61.6% ↓ from 2017)



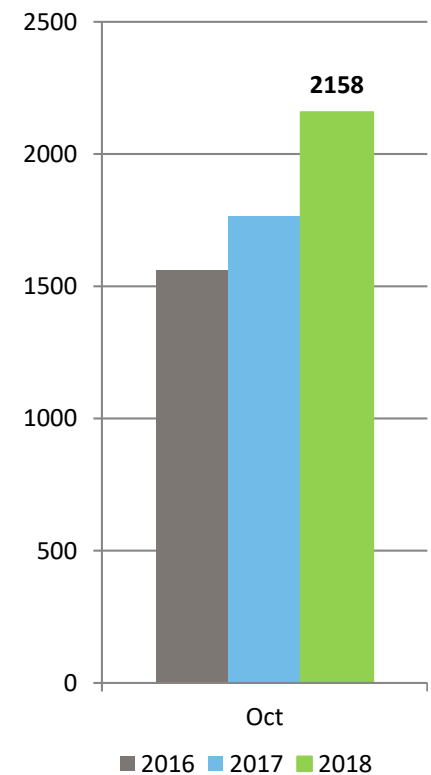
## Abandonment rate:

1.8%  
(217 calls)



## In-person assistance:

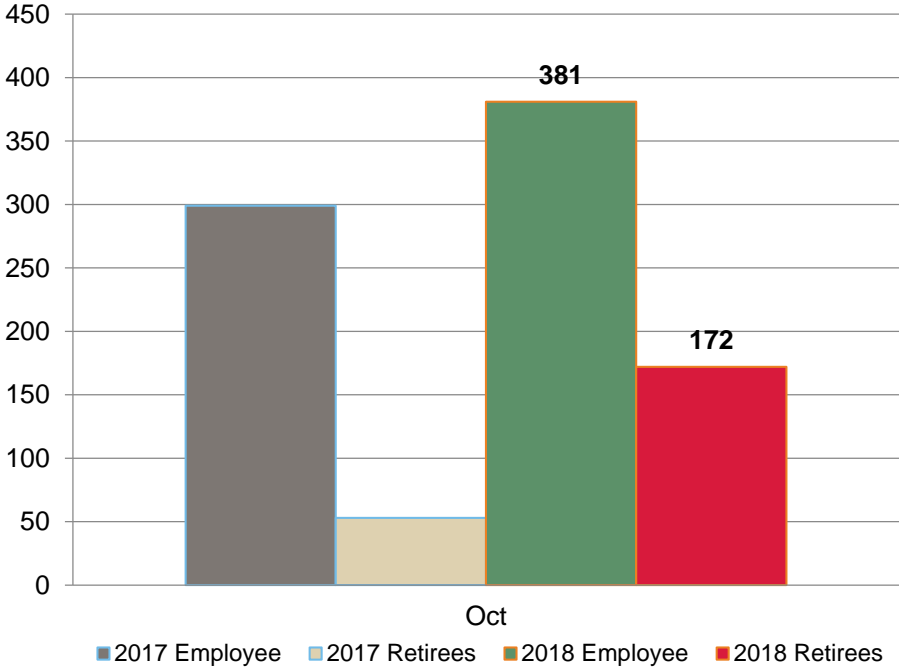
2,158 members  
(22% ↑ from 2017)



# Delinquencies & Terminations: October 2018

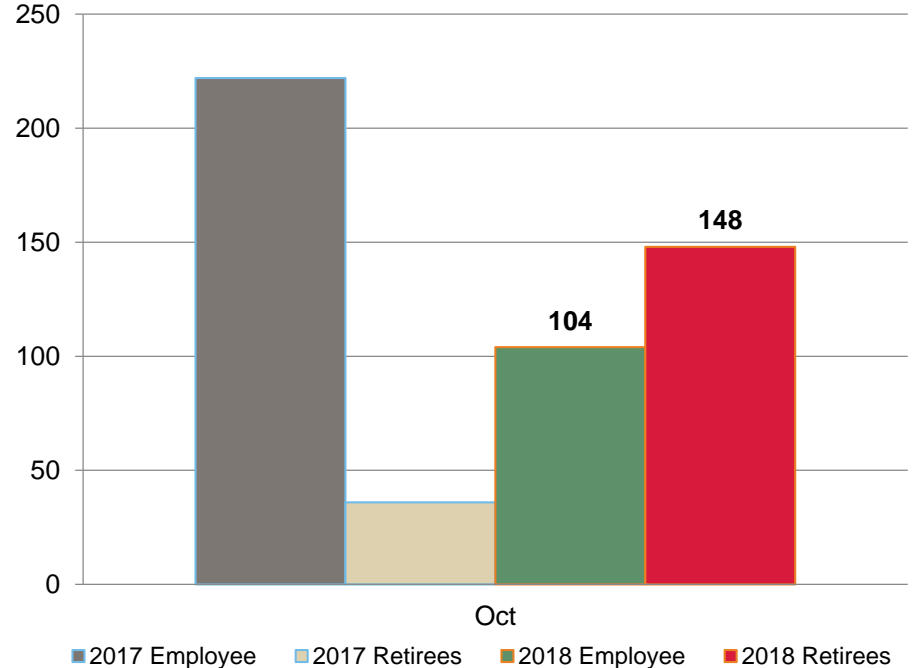
## Delinquency Notices Sent.

- Employees: 381
- Retirees: 172



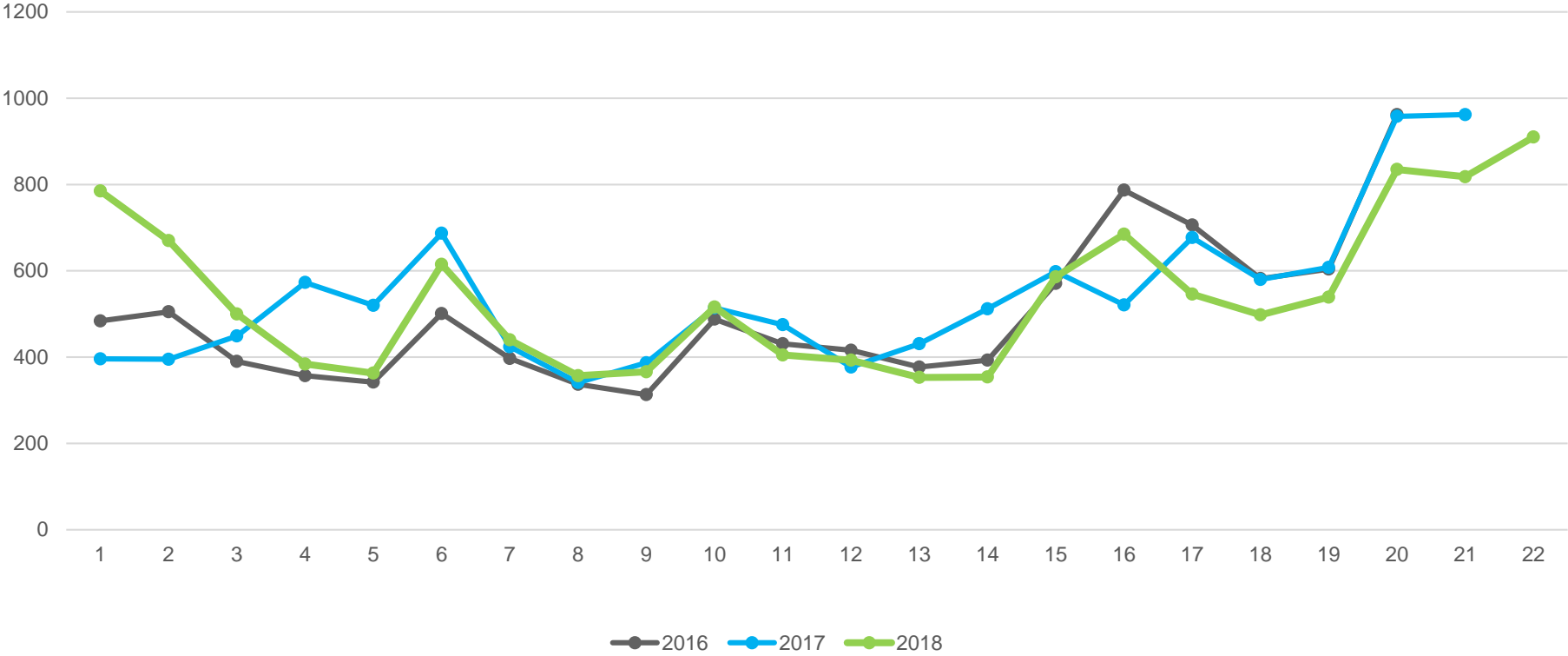
## Termination Notices Sent.

- Employees: 104
- Retirees: 148



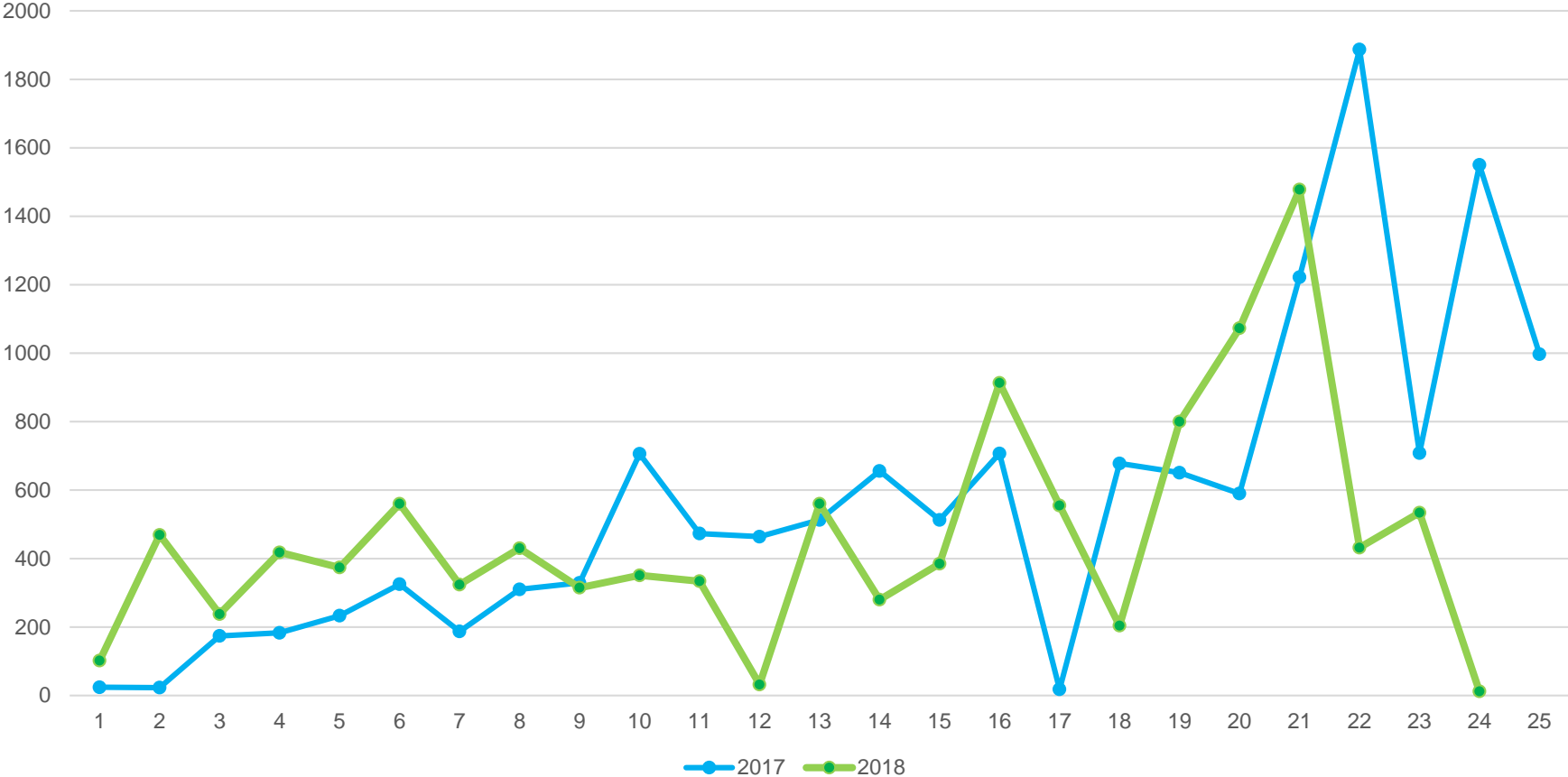
# Inbound Calls: 2018/2017/2016 by Day

OE Call Volume by Day  
2016/2017/2018



# Inbound Applications: 2018/2017/2016 by Day

OE Applications 2018/2017 by OE Day



# Medical Plan Enrollment as of January 2, 2019:

Enrollment as of Jan 02, 2019		01/02/19	11/15/18	01/02/19	11/15/18	COMMERCIAL	01/02/19	11/15/18	MEDICARE
		TOTAL	TOTAL	NON	NON	POPULATION	MEDICARE	MEDICARE	POPULATION
		ACTIVES	ACTIVES	RETIREES	RETIREES	SHIFT	RETIREES	RETIREES	SHIFT
Blue Shield Access+	EE Only	3561	3373	693	688	193			
	EE+1	2754	2543	321	326	206			
	EE+2 or More	3062	2997	141	149	57			
Blue Shield Access+ Total		9377	8913	1155	1163	456			
Blue Shield Trio	EE Only	2984	3216	559	624	-297			
	EE+1	1378	1447	182	197	-84			
	EE+2 or More	1305	1351	67	66	-45			
Blue Shield Trio Total		5667	6014	808	887	-426			
UHC (City Plan / MA PPO)	EE Only	686	677	596	589	16	8818	8782	36
	EE+1	217	219	168	162	4	3157	3095	62
	EE+2 or More	179	190	19	20	-12	36	38	-2
UHC Total		1082	1086	783	771	8	12011	11915	96
Kaiser Permanente	EE Only	12531	12545	1852	1873	-35	7474	7449	25
	EE+1	5992	5833	737	751	145	3001	2987	14
	EE+2 or More	6641	6589	141	140	53	116	113	3
Kaiser Permanente Total		25164	24967	2730	2764	163	10591	10549	42
Grand Total Enrolled in Medical		41290	40980	5476	5585	201	22602	22464	138
Waived		3207	3304	2232	2144	-9	815	821	-6
Delinquent		212	312	31	34	-103	9	9	0
Grand Total		44709	44596	7739	7763	89	23426	23294	132

- Trio Projections are for a net loss of 426 subscribers. However, new members migrated into the plan from all other plans and from those having previously waived coverage

# Medical Plan Enrollment as of January 2, 2019:

Enrollment as of Jan 02, 2019		01/02/19 SPLIT DEPENDENTS	11/15/18 SPLIT DEPENDENTS	SHIFT
Blue Shield Access+	+1 Split Dep	225	212	13
	+2 Split Dep	69	65	4
Blue Shield Access+ Total		294	277	17
Blue Shield Trio	+1 Split Dep	227	239	-12
	+2 Split Dep	24	25	-1
Blue Shield Trio Total		251	264	-13
UHC (City Plan / MA PPO)	+1 Split Dep	174	178	-4
	+2 Split Dep		1	-1
UHC Total		174	179	-5
Grand Total Enrolled in Medical		719	720	-1

- These split dependents are enrolled with a different carrier than the primary subscriber and therefore are not represented in the subscriber and tier counts in the preceding slide
- These values are being represented as an additional subscriber count in the plan



## Dental Plan Enrollment as of January 2, 2019:

		CRT	CSF	TOTAL ACTIVES	RETIRES	01/02/19 GRAND TOTAL	11/15/18 GRAND TOTAL	SHIFT
Delta Dental	EE Only	170	11780	11950	11737	23687	23626	61
	EE+1	104	8085	8189	6832	15021	14704	317
	EE+2	146	11149	11295	721	12016	11871	145
Delta Dental Total		420	31014	31434	19290	50724	50201	523
DeltaCare	EE Only	6	411	417	695	1112	1116	-4
	EE+1	2	157	159	314	473	476	-3
	EE+2	3	158	161	33	194	206	-12
DeltaCare Total		11	726	737	1042	1779	1798	-19
UnitedHealthcare Dental	EE Only	2	250	252	525	777	765	12
	EE+1	4	105	109	191	300	297	3
	EE+2	1	112	113	21	134	126	8
UnitedHealthcare Dental Total		7	467	474	737	1211	1188	23
Grand Total Enrolled in Dental		438	32207	32645	21069	53714	53187	527
Waived		40	1962	2002	8963	10965	11368	-403
Delinquent		0	217	217	103	320	444	-124
Grand Total Subscribers		478	34386	34864	30135	64999	64999	0

- Total subscribers increased by 527 during open enrollment
- 403 previously waived members enrolled for 2019

## Vision Premier Enrollment as of January 2, 2019:

Vision Premier Enrollment as of Jan 2, 2019		CCD/USD	CSF/CRT	TOTAL ACTIVES	RET	GRAND TOTAL
VSP Vision Premier	EE Only	699	3239	3938	2991	6929
	EE+1	254	2762	3016	1711	4727
	EE+2 or More	178	2704	2882	103	2985
VSP Vision Premier Total		1131	8705	9836	4805	14641

Vision Premier Enrollment as of Nov 15, 2018		CCD/USD	CSF/CRT	TOTAL ACTIVES	RET	GRAND TOTAL
VSP Vision Premier	EE Only	535	2280	2815	2384	5199
	EE+1	183	1965	2148	1357	3505
	EE+2 or More	131	1881	2012	85	2097
VSP Vision Premier Total		849	6126	6975	3826	10801

- 14,641 members are enrolled in VSP Vision Premier Plan for the 2019 Plan Year
- Enrollment is increasing by 35.5% (3,840 subscribers) with the increase occurring in both the active and retiree populations

# Voluntary Benefits Enrollment as of January 1, 2019:

WORKTERRA BENEFIT	# OF EES ENROLLED EFFECTIVE 1/1/2019	# OF EES ENROLLED EFFECTIVE 11/15/2018	SHIFT
ABACUS SHORT-TERM DISABILITY	750	585	165
AETNA SUPPLEMENTAL TERM LIFE	1932	1648	284
LEGALSHIELD	684	528	156
LIFELOCK	420	404	16
PETSBEST	275	239	36
VOYA ACCIDENT	886	706	180
VOYA CRITICAL ILLNESS	663	547	116
TOTALS	5610	4657	953

- LegalShield had the highest percentage increase in enrollment followed by Short-Term Disability and Accident insurance
- Enrollment increased in all of the voluntary benefits offered to City & County of SF and Superior Court employees

# SFHSS eBenefits summary:

**Review Your Elections**  
Please review and verify your elections.

**Health Benefits**

**Medical**  
Blue Shield Access  
Member plus one dependent  
Hy Cost: \$29.09

Dependent	Relationship	Covered
Child		Y

**Dental**  
Delta Dental PPO  
Member plus one dependent  
Hy Cost: \$4.62

Dependent	Relationship	Covered
Child		Y

**Vision Premier**  
No Coverage

Dependent	Relationship	Covered
Child		N

**VDT**  
VDT Eye Exam  
Member Only  
Hy Cost: \$ 0.00

**Life Insurance**

Life		\$ 0.00
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**Cost Summary**

Your Costs	
Before Tax	\$ 243.71
After Tax	\$ 0.00
<b>Total</b>	<b>\$ 243.71</b>

- eBenefits was made available to 13,253 SFHSS members
- 4,878 retired employees and 7,902 active employees
- 3,415 unique users accessed eBenefits (23.77%)
- 2,679 unique users submitted their elections (20.21%)

## DEPARTMENTS INCLUDED

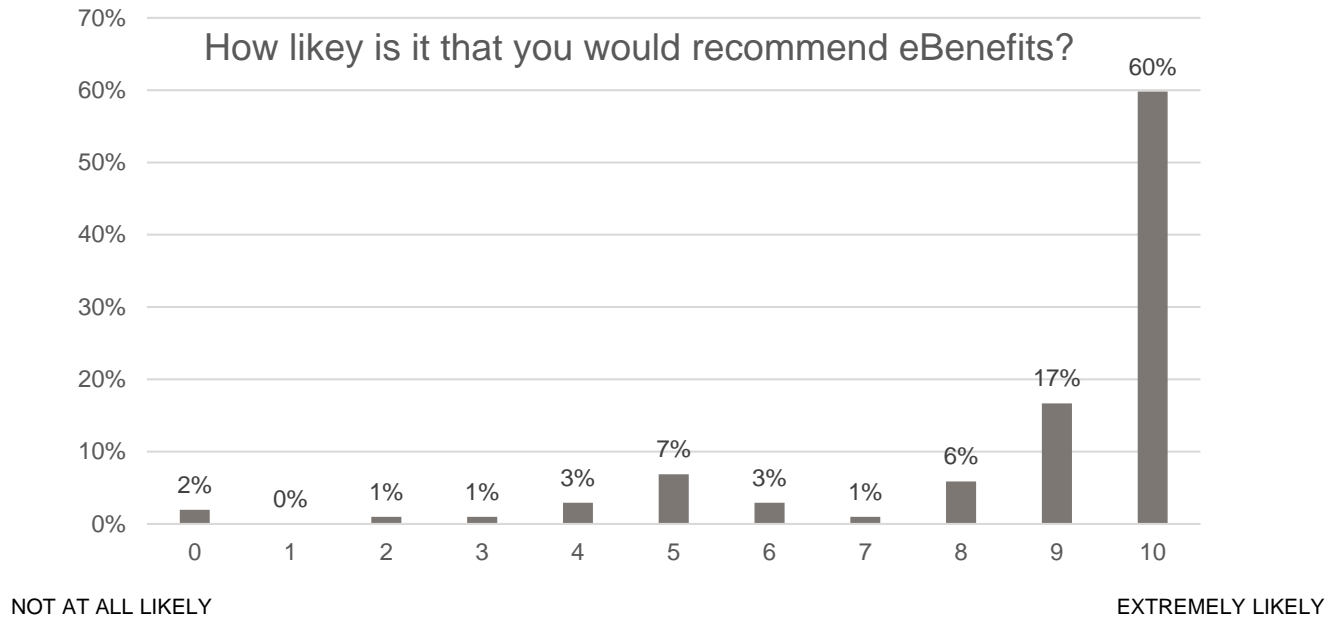
General Services Agency  
 Adult Probation  
 Airport  
 Arts Commission  
 Assessor-Recorder  
 Controller  
 City Planning Commission  
 Superior Court  
 Dept. of Child Support Services  
 District Attorney  
 Economic & Workforce Development  
 Ethics Commission  
 Human Services Agency  
 Department of Homelessness  
 Human Rights Commission  
 Department of Human Resources  
 Health Services System  
 San Francisco Public Library  
 Mayor  
 Port of San Francisco  
 SF Employee's Retirement System  
 Department of Technology  
 Treasurer & Tax Collector  
 Dept. on the Status of Women

## SFHSS eBenefits Distribution of Submissions:

	Submission Count	% of Submissions	% of Submissions by Eligible Participants
SF Superior Court	107	3.99%	22.57%
City & County of SF	2258	84.29%	30.40%
Total Actives	2365	88.28%	29.93%
Retirees	314	11.72%	6.44%
Grand Total	2679	100.00%	20.21%

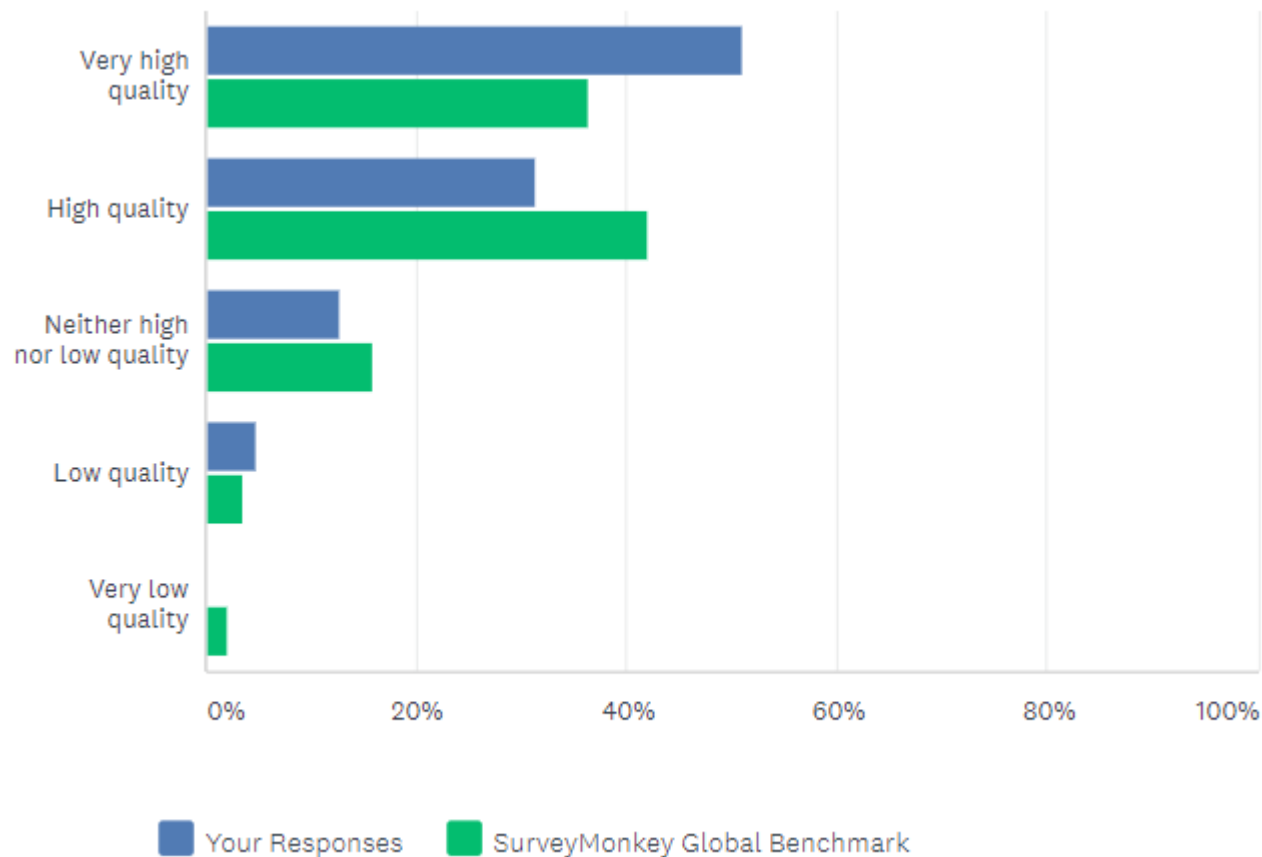
- Every eligible department participated!
- Top 5 participating departments:
  - Dept on Status of Women – 57.14%
  - Health Service System – 53.7%
  - Controller’s Office – 47.14%
  - Dept of Child Support Services - 42.03%
  - City Planning Commission – 40.99%

# Q1: How likely is it that you would recommend eBenefits to a friend or colleague?



- On a scale of 1-10 with 10 meaning extremely likely and 0 meaning not at all likely, 87% of respondents replied with a value of 6 or higher
- 60% of the responses were with the highest possible score

## Q2: How would you rate the quality of eBenefits?



Responses are 1 = Very High Quality and 5 = Very Low Quality. SFHSS overall is 1.72 which is in top 50-75%

## Q3: What do you like most about eBenefits?

This question solicited an open-ended response. Answers aligned to the following topics:

- Easy, Fast, Simple!
- Don't have to fax, mail, return, travel to SFHSS and wait in line, etc.
- Access from home
- Paperless
- You know at a glance your benefits and premium contributions
- Everything is pre-filled

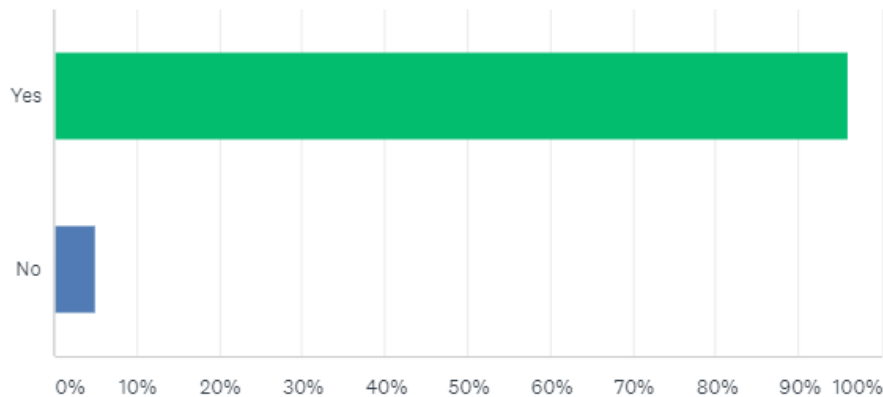


## Q4: What changes would most improve eBenefits?

This question solicited an open-ended response. Answers aligned to the following topics:

- Online / live chat
- Ability to have a username versus employee id
- Integration with voluntary benefits
- Ability to Remove a Dependent / Beneficiary
- Indication at the beginning of the process to have any required documents ready to upload
- Online FSA calculator
- More clarification regarding Vision Premier
- More plan comparison links within the page

## Q5: Did you find it convenient to enroll in your benefits online?

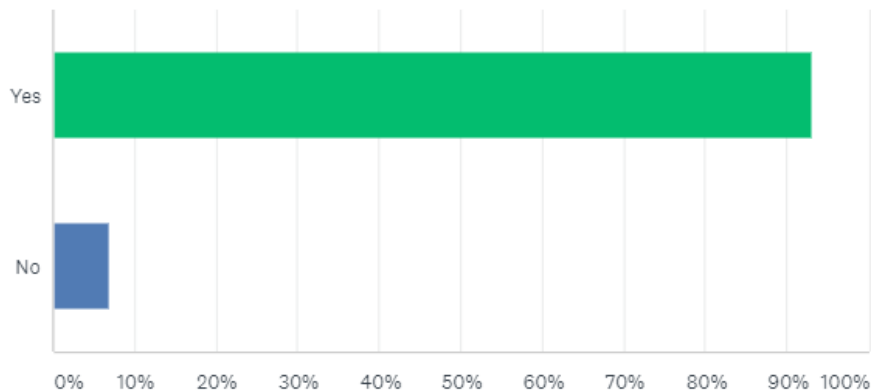


Responses:

Yes = 95.96%

No = 5.05%

## Q6: Will you enroll online next year?



Responses:

Yes = 93.00%

No = 7.00%

## Next Steps:

- Address identified issues:
  - Suppress dependents no longer eligible
  - Break out Vision Premier from medical
  - Alleviate split carrier complexity
  - First time Medicare enrollments
- Customize interface for New Hire and Family Status Change workflow
- Expand user base to all CSF (36,000), more retirees and other employers
- Integrate with other systems (WorkTerra, Dental for CCD/USD)
- Route uploaded documents to the content management system