

2021 DEMOGRAPHICS REPORT



2021 Demographic Report Summary

- Medicare Advantage plan enrollment increased by 1,857 lives (p3)
 - Lower retirement count in 2020 by approx. 125 fewer retirements than a typical year
 - The increase in the Medicare plans is primarily driven by individuals aging into Medicare.
- Lives in commercial plans decreased by 3,177 individuals (p3)
 - Across all 4 employers there were reductions in the number of active employees.
- Enrollment in the KP plans offered outside of California increased lives by 25%
- Hetch Hetchy employee and non-Medicare retirees account for 205 lives. (pgs. 9 and 14)
 - HSS members and dependents in Tuolumne zip codes which are not covered by BSC.
 - Non-Medicare enrolled lives (205) are comprised of 175 employee lives and 30 non-Medicare retiree lives
 - Additionally, 138 Medicare retiree lives enrolled in the Medicare Advantage plans live in this area
- Retiree enrolled dental lives increased (p4)
- Actives enrolled dental lives decreased (p4)

- FSA and Dependent Care FSA enrollments decreased (p4)
 - Mid-year IRS approved changes allowed members to make changes due to COVID-19. Decreased utilization and demand for dependent care services.
 - First decrease in this benefit enrollment tracing back to the 2008 demographic report. HCFSA enrollment is at 17.7% of eligible compared to ~20% average per Aon which aligns exactly to where HSS enrollment was in the previous year for this benefit.
 - The dependent care FSA enrollment for 2020 is 2.6%. Per Aon typical enrollment in this benefit is between 2-3%. Previous year, Dep Care FSA 4.7%
- Year over year increases continuing in Vision Premier enrollment (p5)
 - Now accounts for 30% of all those eligible for vision coverage.
 - Roughly 3 to 1 ratio of employee lives to retiree lives.
 - 70% of eligible vision enrollees are enrolled in Vision Basic.
- Voluntary benefits increased enrollment in all offerings; slight decrease in the pet insurance (p5)

Next Steps

- Equity measures