

Report of Open Enrollment Activities for Plan Year 2025



December 12, 2024

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Agenda

- **Purpose of Open Enrollment**
 - Who We Serve
 - Open Enrollment Highlights
- **Behind the Scenes**
 - Finance
 - Contracts
 - Project Plan
 - ESA
- **Member Facing**
 - Communications
 - Flu Clinics
 - Member Services
- **Appendix**
 - Outcome of Key Initiatives
 - Enrollments in all benefits



**HEALTH BENEFITS
OPEN ENROLLMENT**
September 30th – October 25th, 2024



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, September 30th, through Friday, October 25th. This provides members with four entire weeks to make their elections. Elections received during OE are effective January 1st, 2025.
- Open Enrollment is when members can enroll in, waive, or add/remove family members from SFHSS coverage without a Qualifying Life Event.

Who We Serve

| Member Groups: | # of Members |
|---------------------------------------|---------------|
| City and County of San Francisco | 35,966 |
| San Francisco Unified School District | 7,761 |
| City College of San Francisco | 1,281 |
| Medicare Retirees | 26,837 |
| Non-Medicare Retirees | 8,593 |
| Total Members | 80,438 |

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



SFUSD Pay
Frequency Changes



In-Person Activities
6 Benefit Fairs
20 Flu Shot Clinics



Phones Operational **94%+**



UHC to BSC Migration
19,100 Lives



Total Call Volumes

| | |
|--------------------|--------------|
| SFHSS | 4,092 |
| VSA | 3,296 |
| Blue Shield | 2,521 |
| Total Calls | 9,909 |

Finance

Rates Calculation



2,520 Simple Rates used in
Open Enrollment communication



1,577 Complex Rates used in PeopleSoft
benefit management system



71 COBRA Rates



- **43** data elements per rate
- **56** Benefit Programs (Employee/Retiree Groups)
- **26** Benefit Plans (Carriers & Plans)
- **10** Plan Types
(Dental, Vision, Medical, FSA, Employer Paid Benefits)

Contracts

Review, Drafting, Copy Editing and Approval of Benefit Documents and Communications



Plan Documents (summaries of benefits, evidences of coverage, disclosures, certificates and schedules), including but not limited to:

- **Six (6)** BSC HMO (Access+ & Trio)
- **Nine (9)** BSC PPO (incl. PPO-20 & PPO-OOA)
- **Seven (7)** BSC Medicare & COB
- **Five (5)** Health Net HMO (Canopy Care)
- **Twenty-eight (28)** Kaiser (HMO, Senior Advantage, HI, NW, & WA)
- **Five (5)** Dental (Delta Dental, DeltaCare UHC Dental)



Fifteen (15) Benefit Agreements and Amendments

Aligning Member-facing Communications with plan documents and 2025 benefits:

- Guides, booklets, letters, inserts, brochures, postcards, flyers
- Text and e-mail campaigns
- sfhss.org, microsites and *eBenefits*
- OE webinars, collateral from plans and presentations
- Medicare transition support (communications, townhalls)

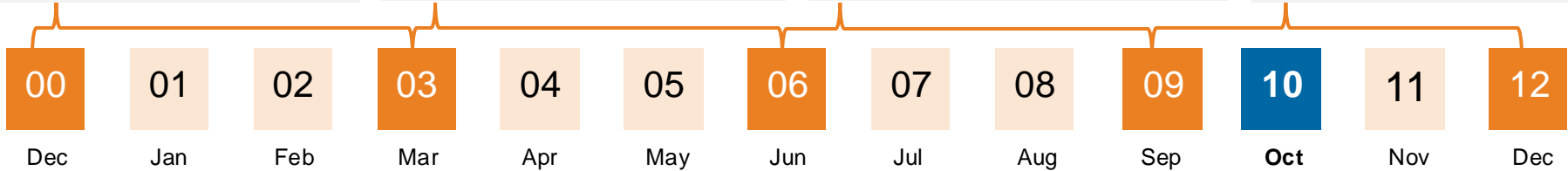


Enterprises Systems and Analytics

Key Milestones & Open Enrollment Events 2024

Benefit Plan Year 2025

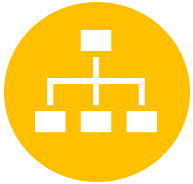
| First Quarter | Second Quarter | Third Quarter | Fourth Quarter |
|---|---|--|---|
| <ul style="list-style-type: none"> Review OE Lessons Learned (December – January) Plan Year Starts January 1 Health Plan Renewal Discussion & Negotiation (Janu – June) Health Service Board Rates & Benefits Meetings (January – June) Communications Planning & Procurement (Feb. – March) | <ul style="list-style-type: none"> Health Service Board Rates & Benefits Meetings (Feb. – June) Communications Layout & Design (April – Sept.) eBenefits Configuration Begins (May) Health Service Board approves all “Simple” Rates June 13 Rates & Benefits Packet Delivered to Board of Supervisors June 26 | <ul style="list-style-type: none"> SFUSD & CCD Labor MOUs Board of Supervisors Rates & Benefits Approval July 10 Debrief on Rate & Benefits Processes System eBenefits Programming and Testing (July – September) “Detailed” Rates Calculations (July – September) Staff Training (Aug. – Sept.) Future RFP Considerations OE Packets Mail September | <ul style="list-style-type: none"> Open Enrollment begins Sept. 30 and ends Oct. 25 eBenefits Open Enrollment Live (October) HSS & Vendor Webinars and Live Events (October) Data Entry & Validation (Oct. – Nov. 11) Vendor Renewal Letters Eligibility Files to Vendors December Member Confirmation Statements Mail in Dec. |



**HEALTH BENEFITS
OPEN ENROLLMENT**
September 30th – October 25th, 2024



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*



System Enhancements

- Created new benefit plan / plan type combinations for the new Blue Shield Medicare plan and decommissioned UHC system configurations.
- Modified the deduction schedules for all SFUSD monthly employees and some school term employees in preparation of July 2025 system changes.

ESA Team Enabled Precision Communications



- Identified all HSS members or dependents enrolled in UHC Medicare plans with Part B only.
- Identified and validated migration for members from UHC Doctors to BSC Trio and from UHC Select Plan to BSC Access+.
- Completed separate work effort to over-write **1,025** SFUSD employee addresses with information obtained directly from SFUSD.
- Identified enrolled Kaiser Washington region members for targeted Medicare Rx mailing.
- Identified members who entered elections via *eBenefits* but did not submit the elections.
- Identified members who added new dependents but did not upload any documentation

Communications

OE Collateral & Mailers

- Developed **89** 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 and improve accuracy.

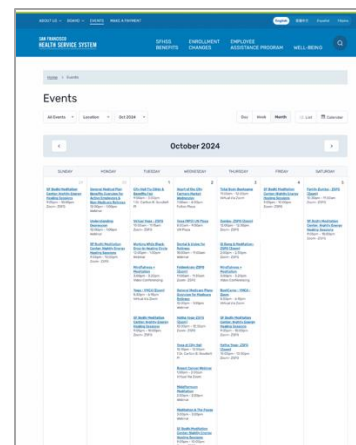
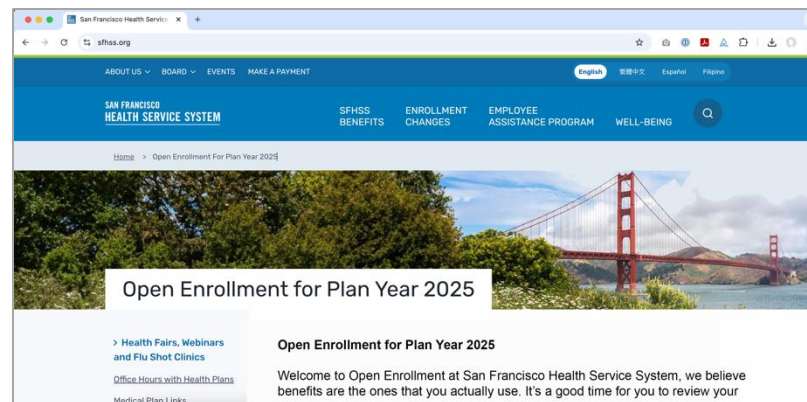


- Inspired by the City's new Digital Accessibility and Inclusion Standards project, we leveraged icons throughout our **4** benefits guides to improve accessibility and clarity.



Multiple Channels for Awareness & Support

- Created and distributed **2,000 Posters** and **2,000 Table Tents** for distribution to **103 department break rooms**.
- Distributed **four (4)** weekly open enrollment emails to **(47,444)** active employees and retirees.
- Drove members to **health plan office hours** for plan-specific questions.
- Directed members to the Events calendar to attend a **Benefits Fair**, one of the **20 Flu Clinics**, or any of the **17 SFHSS-hosted webinars**.
- Created custom **Open Enrollment** webpages for each employer group that received a combined total of **55,182** views.



Webinars & Benefits Fairs



OE Webinar: Deep Dive into the NEW Blue Shield Medicare PPO Plan. 42 views • 1 month ago



OE Webinar: Voluntary Benefits for CCSF, MEA, Courts. 25 views • 1 month ago



OE Webinar: Deep Dive into the NEW Blue Shield Medicare PPO Plan. 49 views • 1 month ago



OE Webinar: FSA for CCSF, MEA & Courts 26 views • 1 month ago



Changed strategy for webinars from vendor-hosted to SFHSS-hosted webinars to increase participation and attendance.

- Participation increased by approximately **300%** on average.
- Attendance ranged from **19-164** attendees.

Hosted **6** Benefits Fairs with attendance exceeding goals at **4** of the events.

| Event | Date | Anticipated Attendance | Attended |
|------------------|----------|------------------------|-------------|
| SF City Hall | 10/1/24 | 325 | 420 |
| Hetch Hetchy PUC | 10/2/24 | 35 | 61 |
| SFO (AM) | 10/3/24 | 350 | 361 |
| SFO (PM) | 10/3/24 | 350 | 157 |
| SF DPW | 10/9/24 | 350 | Approx. 400 |
| RPD | 10/17/24 | 350 | 196 |

Flu Clinics

Highlights



Hosted Champion Training to support Open Enrollment



Supported Communication Team on Transition of Benefit Fairs



Hosted a pre-planning webinar for vendors



10 months of Pre-Post Planning Flu & Health Fairs



Developed **21** Communications Materials



20 Flu Shot Clinics

Flu Clinics 2024

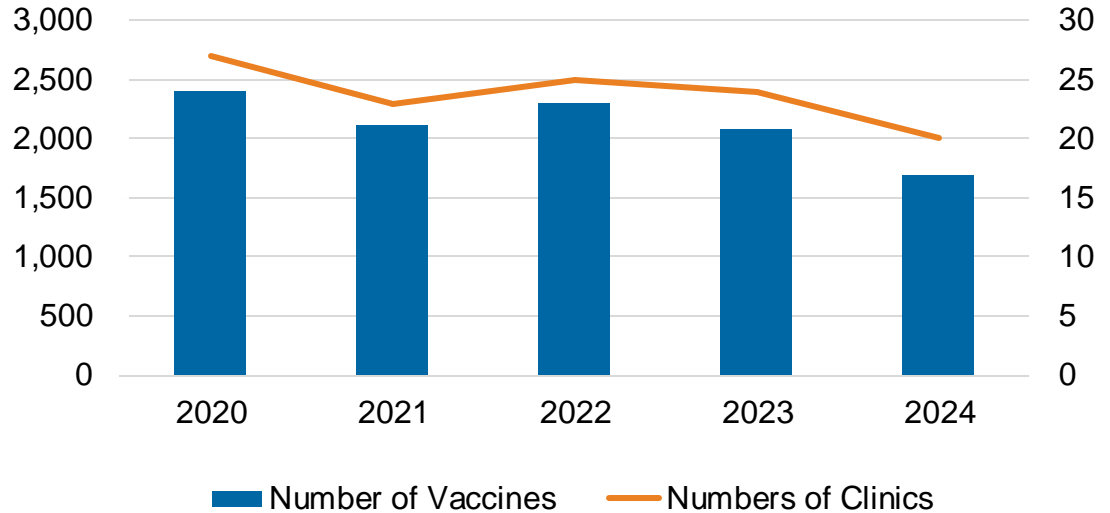
Hosted **20** Clinics at **19** Locations:

- **7** Open Clinics
(Employees & Retirees)
- **12** Restricted Clinics
(Dept Specific)
- **2** New Clinic Location
(HSM & POL/MTA)
- **18** Repeated Clinics
- **Flu** Campaign Training for Dept Champions

Total Participation: **1,700** vaccines administered

- **1,577** regular flu shots
- **123** high dose flu shots

Year-Over-Year: Total Vaccines and Number of Clinic Data



| Year | Number of Vaccines | Number of Clinics |
|-------------|--------------------|-------------------|
| 2020 | 2,400 | 27 |
| 2021 | 2,123 | 23 |
| 2022 | 2,309 | 25 |
| 2023 | 2,088 | 24 |
| 2024 | 1,700 | 20 |

Member Services

Member Support and Enrollment Processing Dashboard



Total Call Volume

- 9,909 Calls handled



Open Enrollment Paper Applications Received and Processed: 1,137



Call Metrics (Avg. Speed of Answer)

- 3 minutes 50 seconds



**Supporting Documents Received: 1,545
Processed: 1,227**



Retiree Consultations

- 528



**Open Enrollment Clean Up Queries Processed: 17
Regular Weekly Queries: 25**



Walk-ins for In-Person Lobby Support

- 675 Drop-ins
- 275 Consultations



Member Notices Sent for Incomplete Documents Received: 816

2024 Implemented Improvements



Incomplete Open Enrollment Notices (Missing Documents)

| | | |
|------------------------|----------|----------|
| Email Date | 10/17/24 | 10/23/24 |
| # of Recipients | 372 | 421 |
| Open Rate | 78% | 76% |
| Click Rate | 17% | 28% |

Open Enrollment Reminder Notice—Failure to Submit *eBenefits* Elections



| | | | |
|------------------------|----------|----------|----------|
| Email Date | 10/21/24 | 10/23/24 | 10/25/24 |
| # of Recipients | 755 | 653 | 373 |
| Open Rate | 66% | 68% | 69% |
| Click Rate | 1% | 17% | 14% |



of Members who did not finalize their elections:

2024: **162**

2023: **400+**

Late Open Enrollment Notices Sent: **15**

Summary of Member Activity



Made Change in Plan:

16,940

Members *changed*

Medical Plan

1,814

Members *changed*

Dental Plan

2,293

Members *changed*

Vision Plan



Added / Dropped Dependents:

1,032

Members *added*
deps to **Medical**

1,133

Members *added*
deps to **Dental**

966

Members *dropped*
deps from **Medical**

724

Members *dropped*
deps from **Dental**



Enrolled in FSA:

8,837 in **Medical FSA**

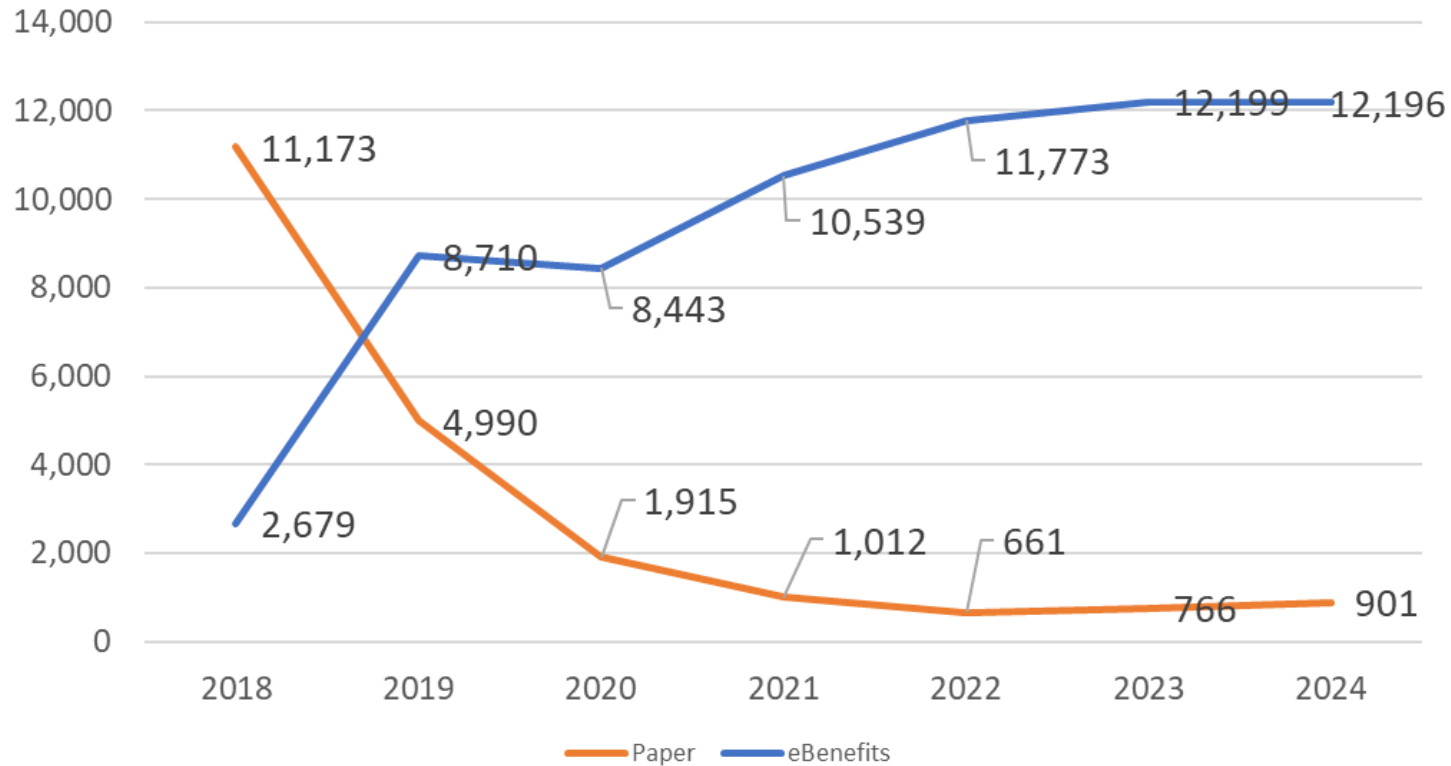
1,639 in **Dependent Care FSA**

Appendix of Migration Results

UnitedHealthCare to Blue Shield Medicare Transition

| | 2025 | | | | | | | | | | | |
|--------------------|--------------------------|------------|---------------------------|-----------------|--------------|----------------------------|-----------------------|-------------------------|-----------------------|--------------|------------|--------------|
| 2024 Plan | Blue Shield Medicare PPO | BSC PPO | Blue Shield Part B PPO+Rx | BSC Access+ HMO | BSC Trio HMO | Blue Shield PPO Penalty 20 | Health Net CanopyCare | Kaiser Senior Advantage | Kaiser Permanente HMO | Not Enrolled | Deceased | Grand Total |
| UHC PPO Penalty 20 | 4 | 0 | 0 | 0 | 0 | 3 | 0 | 1 | 0 | 0 | 0 | 8 |
| UHC Doctors Plan | 150 | 1 | 0 | 1 | 164 | 0 | 0 | 0 | 0 | 0 | 0 | 316 |
| UHC Medicare PPO | 17071 | 276 | 136 | 0 | 0 | 4 | 0 | 47 | 0 | 29 | 129 | 17692 |
| UHC PPO | 48 | 45 | 0 | 2 | 0 | 0 | 2 | 0 | 1 | 0 | 0 | 98 |
| UHC Select Network | 454 | 3 | 1 | 525 | 1 | 1 | 0 | 0 | 0 | 1 | 0 | 986 |
| GRAND TOTAL | 17727 | 325 | 137 | 528 | 165 | 8 | 2 | 48 | 1 | 30 | 129 | 19100 |

OE Submissions: *eBenefits* vs. Paper Over Time



62 members submitted 2025 enrollment via both paper enrollment form and *eBenefits*.



Medical Enrollment Migration – Actives

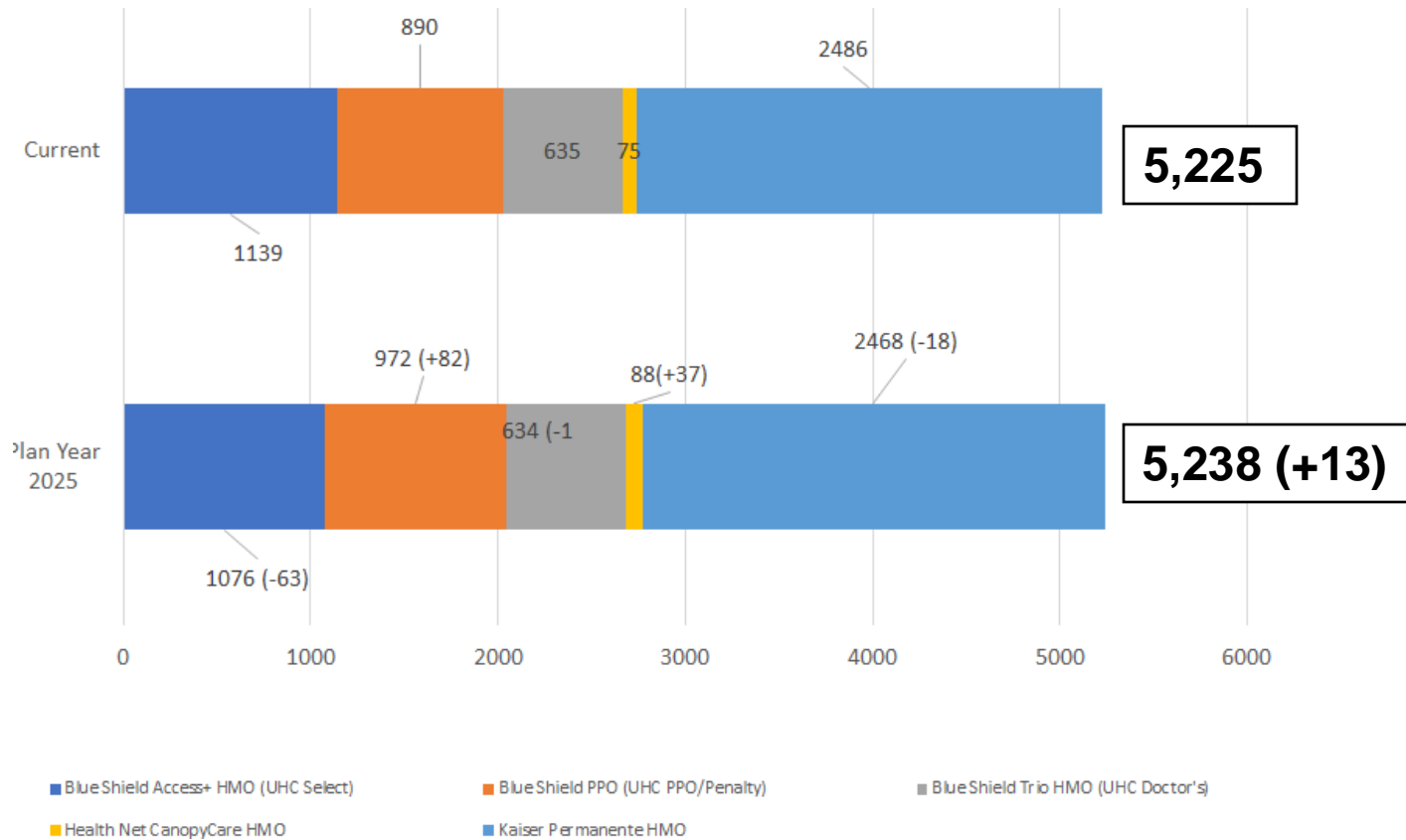
(# of Subscribers)





Medical Enrollment Migration – Non-Med Retirees

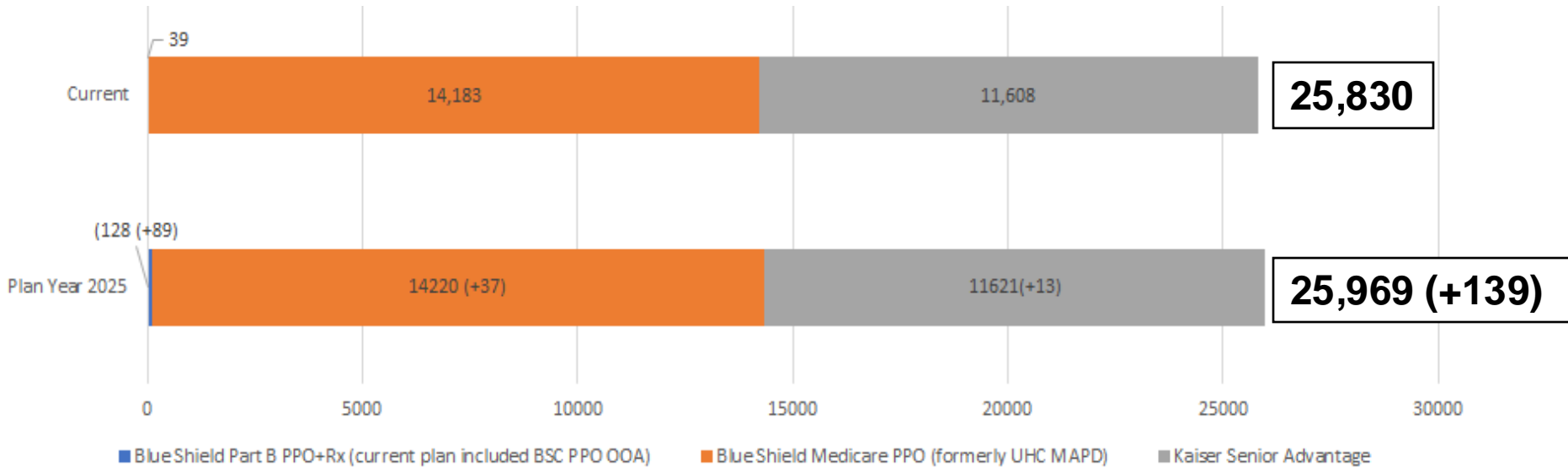
(# of Subscribers)





Medical Enrollment Migration – Medicare Retirees

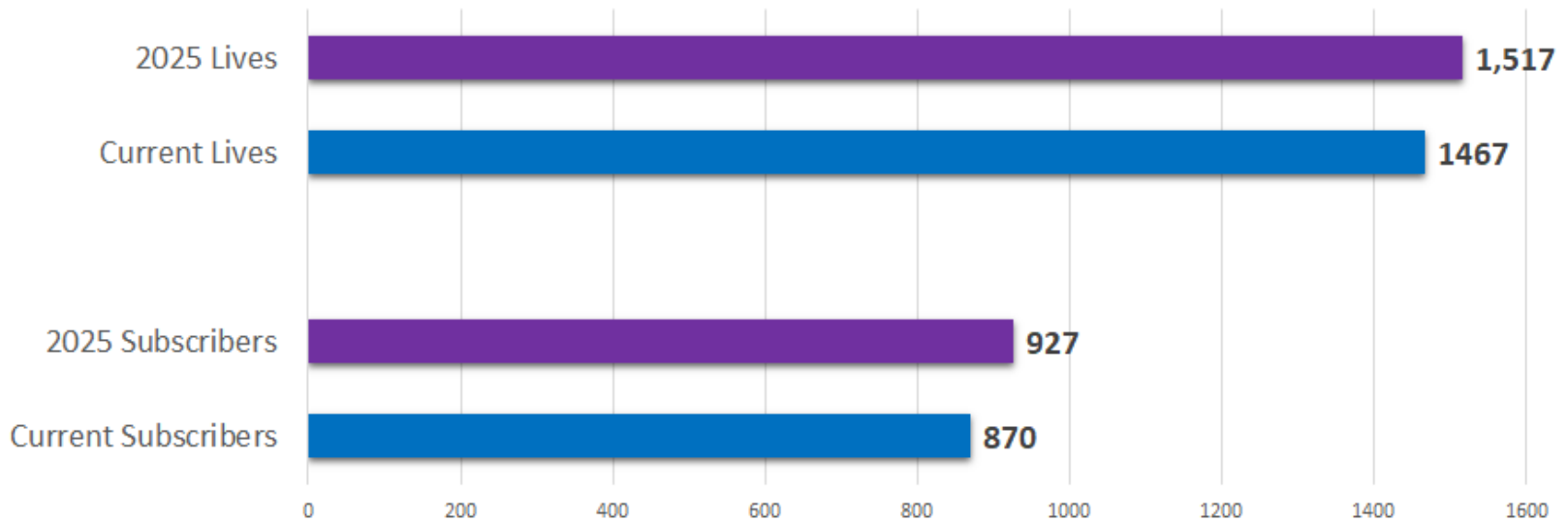
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Health Net CanopyCare Enrollment Data

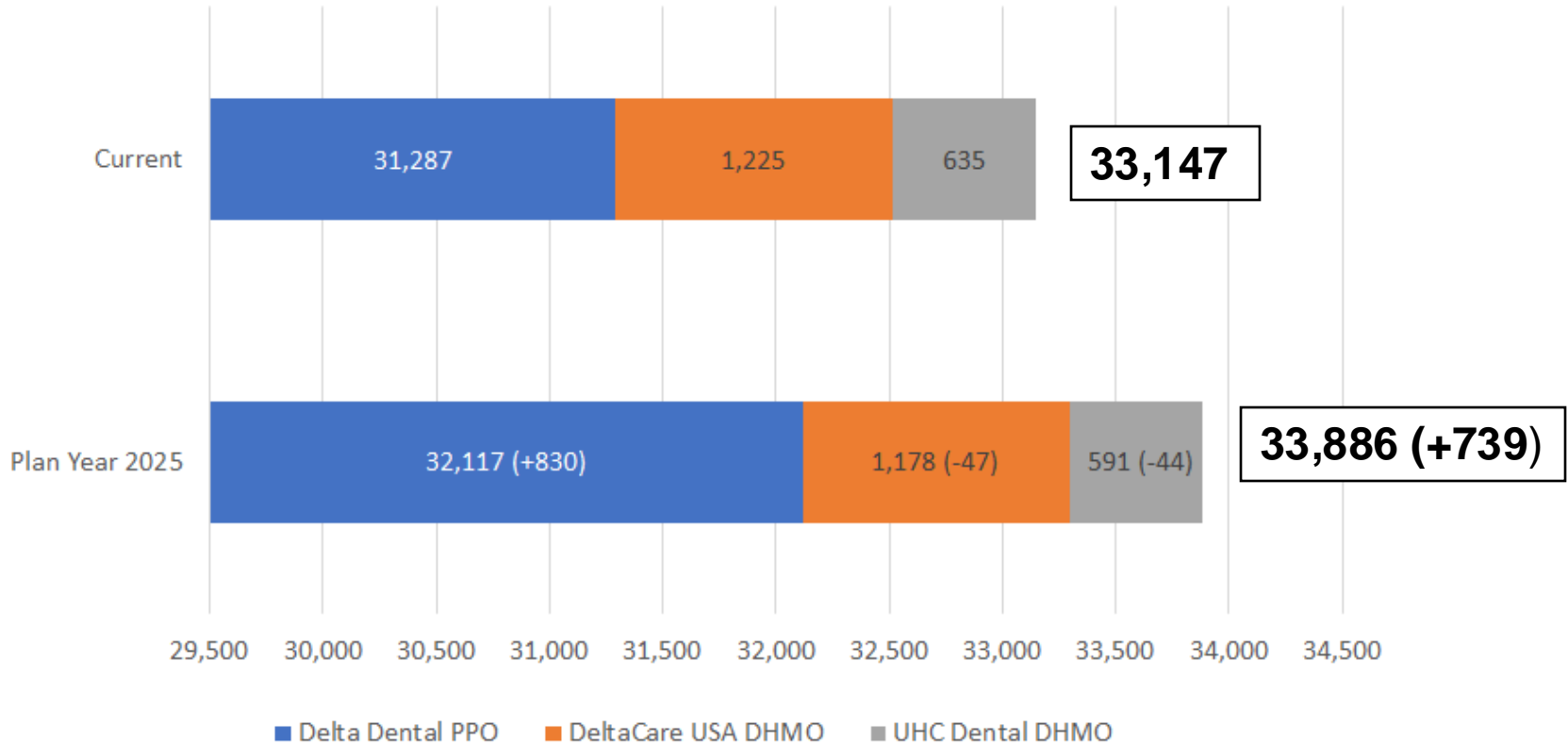
Health Net CanopyCare HMO





Dental Enrollment Migration – Actives

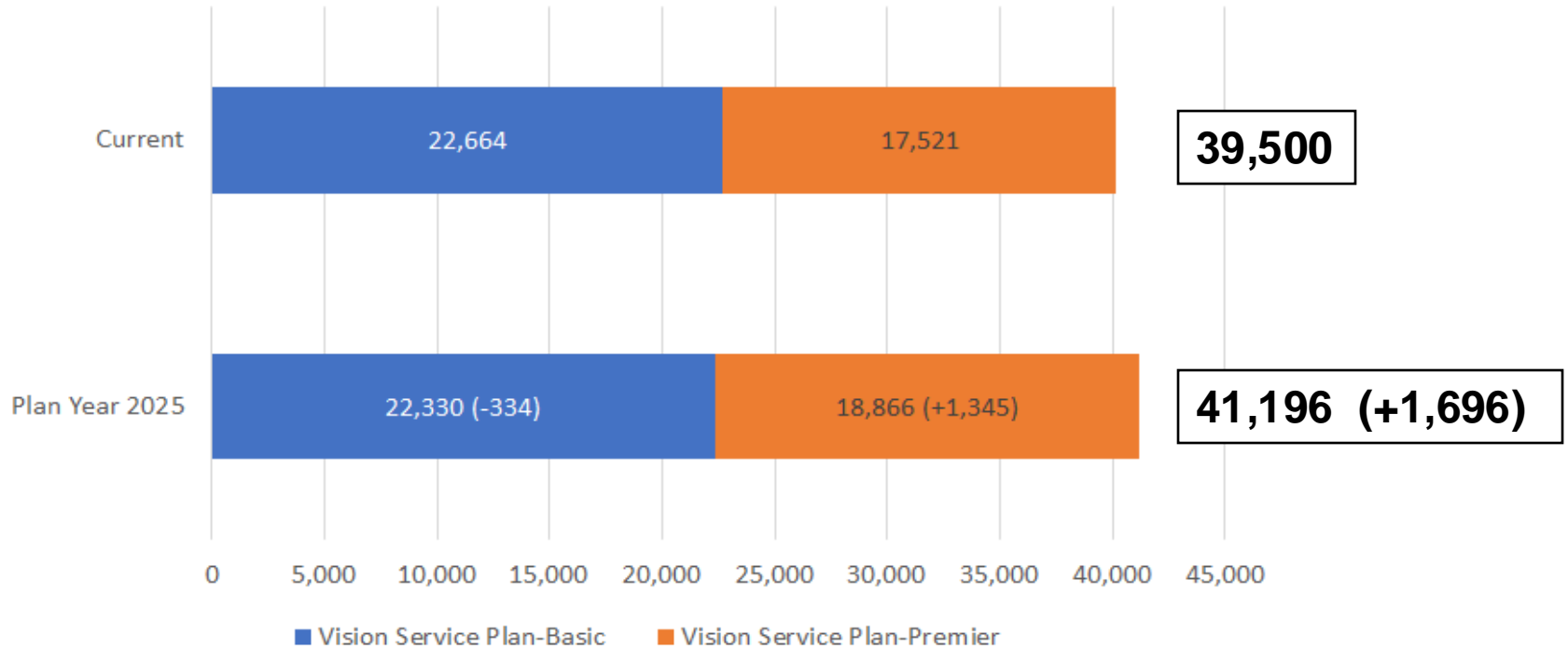
(# of Subscribers)





Vision Enrollment Migration – Actives

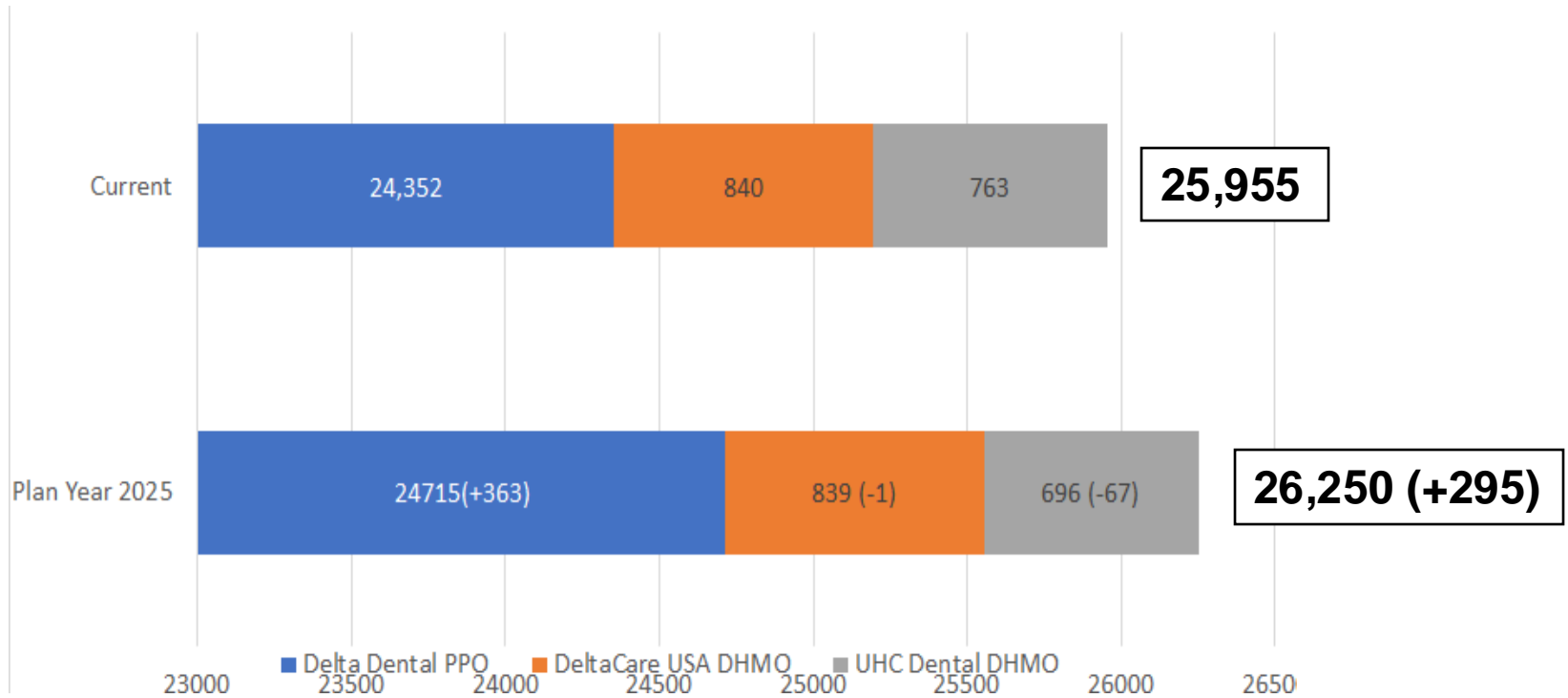
(# of Subscribers)





Dental Enrollment Migration – Retirees

(# of Subscribers)





Vision Enrollment Migration – Retirees

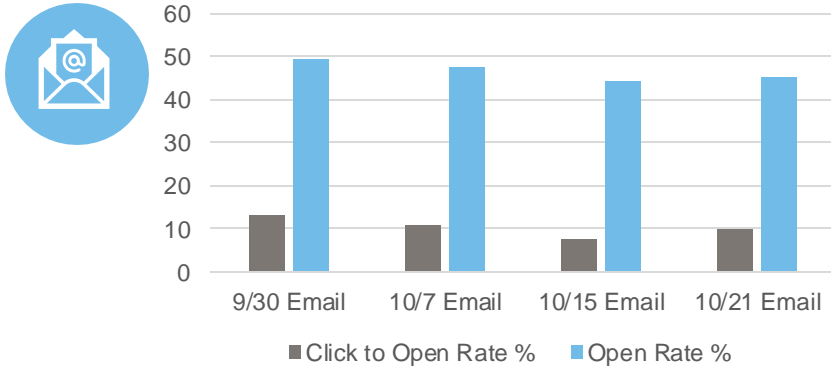
(# of Subscribers)



Member Engagement

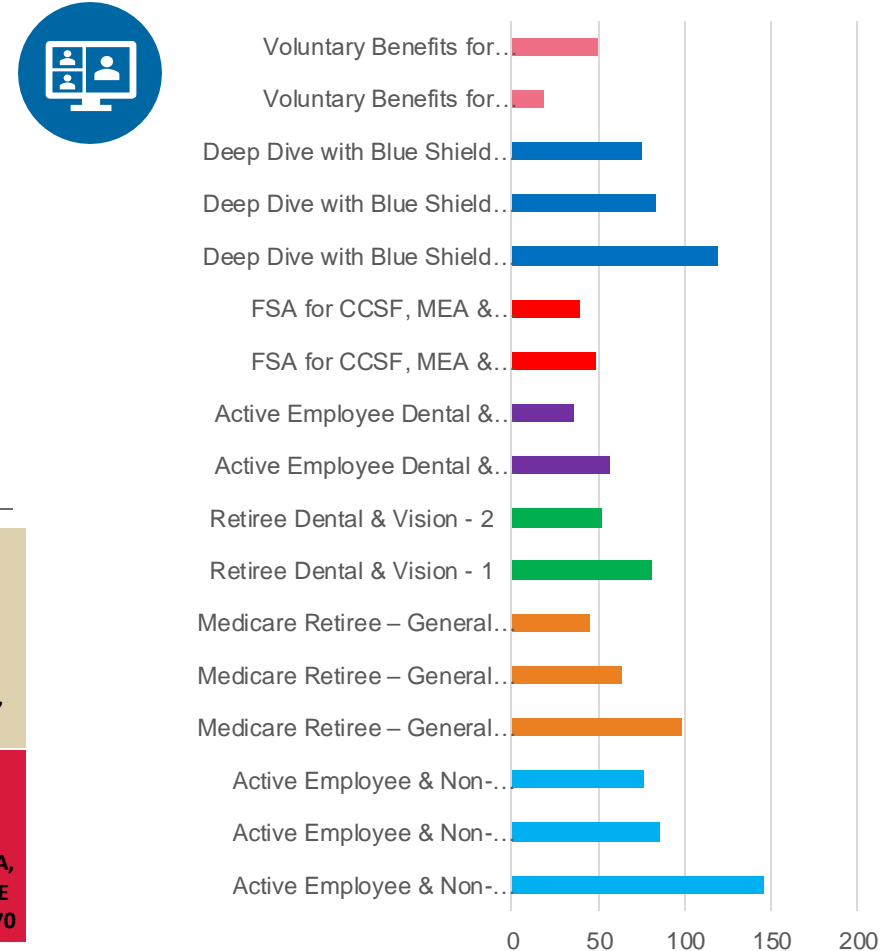
Open Enrollment Email Engagement

Goal: > 50% Open Rate



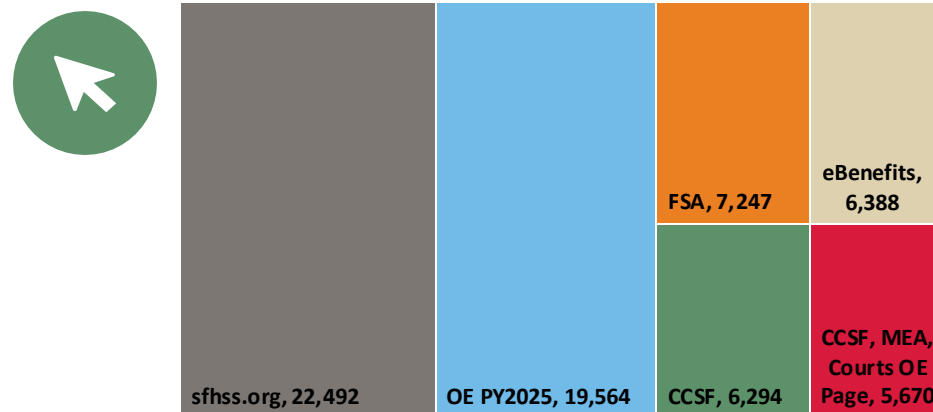
Webinars

Goal: > 80



Top Visited sfhss.org Webpages for OE

Goal: > 100



Thank You