



# SFHSS 2023 RISK SCORE REPORT

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SAN FRANCISCO  
HEALTH SERVICE SYSTEM

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## SFHSS 2023 Risk Scores Executive Summary

SFHSS annually calculates and reports the risk score of the SFHSS population to the Health Service Board to either validate or discover variances with information and assumptions provided by the health plans in predicting expected costs. This allows the Health Service System and Health Service Board to have a more informed discussion regarding what the premiums will be for the following year.

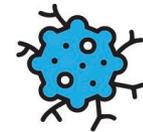
Musculoskeletal Disorders continue to be the largest driver of prospective health risk for the non-Medicare population, followed by Neoplasms. Cardiovascular disease, diabetes, and mental health are tied in a three-way tie, rounding out our top five cost drivers by risk categories.

We continue to see disparities in health based on race groups, which is why we believe we must lead with equity in all we do. We will continue our efforts to do targeted joint outreach with our health plan partners.

### Top Five Disorders of the Non-Medicare Population



Musculoskeletal



Neoplasms



Cardiovascular



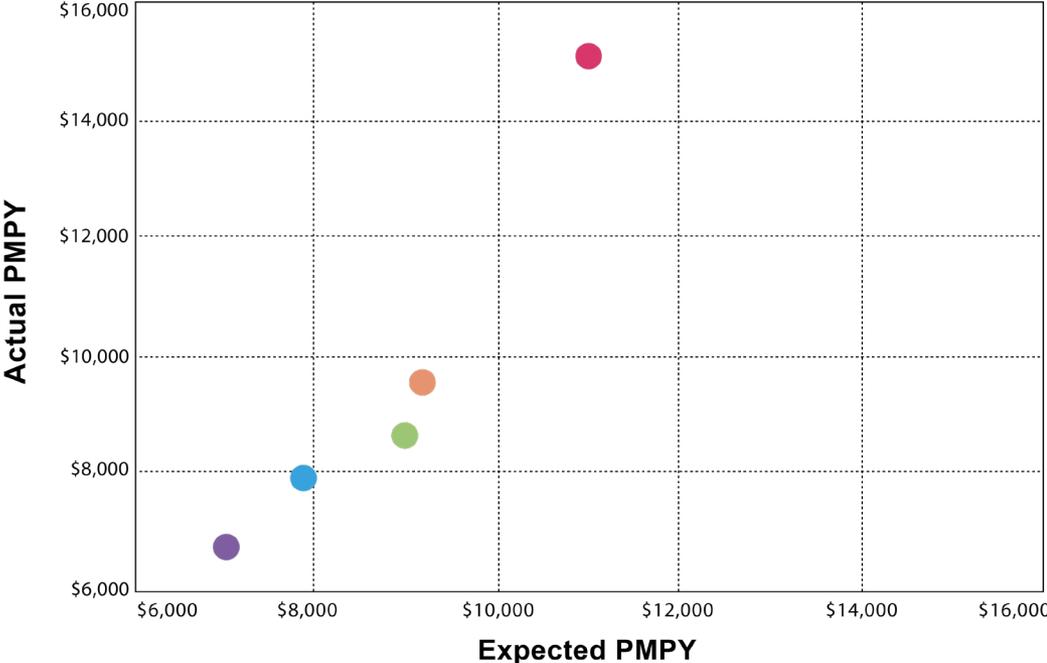
Diabetes



Mental Health

# Commercial Plan Performance

## Actual Per Member Per Year vs. Expected Per Member Per Year



**All Plans**

Expected PMPY: \$7,904  
**Actual PMPY: \$7,973**  
 Current Variance: \$69  
 Previous Variance: \$18

**Kaiser Permanente**

Expected PMPY: \$7,035  
**Actual PMPY: \$6,764**  
 2022 Actual PMPY: \$6,581  
 Current Variance: \$271  
 Previous Variance: \$503

**BSC Trio**

Expected PMPY: \$9,077  
**Actual PMPY: \$8,687**  
 2022 Actual PMPY: \$8,167  
 Current Variance: \$390  
 Previous Variance: \$283

**BSC Access+**

Expected PMPY: \$9,115  
**Actual PMPY: \$9,639**  
 2022 Actual PMPY: \$10,066  
 Current Variance: \$523  
 Previous Variance: \$1,043

**BSC PPO**

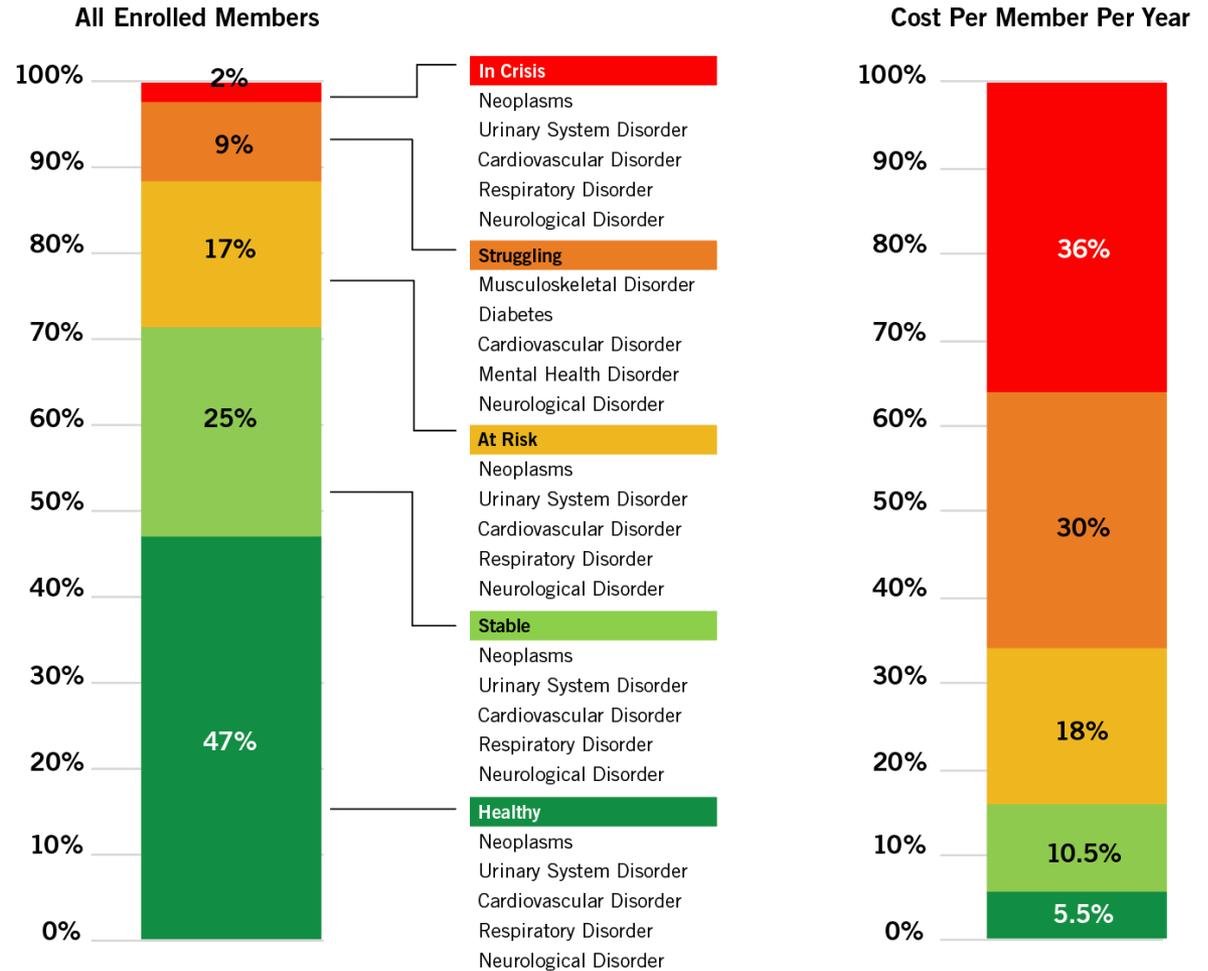
Expected PMPY \$10,958  
**Actual PMPY: \$15,316**  
 2022 Actual PMPY: \$15,086  
 Current Variance: \$4,358  
 Previous Variance: \$2,751

# Members and Cost Distribution by Risk Category

## Non-Medicare Population

Risk bands group patients in risk categories from **Healthy to In Crisis**. Cost allocation is now based on total dollars and not upon member months.

Percent Risk Contribution is the weighted average percent risk contribution to indicate how much a person's risk is driven by this condition.



# Major Health Conditions and Disorders by Risk Band Profiles

## Medicare Population

### Top Three Risk Conditions



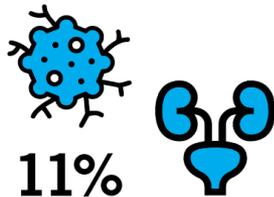
17%

Cardiovascular Disorder in the Medicare Population is the largest contributor to the risk score.



12%

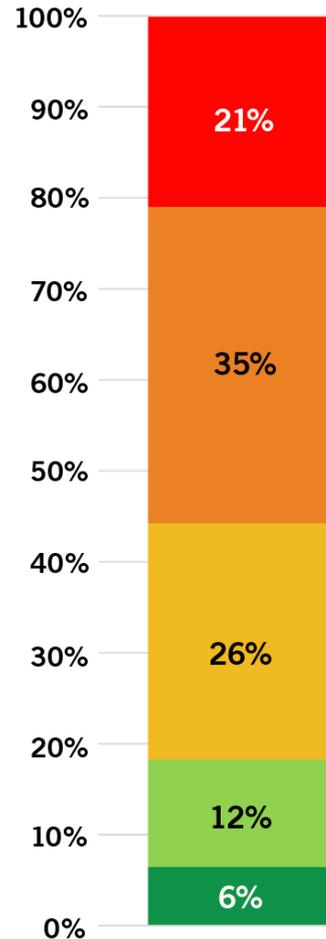
Musculoskeletal Disorder is the second largest condition contributor to the risk score.



11%

Neoplasms and Urinary System Disorder rounds out as the top three contributor to the risk score.

### Risks by Certain Conditions



#### In Crisis

- Neoplasms
- Cardiovascular Disorder
- Urinary System Disorder
- Musculoskeletal Disorder
- Respiratory Disorder

#### Struggling

- Cardiovascular Disorder
- Musculoskeletal Disorder
- Diabetes
- Neurological Disorder
- Neoplasms

#### At Risk

- Musculoskeletal Disorder
- Cardiovascular Disorder
- Urinary System Disorder
- Gastrointestinal Disorder
- Respiratory Disorder

#### Stable

- Musculoskeletal Disorder
- Mental Health Disorder
- Gastrointestinal Disorder
- Cardiovascular Disorder
- Respiratory Disorder

#### Healthy

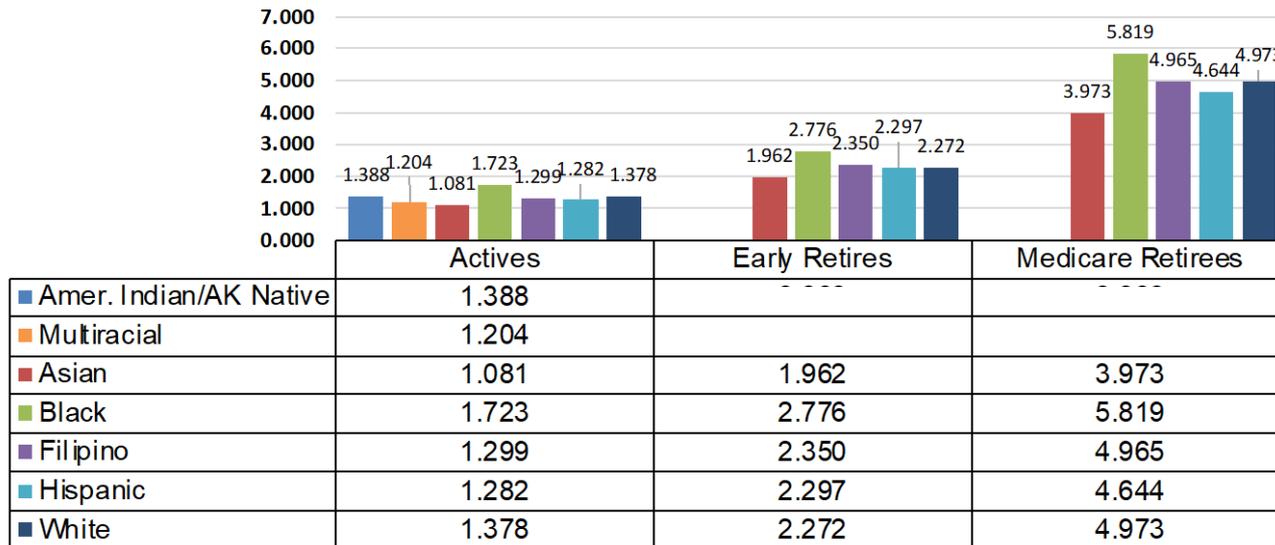
- Musculoskeletal Disorder
- Infections
- Trauma and Adverse Effective
- Metabolic Disorder
- Respiratory Disorder

## Social Determinants of Health (SDOH) and Health Equity

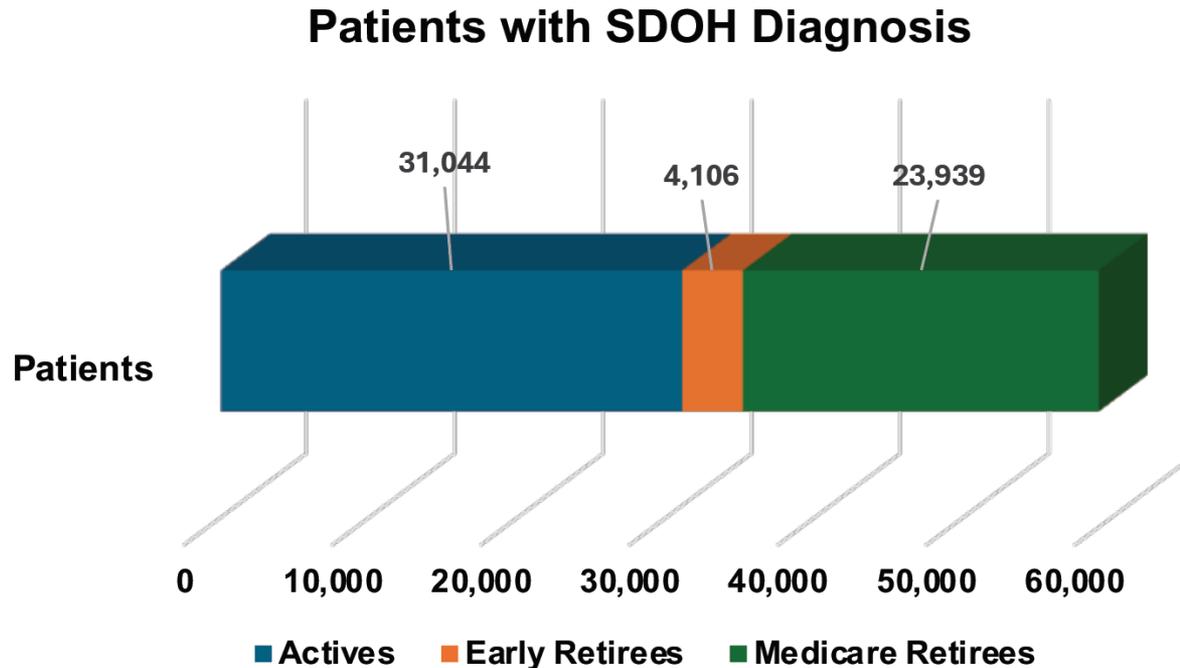
Social Determinants of Health recognizes many other factors that influence health and health care. SDOH factors contribute to inequities in health. SFHSS remains committed to capturing quantitative and qualitative information to inform Phase II of the Racial Equity Action Plan.

Across all populations, Actives, Early Retirees, and Medicare Retirees, black members have a higher risk.

Prospective Risk Score by Race and Population



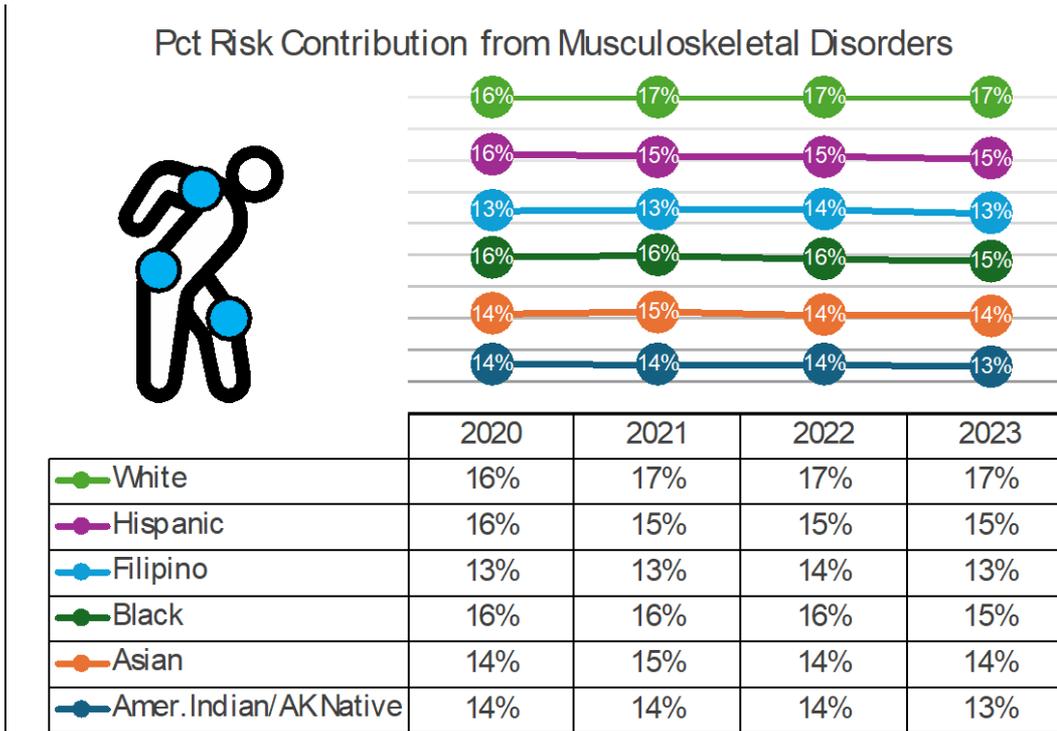
## Social Determinants of Health (SDOH) and Health Equity



For SFHSS population, the driving categories of SDOH diagnoses are those related to the primary support group including family circumstances and problems related to certain psychosocial circumstances.

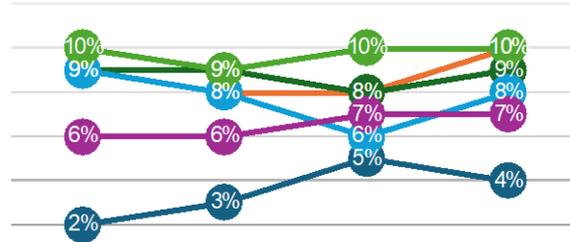
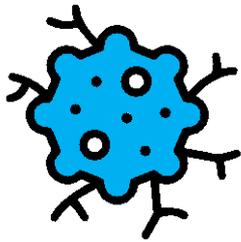
## SFHSS Top % Risk Contributors Trended by Race & Ethnicity

The data reaffirms why applying an equity lens is essential to our strategy and work. Year-over-year, the black population has higher risk scores than any other race among Actives, Early Retirees, and Medicare Retirees. We believe this is another area where advancing the practice of primary care can enable physicians to better track, monitor, and mitigate adverse health risks for patients with social determinants of health needs.



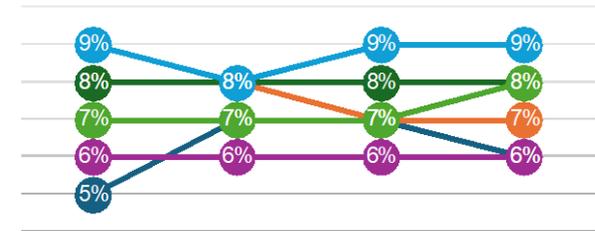
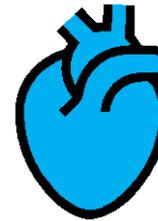
# SFHSS Top % Risk Contributors Trended by Race & Ethnicity

Pct Risk Contribution from Neoplasms



	2020	2021	2022	2023
Amer. Indian/AK Native	2%	3%	5%	4%
Asian	9%	8%	8%	10%
Black	9%	9%	8%	9%
Filipino	9%	8%	6%	8%
Hispanic	6%	6%	7%	7%
White	10%	9%	10%	10%

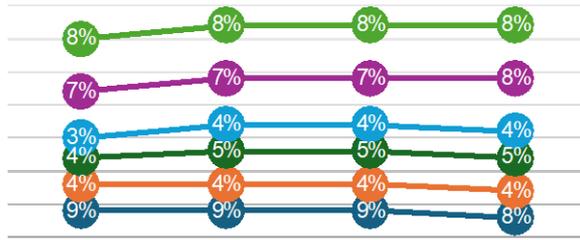
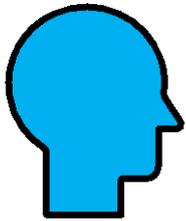
Pct Risk Contribution from Cardiovascular Disorders



	2020	2021	2022	2023
Amer. Indian/AK Native	5%	7%	7%	6%
Asian	8%	8%	7%	7%
Black	8%	8%	8%	8%
Filipino	9%	8%	9%	9%
Hispanic	6%	6%	6%	6%
White	7%	7%	7%	8%

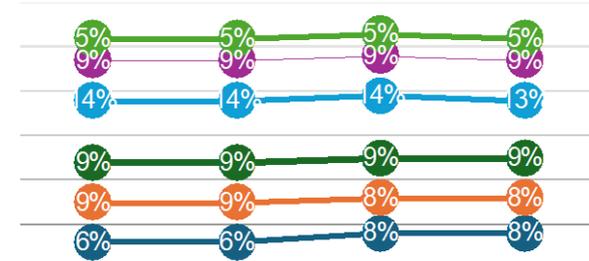
# SFHSS Top % Risk Contributors Trended by Race & Ethnicity

Pct Risk Contribution from Mental Health Disorders



	2020	2021	2022	2023
White	8%	8%	8%	8%
Hispanic	7%	7%	7%	8%
Filipino	3%	4%	4%	4%
Black	4%	5%	5%	5%
Asian	4%	4%	4%	4%
Amer. Indian/AK Native	9%	9%	9%	8%

Pct Risk Contribution from Diabetes



	2020	2021	2022	2023
White	5%	5%	5%	5%
Hispanic	9%	9%	9%	9%
Filipino	14%	14%	14%	13%
Black	9%	9%	9%	9%
Asian	9%	9%	8%	8%
Amer. Indian/AK Native	6%	6%	8%	8%

## Closing Statement

- The annual Risk Score Report serves as a snapshot of the health of our population.
- Overall, the risk score hasn't changed too much from year to year, indicating our population is relatively stable.
- The San Francisco Health Service System (SFHSS) continues to focus its efforts on the mental health and well-being of our membership.
  - We offer online classes, from meditations to boot camps, to support our members' mental health, heart health, and continued mobility.
  - We partner with the YMCA of San Francisco to offer our members the Diabetes Prevention Program (DPP) to help them make lifestyle changes to lose weight, improve overall health, and reduce their risk for type-2 diabetes.
- The Risk Score Report serves as a guide for how and where we should focus our energy to collaborate with our health plan partners on solutions for our members.