

# Report of Open Enrollment Activities for Plan Year 2024

**December 14, 2023**

Presented by:

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# Agenda

- Objectives for Open Enrollment
- Who We Serve
- Open Enrollment Highlights
- Project Plan
- Communications
- Enterprise Systems & Analytics
- Member Services
- Outcome of Key Initiatives
- Health Fairs & Flu Clinics
- Results

## Purpose of Open Enrollment

- In order to allow members to pay for their health plan premiums with pre-tax dollars, SFHSS must follow the rules for Cafeteria Plans outlined in Section 125 of the Internal Revenue Code.
- One of the main rules is the requirement that members make their benefit elections prior to the first day of the coverage period and that such elections are irrevocable until the end of the plan year.
- To allow sufficient time to implement members' OE elections, each year SFHSS schedules an open enrollment period in accordance with SFHSS rules. This year's open enrollment period was scheduled to run from Monday, October 2nd, through Friday, October 27th. Elections received during OE are effective January 1st, 2024.
- Open Enrollment is when members can enroll in, waive, or add/remove family members from SFHSS coverage without a Qualifying Life Event.

## Objectives for Open Enrollment for 2024 Plan Year

For this year's Open Enrollment, SFHSS focused on process improvement to enhance accuracy, drive resource efficiency, and reduce costs.

To achieve this, we reviewed lessons learned from past open enrollments and developed new solutions.



## Who We Serve

Member Groups:	# of Members
City and County of San Francisco	34,913
San Francisco Unified School District	8,156
City College of San Francisco	1,246
Medicare Retirees	26,513
Non-Medicare Retirees	8,552
<b>Total Members</b>	<b>79,380</b>

*We are guided by our mission, which is dedicated to preserving and improving sustainable, quality health benefits and to enhancing the well-being of members and their families.*

# Open Enrollment Highlights



**SFHSS Office Opened for In-Person Support**



**6,571 Total Calls Handled**



**VSA Call Center Support** to enable Members Services to focus on processing enrollments



**82% Increase of Subscribers in Health Net CanopyCare**



**In-Person Activities**  
**10 Health Fairs**  
**24 Flu Shot Clinics**

# Project Plan



# Key Milestones & Events 2023

## Benefit Plan Year 2024

### First Quarter

- Review Lessons Learned (December – January)
- Plan Year Starts January 1
- Health Plan Renewal Discussion & Negotiation (January – June)
- Health Service Board Rates & Benefits Meetings (January – June)
- Communications Planning & Procurement (February – March)

### Second Quarter

- Health Service Board Rates & Benefits Meetings (March – June)
- Communications Layout & Design (April – September)
- eBenefits Configuration Begins (May)
- Health Service Board approves all “Simple” Rates June 8
- Rates & Benefits Packet Delivered to Board of Supervisors June 16

### Third Quarter

- SFUSD & CCD Hiring & Negotiations
- Board of Supervisors Rates & Benefits Approval July 25
- System eBenefits Programming and Testing (July – September)
- “Detailed” Rates Calculations (July – September)
- Staff Training (August – September)
- OE Packets Mail September 25

### Fourth Quarter

- eBenefits Open Enrollment Live (October)
- HSS & Vendor Webinars and Live Events (October)
- Data Entry & Validation (October – November 11)
- Eligibility Files to Vendors December 4
- Member Confirmation Statements December 7



# Open Enrollment Project Plan – Tasks & Assignments

Open Enrollment Project Tasks Breakdown	
HSS Groups:	# of Tasks
Administration	7
Communications	93
Contracts	9
Enterprise Systems & Analytics	45
Executive	29
Finance	26
Member Services	12
Project Manager	50
Well-Being	11
<b>Total</b>	<b>282</b>



All HSS divisions support Open Enrollment with their assigned initiatives captured in the project plan.

# Communications

## OE Collateral & Mailers

- Combined CSF, Courts and MEA Benefit Guides due to overlapping benefits. This allowed us to reduce paper waste for our printed materials.
- We increased color contrast to improve the readability of our materials.
- Inspired by the City's new Digital Accessibility and Inclusion Standards project, we leveraged icons throughout our benefits guides to improve accessibility and understanding.



# Improve Accuracy of Printed Communications

- We developed **87** OE letter templates with custom rates hard-coded on the back of the letters to reduce the data required during the printer's data merge.
- The change to reduce data complexity improved accuracy over last year where we had to issue three correction letters.
- This year, we did not need to send any correction letters.

**Biweekly Health Plan Premium Contributions Effective January 1, 2024**

MEDICAL PLANS	WALHART COMPENSATED EMP		WALTER PERMANENT EMP		TRIO PPO		BLUE SHIELD OF CALIFORNIA	
	You Pay	Employer Pay	You Pay	Employer Pay	You Pay	Employer Pay	You Pay	Employer Pay
Employee Only	\$25.80	\$342.75	\$27.00	\$358.00	\$28.58	\$379.74	\$34.58	\$455.43
Employee +1	\$51.50	\$684.23	\$53.90	\$716.10	\$57.07	\$758.19	\$69.07	\$911.58
Employee +2 or More Dependents	\$176.88	\$663.59	\$185.13	\$603.85	\$196.50	\$597.01	\$237.24	\$688.66

**Enroll Today!**

Welcome to eBenefits Online Open Enrollment

If you will not be making any changes to existing benefit elections for you or your dependents, there is no need to take further action.

- Go to <https://myapps.sfgov.org> to log in, and click on the SF employee portal tile from the MyApps dashboard.
- Click on the **Open Enrollment** link from the Alerts tab on the SF Employee Portal page.
- Once in eBenefits, be sure to click **Save and Continue** through each screen. You must click **Submit** at the end of the process in order to complete your enrollment otherwise your elections will not be recorded.
- Enter your selections and submit your choices by **5:00 pm PST on October 27, 2023**. If you are adding new dependents, you will need to submit supporting documentation, which can be uploaded in eBenefits.

**DO NOT FORGET TO SAVE A COPY OF YOUR ENROLLMENT SUMMARY STATEMENT**  
You can print or save a PDF copy of your benefit elections summary for your records after they have been submitted by clicking the printer icon when your enrollment is complete.

**IDENTITY PROTECTION**  
For your security and identity protection, your registration will require you to set up **Multi-Factor Authentication (MFA)**. This is a method that grants a user secure access only after presenting at least two separate pieces of evidence to authenticate their identity.

**CONTACT INFORMATION**  
When you log into eBenefits, be sure to update your contact information including email, home, and mailing addresses so that you will receive important information regarding your health benefits, including your Confirmation Statement, and other important notifications.

**HELP IS AVAILABLE**  
Detailed instructions, videos and resources can be found at [sfhss.org/ebenefits](https://sfhss.org/ebenefits)

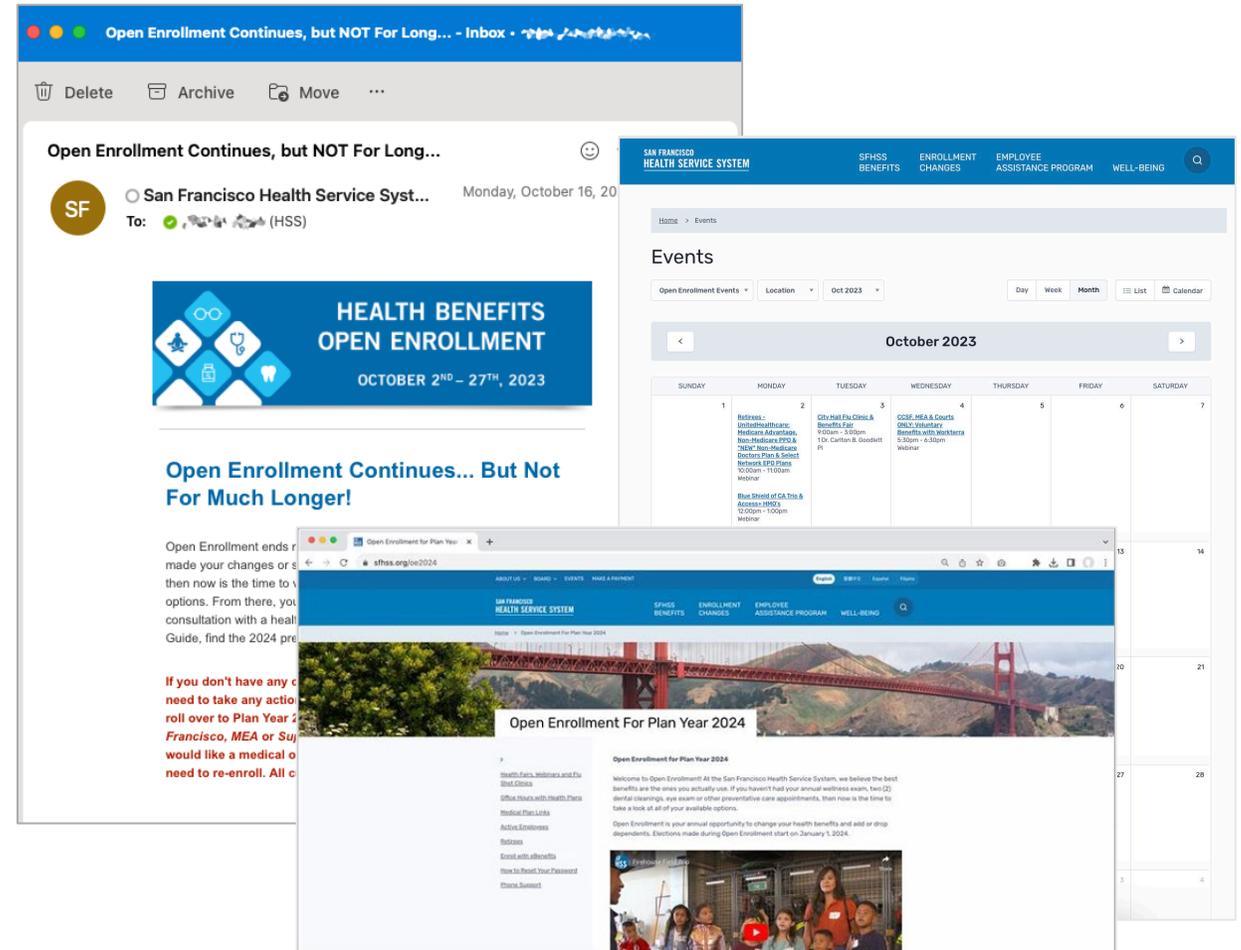
If you are unable to log into the **Employee Portal**, please contact the **City and County of San Francisco's Department of Technology Help Desk** at (628) 652-5000, between the hours of 7:30 am to 5:00 pm Monday to Friday. You will be asked to provide your Employee ID Number and some additional information to validate your identity. If you do not know your DSW Number or if your Open Enrollment link does not work, or you need your password reset, contact SFHSS directly.

In order to serve as many members as possible, we are providing consultations by telephone only. If you have any questions please call SFHSS at (628) 652-4700. Our telephone hours are Monday, Tuesday, Wednesday and Friday, from 9:00 am to Noon and 1:00 pm to 5:00 pm, and Thursday from 10:00 am to Noon and 1:00 pm to 5:00 pm.

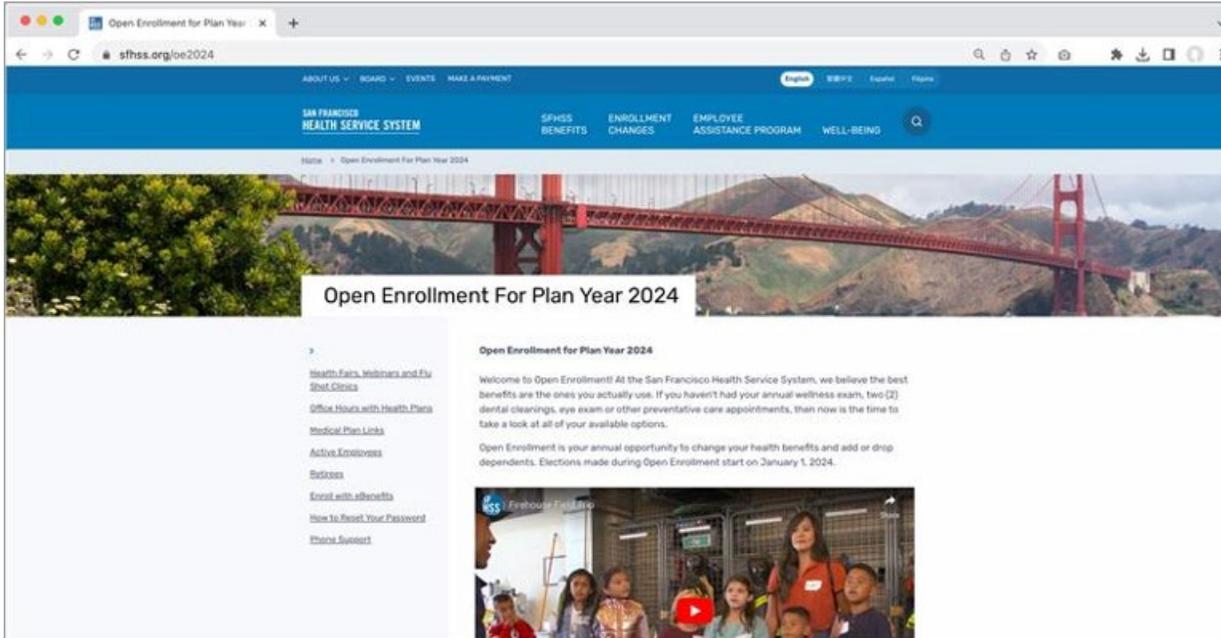
Thank you for using eBenefits!

# Provided Multiple Avenues for Members to Get Support

- Distributed **six (6)** weekly open enrollment emails to **(45,118)** active employees and retirees.
- Drove members to **health plan office hours** for plan-specific questions.
- Directed members to Events calendar to attend **14 vendor-led webinars**.
- Created custom **Open Enrollment** webpages for each employer group that received a combined total of **55,718** views.



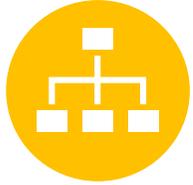
## Reduce Paper Waste and Print Costs



- Active employees did not receive benefit booklets in the mail this year. Instead, we drove them to our website for comprehensive resources.
- We did not receive many requests from Active employees for printed collateral.
- Based upon the success of this year's active mailing, we will pilot not sending out booklets to our retirees next year.

# Enterprises Systems and Analytics

## ESA – Building Blocks to a Successful OE - PeopleSoft



### Annual System Configuration

- Updated Life, LTD and COBRA Rates
- Updated zip code tables for Service Areas
- Updated Flex Credits and Hetch Hetchy Stipend
- Updated annual maximum FSA election limit
- Updated Deduction Calendars for all employers and pension systems
- Updated **eBenefits**



### 3,900 Premium Rate Calculations

- **43** data elements per rate
- **55** Benefit Programs (Employee/Retiree Groups)
- **36** Benefit Plans (Carriers & Plans)
- **5** Plan Types (Dental, Vision, Medical)



### System Enhancements

- Configured separate Kaiser Permanente SCAL Plan to improve inter-regional transfers
- Created CCD benefit program for newly benefitted AFT part-time faculty



### On Boarding Call Center Support

- Established vendor access to critical benefits system information.
- Enhanced remote access security for VSA agents with additional verification steps.
- Created straightforward guidance for system installation and utilization.

## ESA – Rate Calculator SQL Application

HSS engaged a vendor to build a computer program for calculating rates. HSS worked in parallel over the past few months, calculating the rates we need for 2024 while simultaneously working with the vendor on requirements, testing and implementation. This approach allowed HSS to have baseline data for validation.

The previously existing process existed for 10 years. Increasing complexity in benefits administration (i.e., split carrier, school term effective dates, earlier completion requirements due to **eBenefits**) made this approach unsustainable.

### The goals from this initiative are:

- Automate manually intensive process
- Improve speed at which rates can be calculated
- Leverage the application for both simple and detailed rates
- Improve accuracy of the rates
- Automate validation of rates
- Rates available in time for OE letters

The screenshot shows the 'Reports' section of the San Francisco Health Service System. The page is for Plan Year 2024 and includes a 'Create custom report' button. The table below lists the reports and their details.

REPORT NAME	DESCRIPTION	PLAN YEAR	REPORT DATE	RECORD COUNT	PROGRESS	REPORT ACTIONS
Active Report	HSS report that includes all active rates.	2024	11/21/2023 10:40:59	1780	<div style="width: 100%;"></div>	<a href="#">Download</a> <a href="#">Share</a>
Retiree Report	HSS report that includes all retiree rates.	2024	11/21/2023 10:41:00	1072	<div style="width: 100%;"></div>	<a href="#">Download</a> <a href="#">Share</a>
School Term Report	HSS Report that includes all school term rates.	2024	11/21/2023 10:41:00	393	<div style="width: 100%;"></div>	<a href="#">Download</a> <a href="#">Share</a>
Dental Report	HSS Report that includes all Dental rates.	2024	11/21/2023 10:41:00	502	<div style="width: 100%;"></div>	<a href="#">Download</a> <a href="#">Share</a>
Vision Premier Report	HSS Report that includes all Vision rates.	2024	11/21/2023 10:41:00	92	<div style="width: 100%;"></div>	<a href="#">Download</a> <a href="#">Share</a>
Detail Report	HSS report that includes all rates for the current plan year.	2024	11/21/2023 10:41:00	3839	<div style="width: 100%;"></div>	<a href="#">Download</a> <a href="#">Share</a>

# Member Services

## Summary of Member Activity



### Made Change in Plan:

**3,204**

Members *changed* Medical Plan

**2,378**

Members *changed* Dental Plan

**2,764**

Members *changed* Vision Plan



### Added/Dropped Dependents:

**902**

Members **added**  
deps to **Medical**

**621**

Members **dropped**  
deps from **Medical**

**1,018**

Members **added**  
deps to **Dental**

**550**

Members **dropped**  
deps from **Dental**



### Enrolled in FSA:

**7,655** in Medical FSA

**1,545** in Dependent Care FSA

# Member Support Dashboard



## Total Call Volume

- 6,571 Calls handled



## Call Metrics (Avg. Speed of Answer)

- 4m 43s



## Virtual Consultations

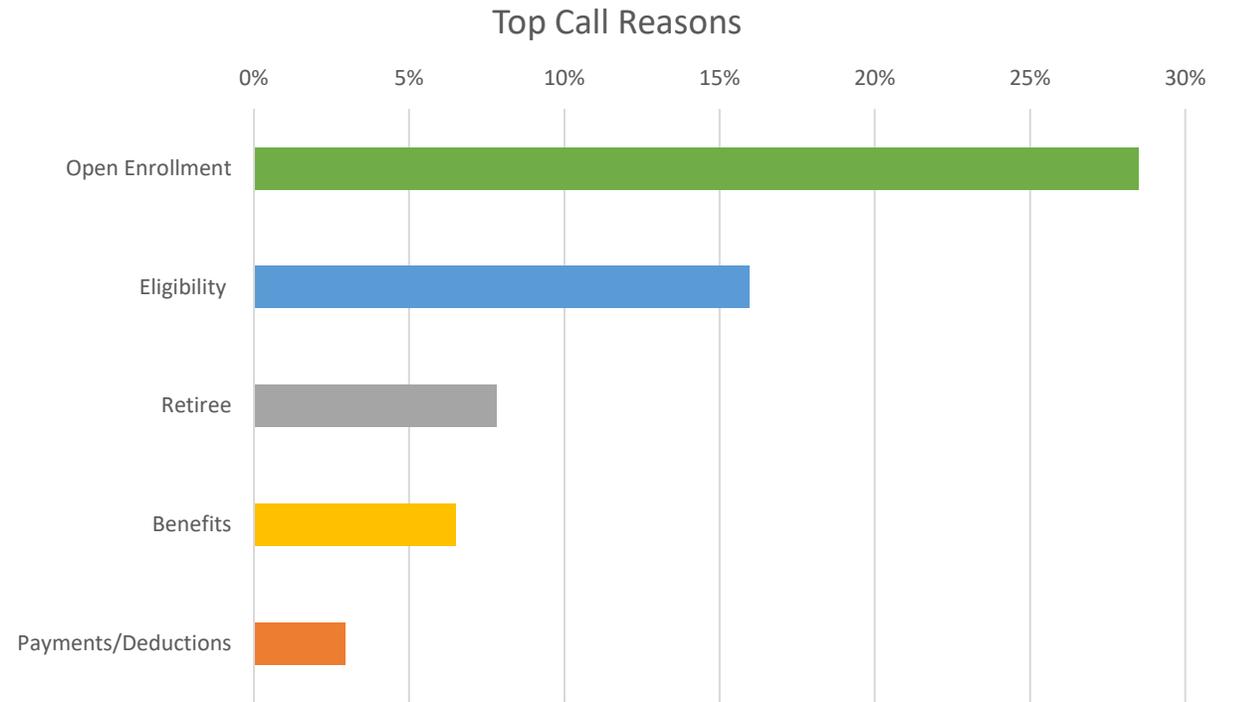
- Virtual Consultations: 291



## Walk-ins for In-Person Support

- 277 Active Members
- 193 Retirees

## Call Drivers



# Member Services and VSA Call Data

## SFHSS Member Services



### Total Call Volume

- **2,294** Calls handled by Member Services staff



### Call Metrics

- ASA: **2m 49s**
- Avg. Handle Time: **11m 36s**
- % Abandoned Calls: **9.6%**

ASA: Average Speed of Answer  
 VSA: Valerie Schlitt and Associates  
 CSR: Customer Service Representative

## VSA CSRs



### Total Call Volume

- **4,277** Calls handled by VSA CSRs



### Call Metrics

- ASA: **6m 36s**
- Avg. Handle Time: **13m 33s**
- % Abandoned Calls: **17.7%**

# As Needed Off-Site Call Center



## Accomplishments

- Rapid Open Enrollment Support Ramp-up with VSA
- Less Complicated Queues Transitioned to VSA
- **4,277** calls were handled by VSA
- Communication Strategies and Data Sharing



## Challenges/Mitigation Strategies

- Expedited go-live
- Ongoing issues with technology
- Mitigation strategies

# Health Fairs & Flu Clinics

## Highlights



**10** Health Fairs



Managed **16** health plans/vendors



**Hosted** a pre-planning webinar for vendors



**9** Months of Pre-Post Planning Flu & Health Fairs (**1,440+ Hours**)



Developed **35** Communication Materials



**24** Flu Shot Clinics

## Open Enrollment Health Fairs



- **10** Health Fairs – of which all were combined with flu shot clinic events.
- Airport hosted an “After Hours” Health Fair from 10 p.m. to Midnight.

### Best Practices:

- Locations targeted based on type of work and number of members that would have access.
- Executed a pre-planning webinar for vendors - Reviewed fair logistics and vendor responsibilities.
- MHN/HealthNet, ComPysch External EAP and Lighthouse vendors were present at smaller health fairs at first responder locations.
- CredibleMind (vendor) tabled at three of the larger health fairs (City Hall, RPD, 49SVN)

# Flu Clinics

Hosted **24** Clinics at **23** Locations:

- **10** Open Clinics (Employees & Retirees)
- **14** Restricted Clinics (Dept Specific)
- **1** returning Clinic Location:  
Public Utilities Commission – Sunol Yard

Total Vaccines Administered: **2,088**

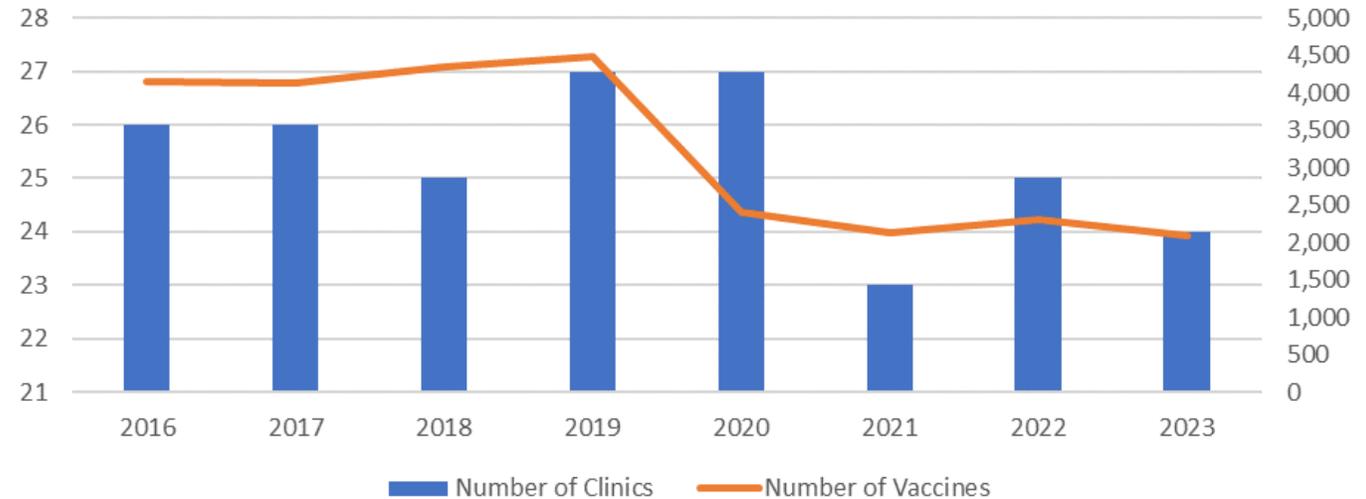


- **1,962** regular flu shots
- **126** high dose flu shots

## Best Practices:

- Later end date mid-November
- Alberston's/Safeway managed administration duties

Flu Shot Clinic Total Vaccines and Numbers of Clinics  
2016 -2022

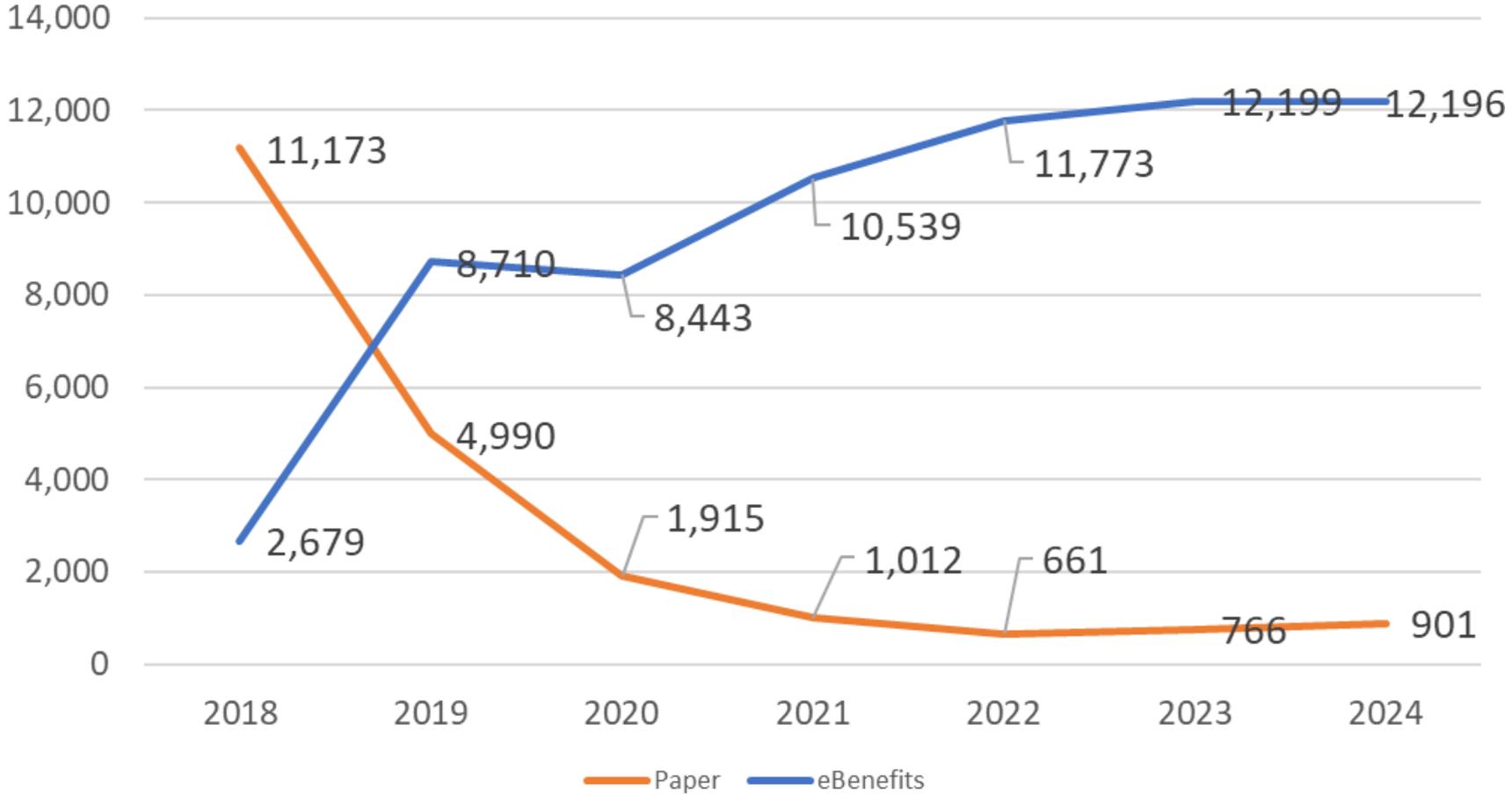


## **New in 2023:**

- Dr. Fiona Wilson (Health and Safety Director) attended 3 of the larger clinics to field questions people may have regarding flu vaccines
- Employees had to self-report flu shot

# Results

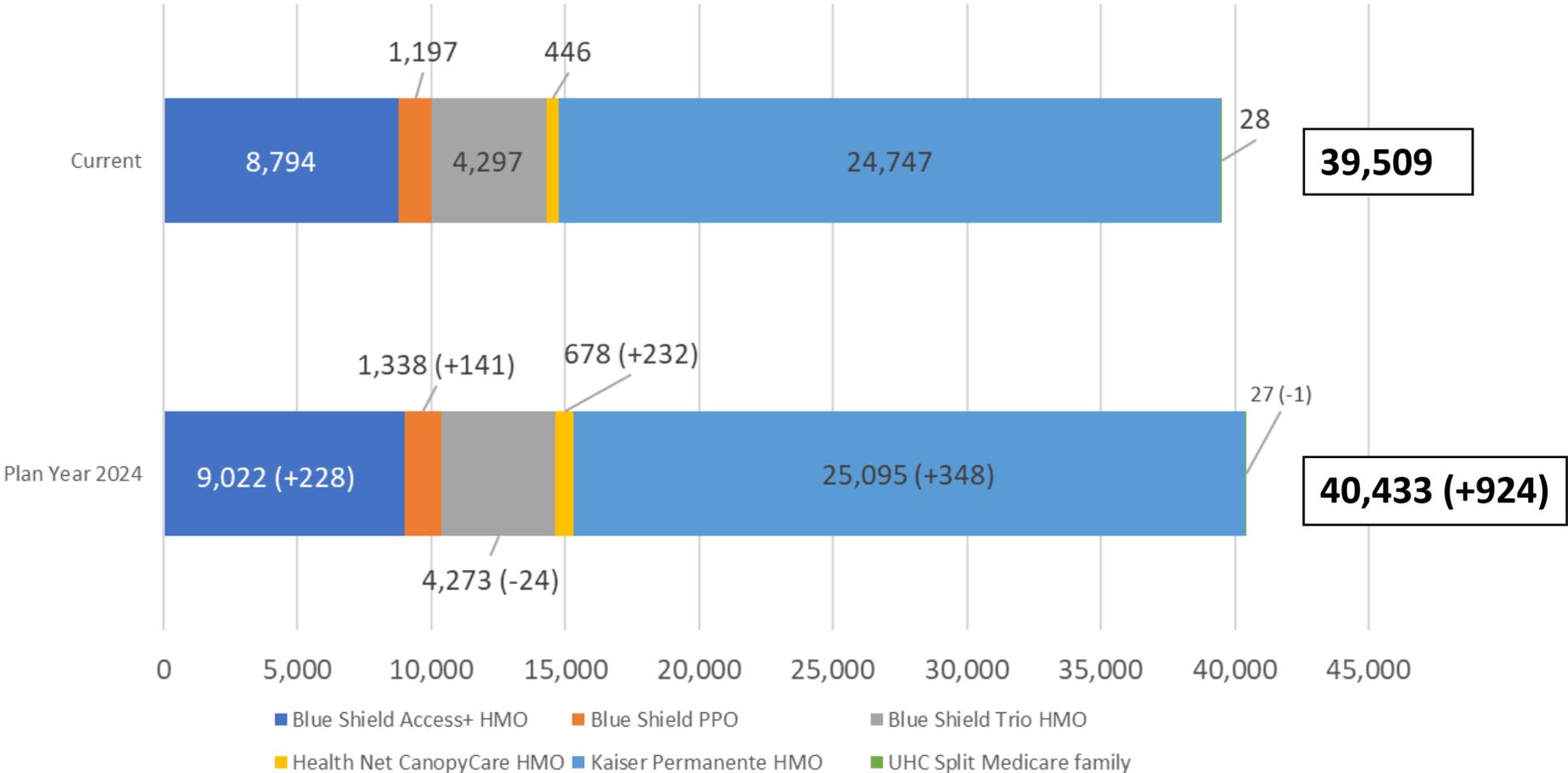
# OE Submissions: *eBenefits* vs. Paper Over Time



**88** members submitted 2023 enrollment both via paper enrollment form and *eBenefits*

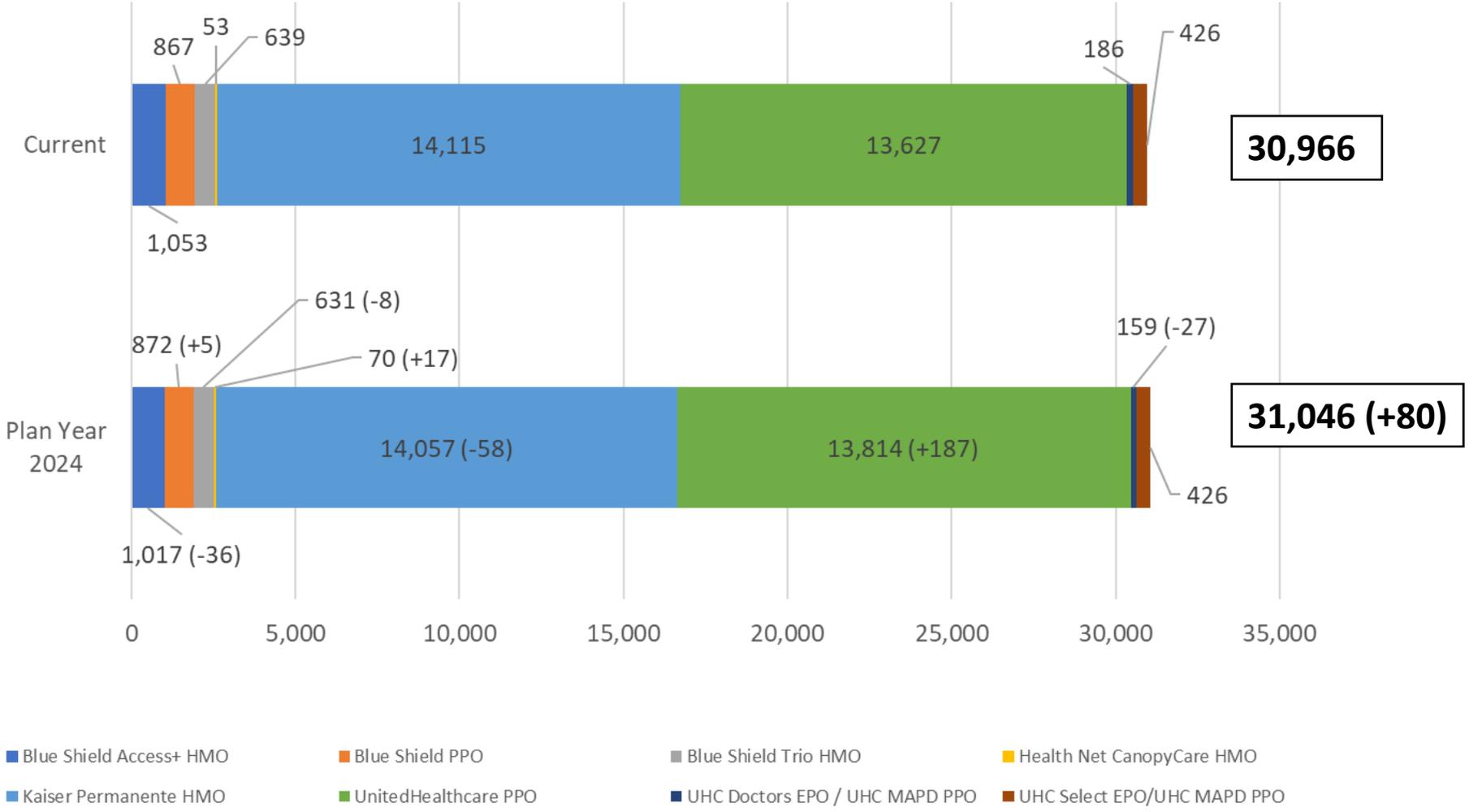


# Medical Enrollment Migration - Actives (# of Subscribers)



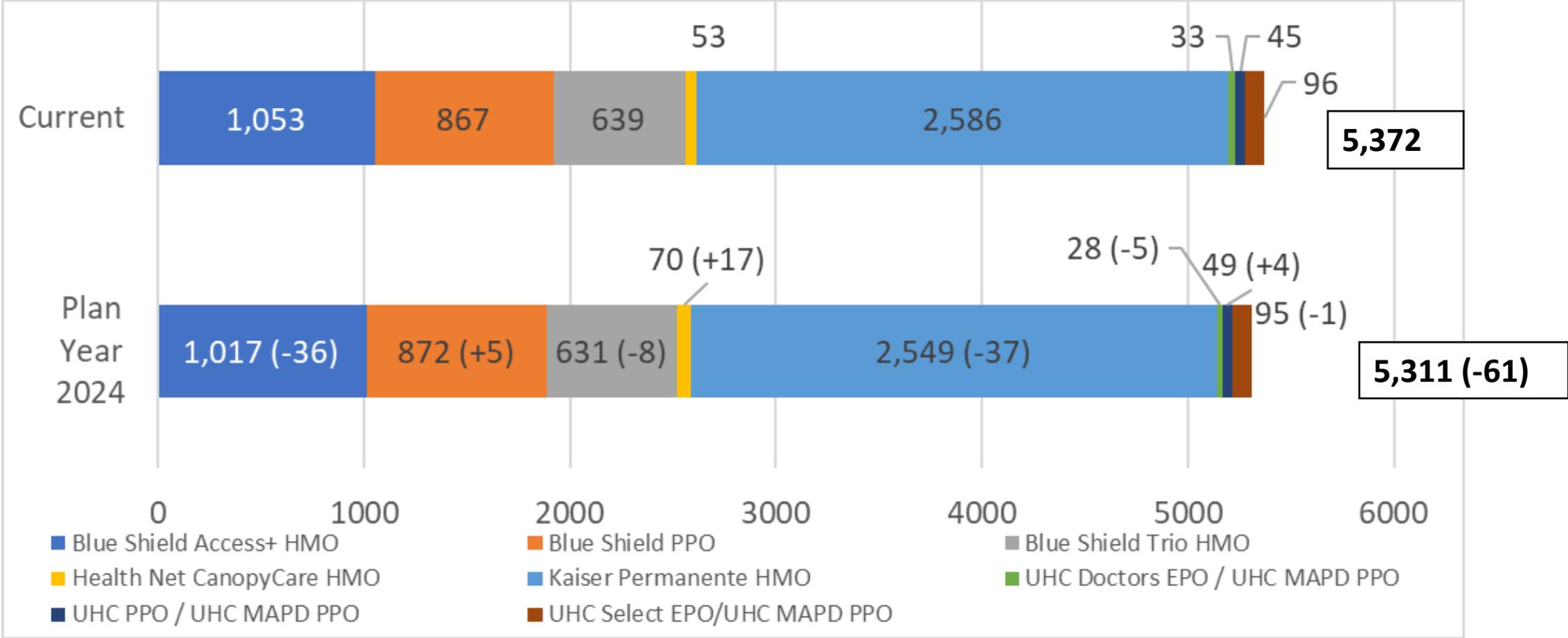


# Medical Enrollment Migration - Retirees



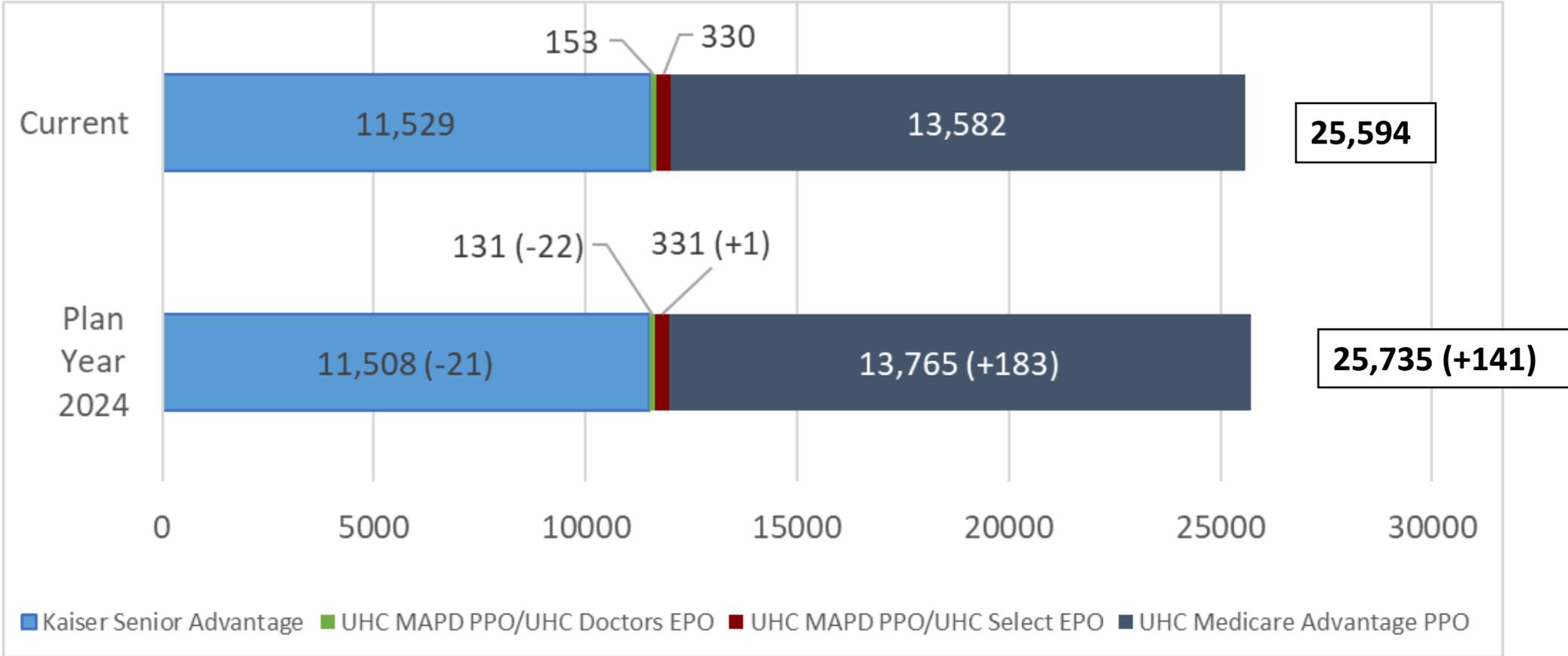


# Medical Enrollment Migration – Non-Medicare Retirees



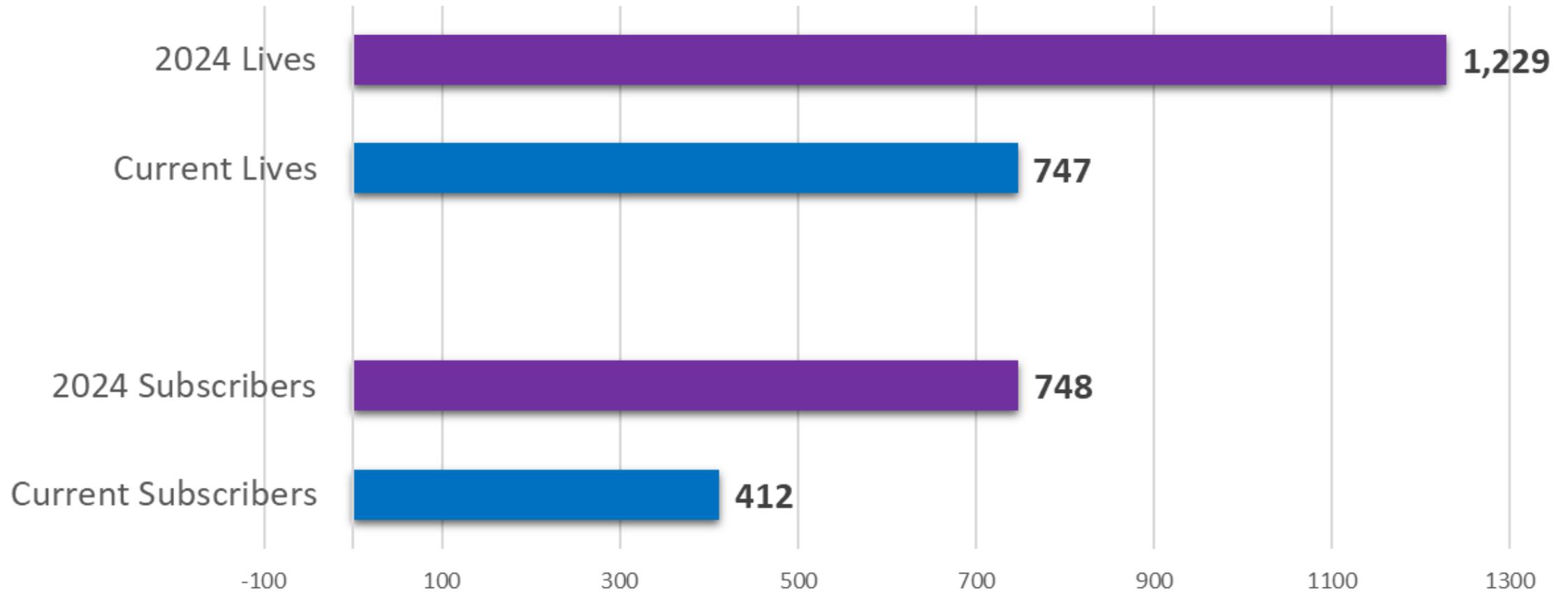


# Medical Enrollment Migration – Medicare Retirees



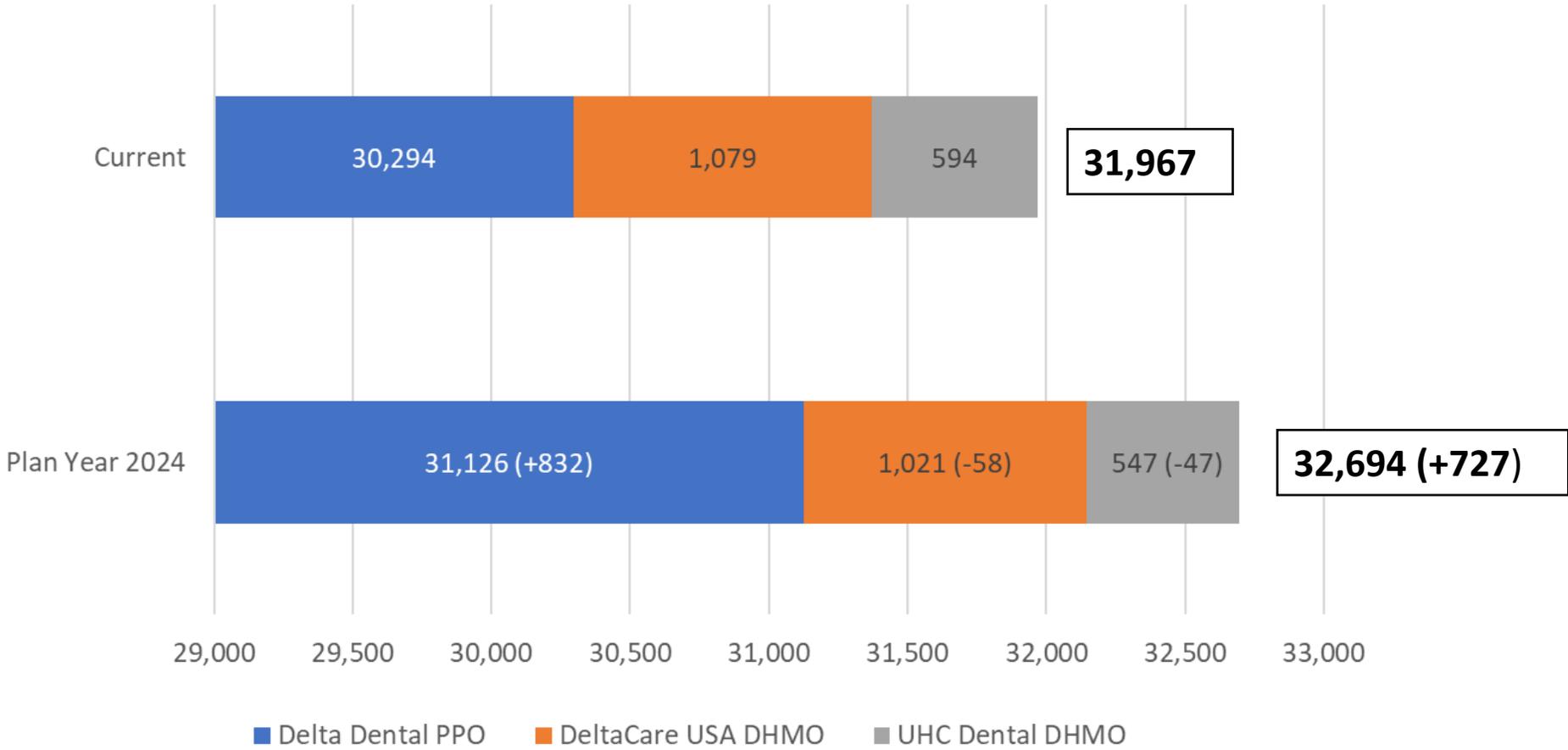
# Health Net CanopyCare Enrollment Data

## Health Net CanopyCare HMO



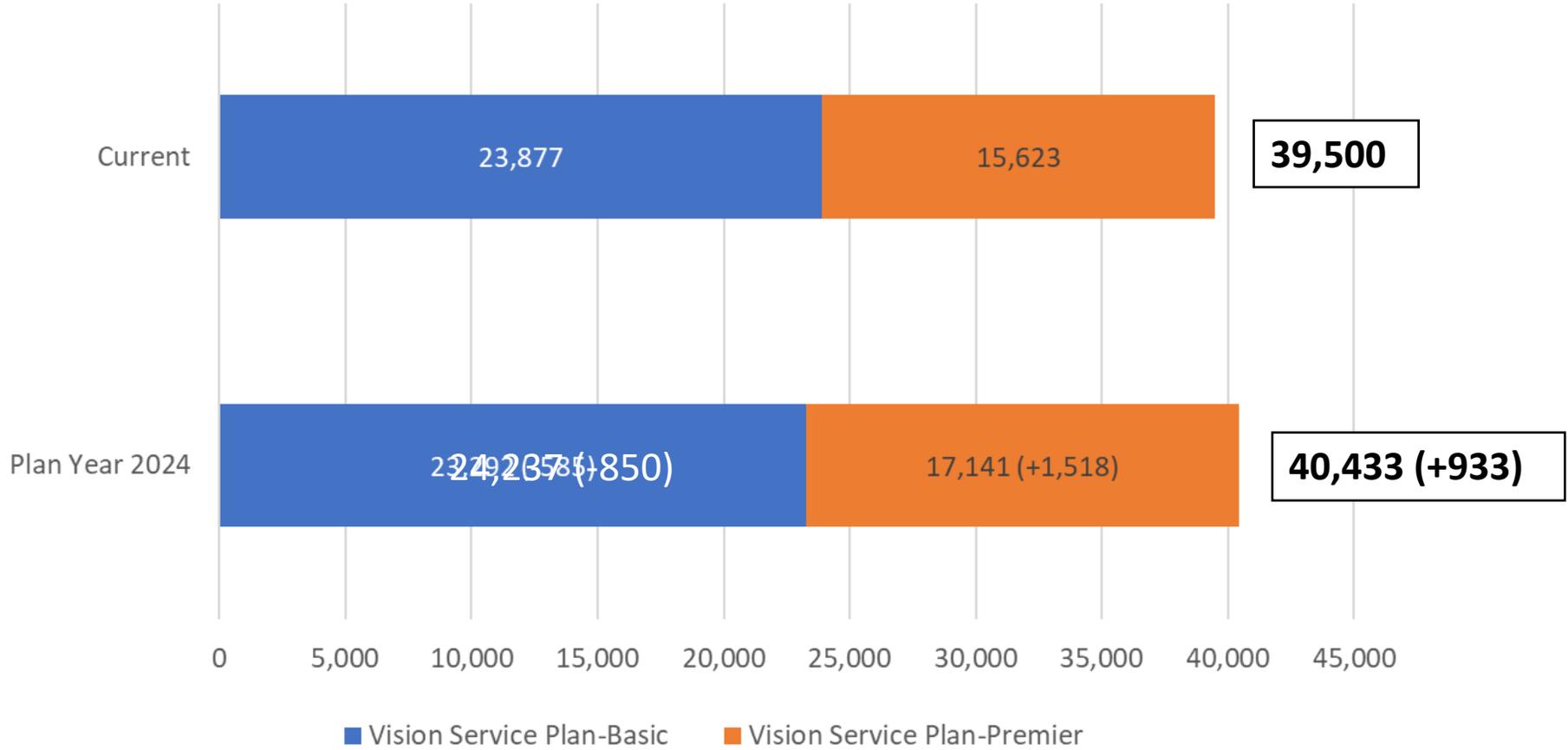


# Dental Enrollment Migration - Actives



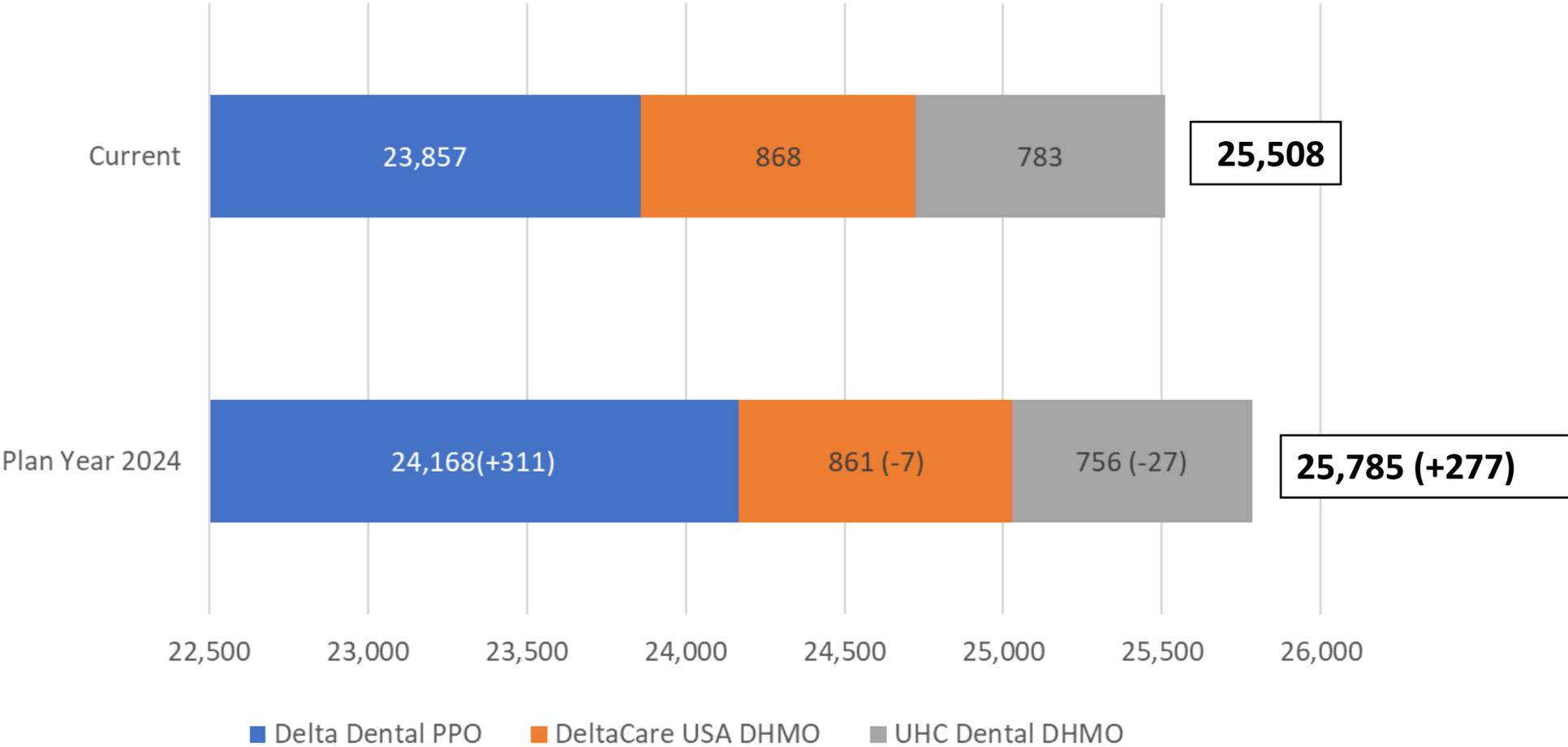


# Vision Enrollment Migration - Actives



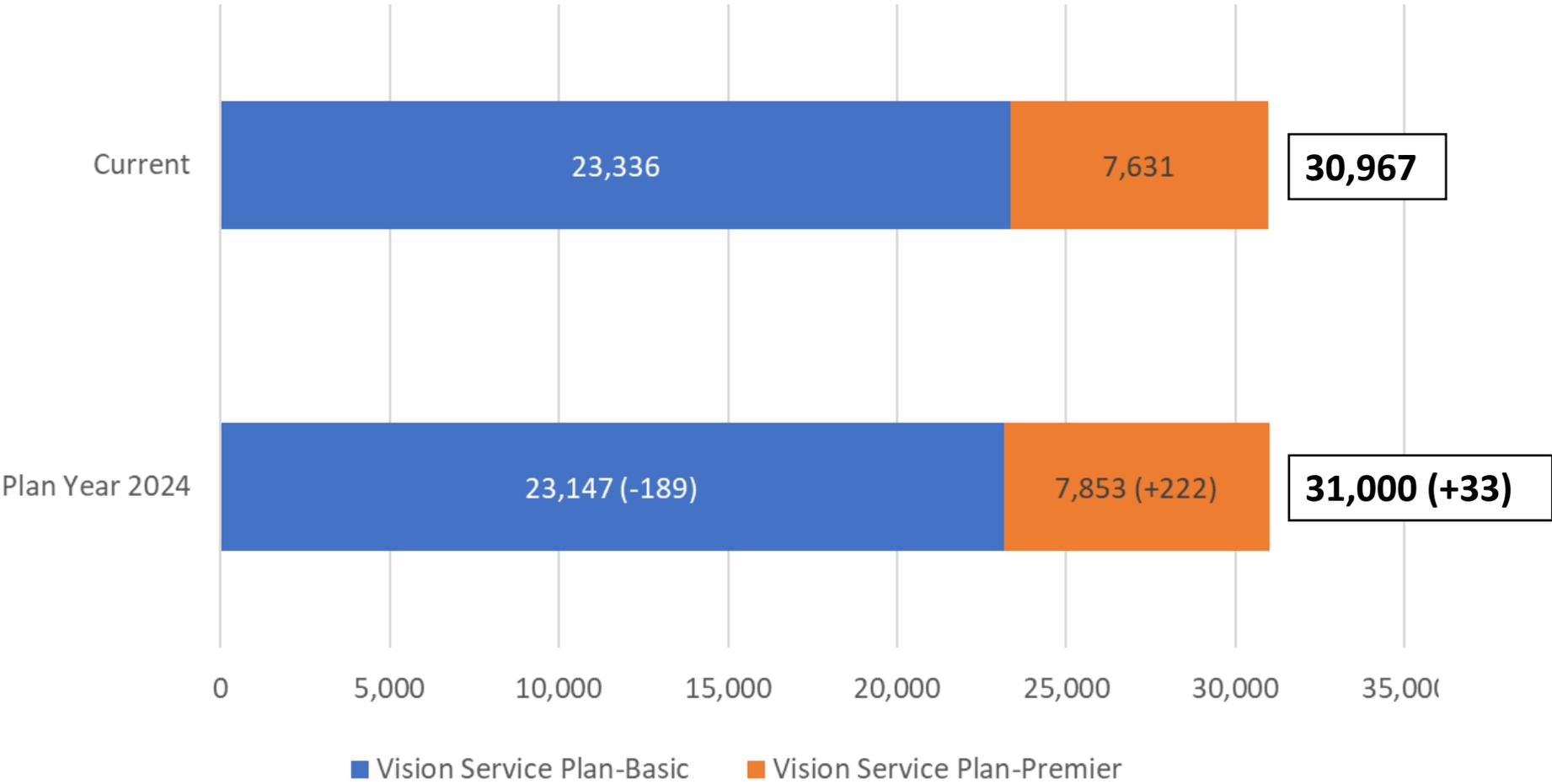


# Dental Enrollment Migration - Retirees





# Vision Enrollment Migration - Retirees



# Thank You

## ESA Team Sustained Support During OE

- Trained Member Services staff in enhanced data processes
- Provided queries for prioritizing work and error correction
- Monitored Attachment Extract Process daily for document transfer
- Enabled Senior Analysts to batch change Salesforce case ownership
- Reset **eBenefits** passwords for retirees
- Coordinated with Dept of Technology Help Desk and SF Employee Portal Support



## ESA Team Boosted Off-Site Call Center Support



- Established a streamlined process for vendors to access critical information within the benefits system.
- Implemented additional security measures for remote access by VSA agents, incorporating extra verification steps.
- Developed comprehensive instructions for the installation, utilization, and troubleshooting of City and HSS systems.
- Collaborated with VSA, DT Telecom, and HSS to configure and test Call Center Voice Connectivity.
- Facilitated efficient reporting of member information by organizing data points for easy accessibility.