Report of Open Enrollment Activities for Plan Year 2024

December 14, 2023

Presented by:
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Carrie Beshears, Well-Being Manager

Agenda

- Purpose of Open Enrollment/Who We Serve

- 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.

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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.

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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
Total Members	**79,380**

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.

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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

HEALTH BENEFITS OPEN ENROLLMENT
OCTOBER 2ND – 27TH, 2023

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

00	01	02	03	04	05	06	07	08	09	10	11	12
Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
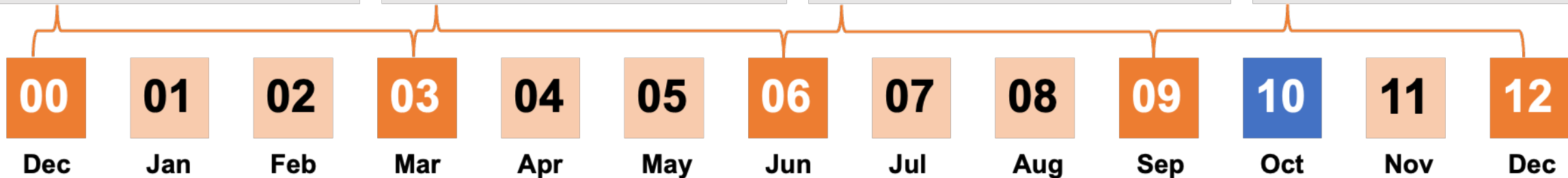
Open Enrollment Project Plan – Tasks & Assignments

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
Total	**282**

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

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Communications

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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.

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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.

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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.

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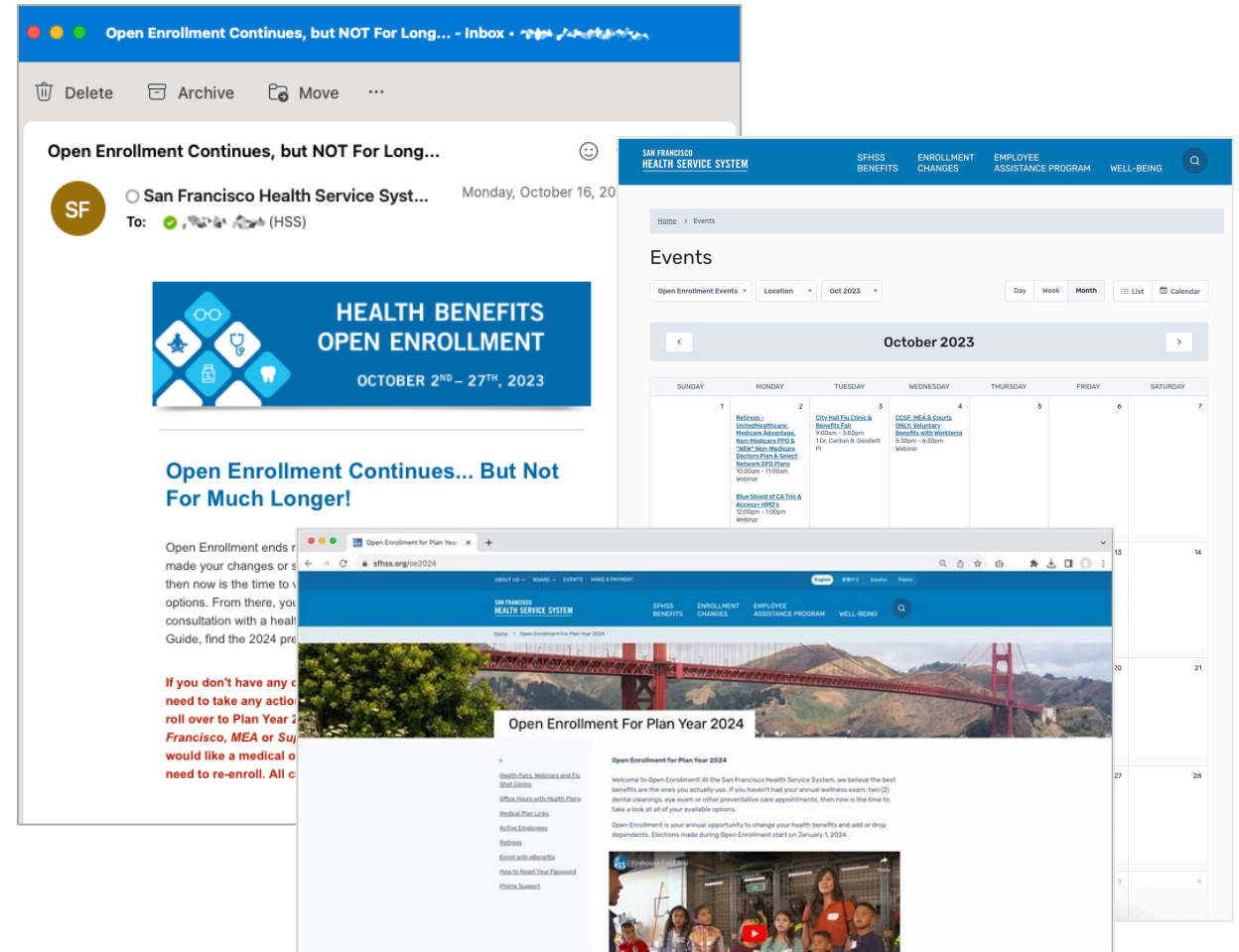
Reduce Paper Waste and Print Costs
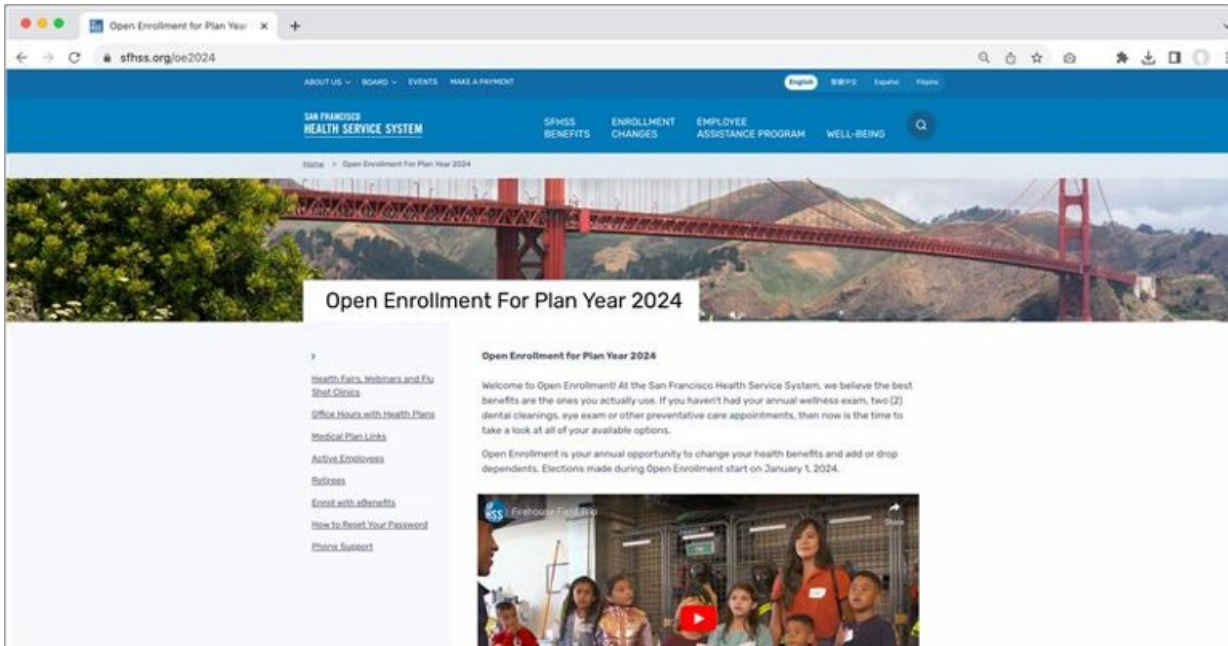
- Active employees did not receive benefit booklets in the mail this year. Instead, we drove them to our website for comprehensive resources.

- 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

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***(Draft 2)ESA – Building Blocks to a Successful OE - PeopleSoft
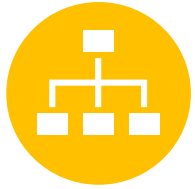
Annual System Configuration

- 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

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	**621**
Members **added** deps to **Medical**	Members **dropped** deps from **Medical**
1,018	**550**
Members **added** deps to **Dental**	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

Top Call Reasons

	0%	5%	10%	15%	20%	25%	30%

- Open Enrollment
- Eligibility
- Retiree
- Benefits
- Payments/Deductions
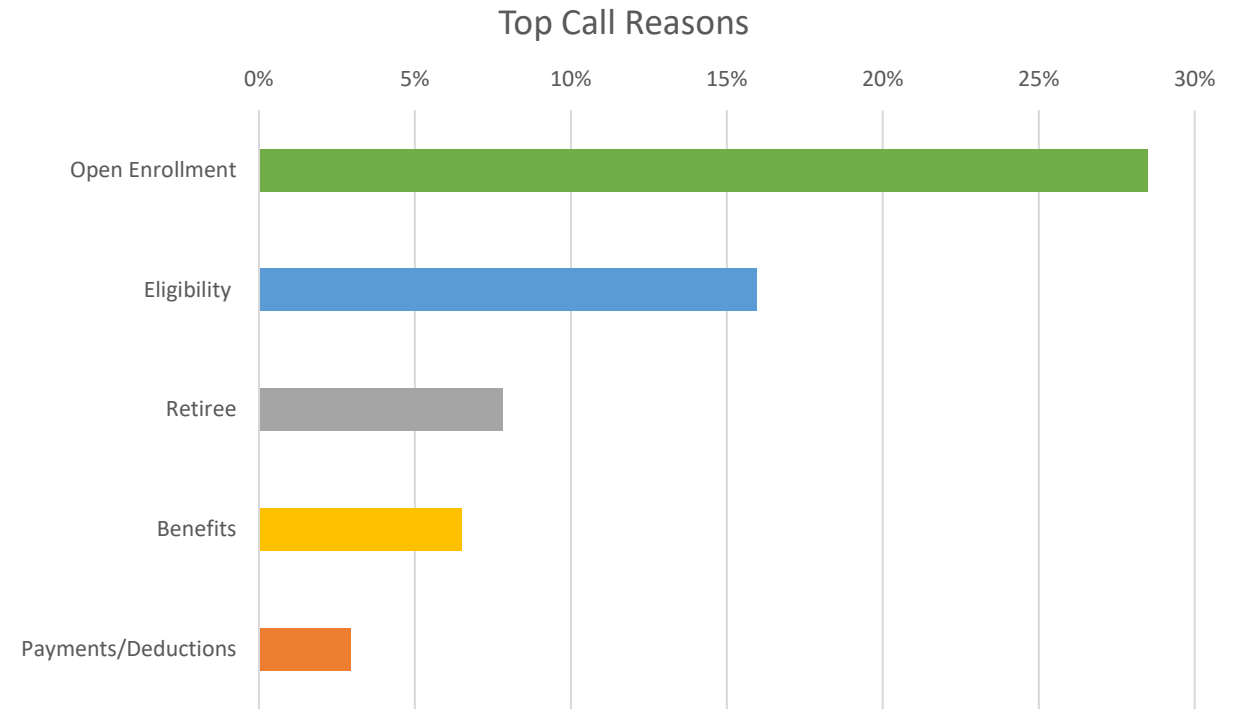
Member Services and VSA Call Data

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%**

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%**

ASA: Average Speed of Answer

VSA: Valerie Schlitt and Associates

CSR: Customer Service Representative

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

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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)

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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
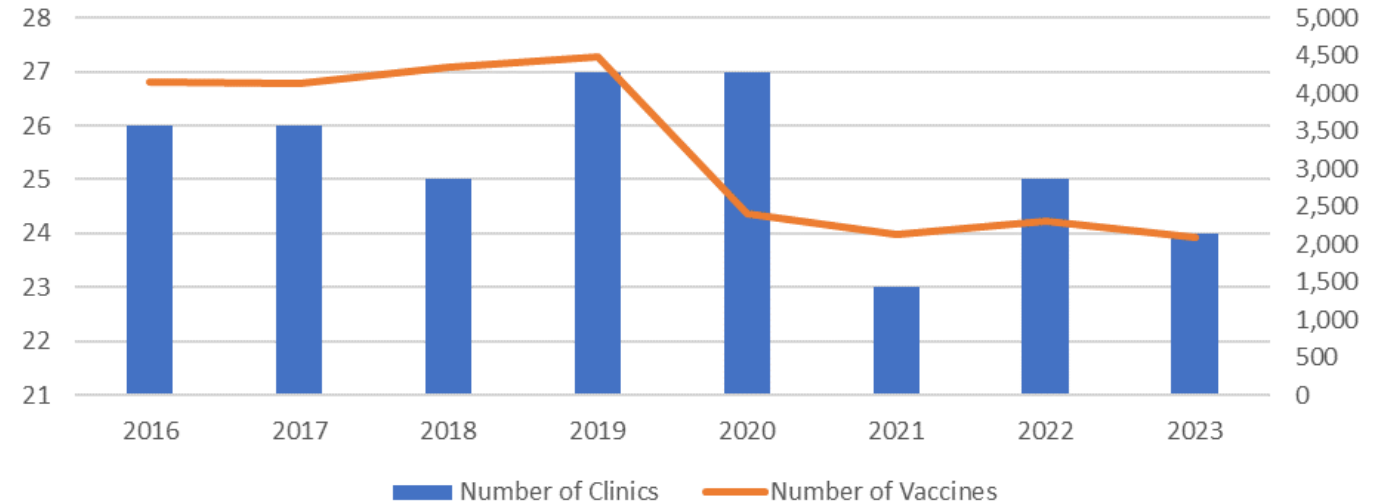
New in 2023:
- Dr. Fiona Wilson (Health and Safety Director) attended 3 of the larger clinics to field questions people may have regarding flu vaccines
- Employees had to self-report flu shot

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Results

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OE Submissions: *eBenefits* vs. Paper Over Time
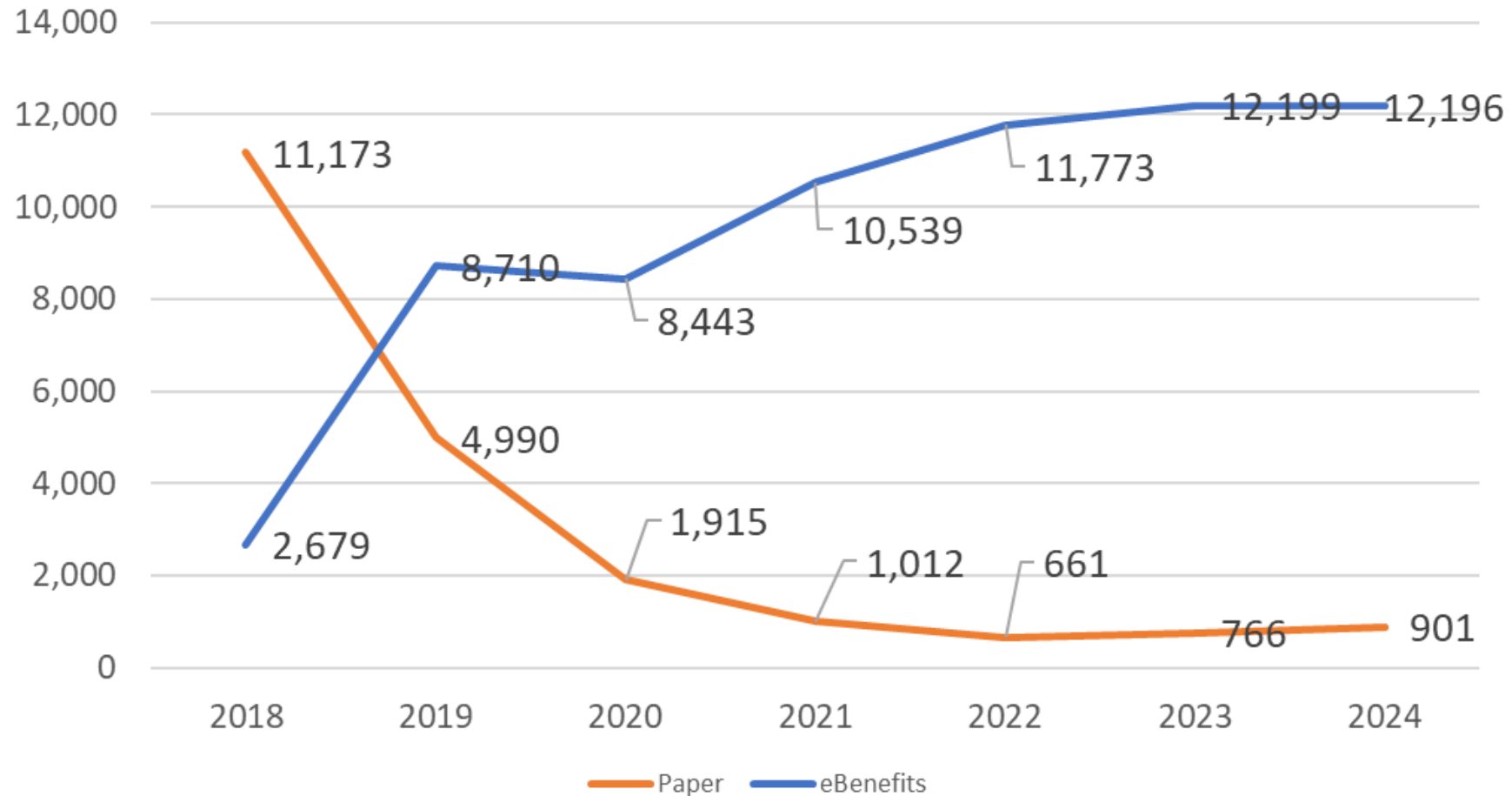
88 members submitted 2023 enrollment both via paper enrollment form and *eBenefits*

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Medical Enrollment Migration - Actives (# of Subscribers)

Current

Blue Shield Access+ HMO	Blue Shield PPO	Blue Shield Trio HMO	Health Net CanopyCare HMO	Kaiser Permanente HMO	UHC Split Medicare family
8,794	1,197	4,297	446	24,747	28

39,509

Plan Year 2024

Blue Shield Access+ HMO	Blue Shield PPO	Blue Shield Trio HMO	Health Net CanopyCare HMO	Kaiser Permanente HMO	UHC Split Medicare family
9,022 (+228)	1,338 (+141)	4,273 (-24)	678 (+232)	25,095 (+348)	27 (-1)

40,433 (+924)

Legend:
- Blue Shield Access+ HMO
- Blue Shield PPO
- Blue Shield Trio HMO
- Health Net CanopyCare HMO
- Kaiser Permanente HMO
- UHC Split Medicare family

Medical Enrollment Migration - Retirees

Current
- 867
- 53
- 639
- 14,115
- 13,627
- 186
- 426
- 1,053

30,966

Plan Year 2024
- 872 (+5)
- 631 (-8)
- 70 (+17)
- 14,057 (-58)
- 13,814 (+187)
- 159 (-27)
- 426
- 1,017 (-36)

31,046 (+80)

Legend:
- ■ Blue Shield Access+ HMO
- ■ Blue Shield PPO
- ■ Blue Shield Trio HMO
- ■ Health Net CanopyCare HMO
- ■ Kaiser Permanente HMO
- ■ UnitedHealthcare PPO
- ■ UHC Doctors EPO / UHC MAPD PPO
- ■ UHC Select EPO/UHC MAPD PPO

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Medical Enrollment Migration –
Non-Medicare Retirees

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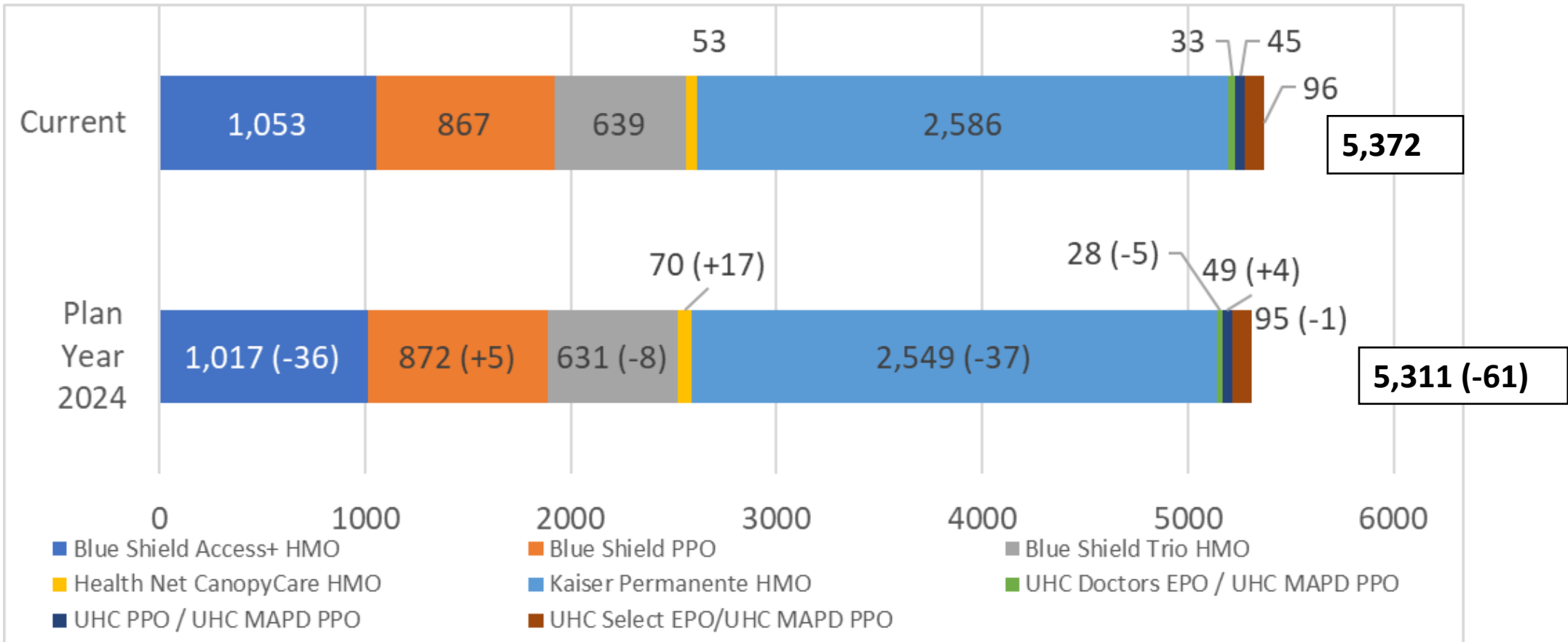
Medical Enrollment Migration –
Medicare Retirees

Chart data:

Current
- Kaiser Senior Advantage: 11,529
- UHC MAPD PPO/UHC Doctors EPO: 153
- UHC MAPD PPO/UHC Select EPO: 330
- UHC Medicare Advantage PPO: 13,582
- Total: **25,594**

Plan Year 2024
- Kaiser Senior Advantage: 11,508 (-21)
- UHC MAPD PPO/UHC Doctors EPO: 131 (-22)
- UHC MAPD PPO/UHC Select EPO: 331 (+1)
- UHC Medicare Advantage PPO: 13,765 (+183)
- Total: **25,735 (+141)**

Legend: ■ Kaiser Senior Advantage ■ UHC MAPD PPO/UHC Doctors EPO ■ UHC MAPD PPO/UHC Select EPO ■ UHC Medicare Advantage PPO

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Health Net CanopyCare Enrollment Data

Health Net CanopyCare HMO

- 2024 Lives: 1,229
- Current Lives: 747
- 2024 Subscribers: 748
- Current Subscribers: 412

Dental Enrollment Migration - Actives

Current	30,294	1,079	594	**31,967**
Plan Year 2024	31,126 (+832)	1,021 (-58)	547 (-47)	**32,694 (+727)**

29,000 29,500 30,000 30,500 31,000 31,500 32,000 32,500 33,000

■ Delta Dental PPO   ■ DeltaCare USA DHMO   ■ UHC Dental DHMO

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Vision Enrollment Migration - Actives

Current	23,877	15,623	**39,500**
Plan Year 2024	23,292 (-585) / 24,737 (+850)	17,141 (+1,518)	**40,433 (+933)**

■ Vision Service Plan-Basic ■ Vision Service Plan-Premier

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Dental Enrollment Migration - Retirees

Current: 25,508

- Delta Dental PPO: 23,857
- DeltaCare USA DHMO: 868
- UHC Dental DHMO: 783

Plan Year 2024: 25,785 (+277)

- Delta Dental PPO: 24,168 (+311)
- DeltaCare USA DHMO: 861 (-7)
- UHC Dental DHMO: 756 (-27)

Axis: 22,500 | 23,000 | 23,500 | 24,000 | 24,500 | 25,000 | 25,500 | 26,000

Legend: ■ Delta Dental PPO ■ DeltaCare USA DHMO ■ UHC Dental DHMO

Vision Enrollment Migration - Retirees

	Vision Service Plan-Basic	Vision Service Plan-Premier	Total
Current	23,336	7,631	**30,967**
Plan Year 2024	23,147 (-189)	7,853 (+222)	**31,000 (+33)**

■ Vision Service Plan-Basic ■ Vision Service Plan-Premier

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Thank You

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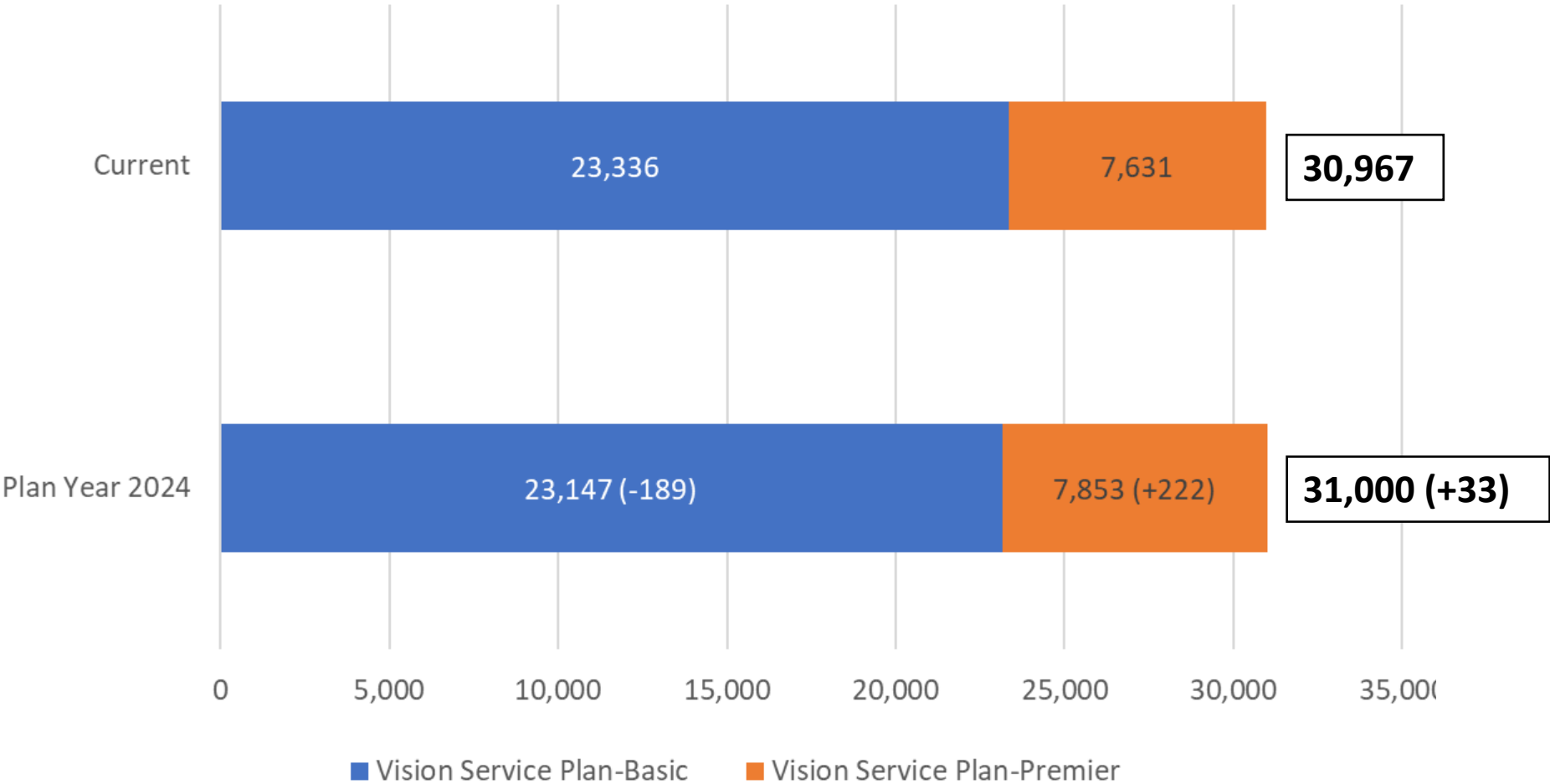
ESA Team Sustained Support During OE

- 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.