

SFHSS 2025 DEMOGRAPHICS REPORT

Presented by: Rin Coleridge

February 13, 2025

Key Observations – Medical Enrollment

The most significant change for the 2025 plan year resulted from implementing the Blue Shield Medicare PPO and discontinuing the UnitedHealthCare plans.

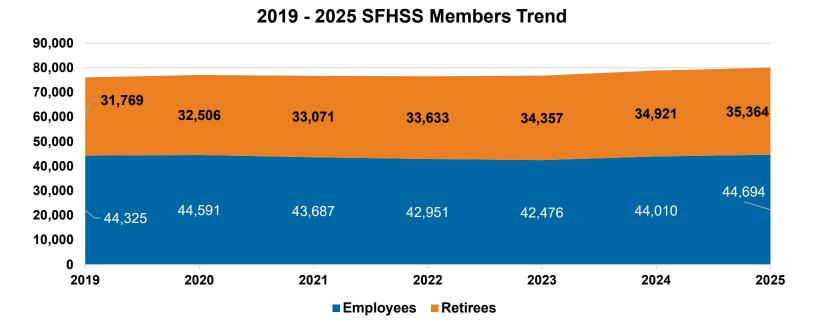
Overall lives administered by SFHSS increased by 2,273 individuals to 139,136.

Medical Enrollment			
Plan	Prior Year	Current Year	Change
Blue Shield Access+HMO	21,363	21,900	537
Blue Shield Trio HMO	9,572	9,199	-373
Blue Shield PPO	3,301	4,133	832
Health Net CanopyCare HMO	1,240	1,569	329
Kaiser Permanente HMO	53,456	53,952	496
Blue Shield Part BPPO+Rx	0	183	183
Blue Shield Medicare PPO	0	18,683	18,683
Kaiser Sr. Advantage HMO	15,007	15,111	104
UHC Doctors EPO	70	0	-70
UHC Select Network EPO	246	0	-246
UHC PPO	116	0	-116
UHC Medicare Advantage PPO	18,614	0	-18,614
Waived	13,878	14,406	528
Total	136,863	139,136	2,273



Key Observations – Total SFHSS Members

- Despite expected slowdowns in hiring, SFHSS members have increased. Employee members have rebounded to levels higher than pre-COVID.
- From the onset of COVID-19, when the great resignation began, to 2025, retiree members have increased by 9%.
- Employees and retirees now account for 82,083 of the 139,136 total lives.



Key Observations – Dental & Vision

Dental Enrollment			
Plan	Prior Year	Current Year	Change
Delta Dental PPO	105,263	107,922	2,659
DeltaCare USADHMO	2,794	3,001	207
UHC Dental DHMO	1,950	1,874	-76
Waived	13,160	13,150	-10
Total	123,167	125,947	2,780

 Dental enrollment increased by 2,780 lives of which Delta Dental PPO has 86% of the population.

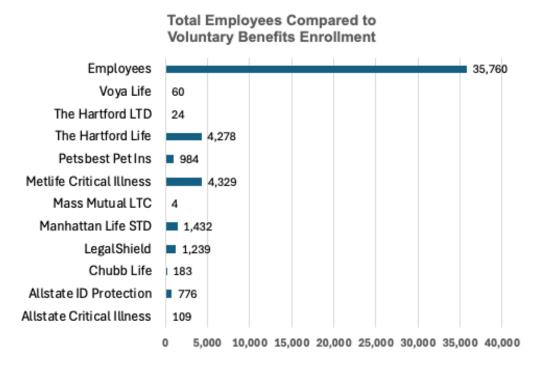
Vision Enrollment			
Plan	Prior Year	Current Year	Change
VSP-Basic	76,203	73,752	-2,451
VSP-Premier	47,152	51,165	4,013
Total	123,355	124,917	1,562

 The Vision Premier plan experienced an 11% increase in enrolled lives for the 2nd consecutive year.

Key Observations – FSA and Voluntary Benefits

 SFHSS has initiatives to increase FSA enrollments, particularly the Dependent Care FSA. For 2025, there were enrollment increases in both plans.

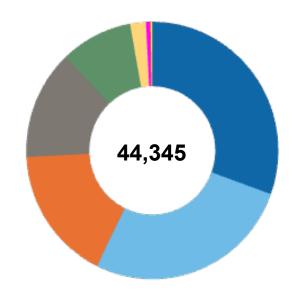
FSAEnrollment			
Plan	Prior Year	Current Year	Change
Healthcare FSA	7,669	8,850	1,181
Dependent Care FSA	1,549	1,640	91



- Voluntary benefits are administered by Workterra for City of SF, and Superior Court employees.
- Overall policies purchased by City employees increased by 8.
- Overall enrollment levels compared to the number of eligible employees, remains low.

Key Observations – Employee Race & Ethnicity

Emp	loyees by Race/Ethnicity	Employees	%
	Asian	13,530	30%
	White	11,847	27%
	Hispanic	7,521	17%
	Black	6,096	14%
	Filipino	4,092	9%
	Multiracial	901	2%
	American Indian/Alaskan Native	258	<1%
	Native Hawaiian or Pacific Islander	100	<1%
Total		44,345	100%



- The updated data shows small percentage changes in employee demographics due to hiring. However, the ranking order of racial groups by number of employees has stayed the same.
- Race collection is an important component in the effort to ensure health equity.

Key Observations – Prop B and Retiree Rates



Members hired after January 9, 2009 have different tiers of employer contributions for their retiree health benefits based on their credited years of service at the time of retirement.

- As expected, retirees in the less than 100% contribution categories is increasing.
- Most retirees in the 0% and 50% contribution tiers waive medical coverage.

Key Observations – New home for the SFHSS Demographics Report

SFHSS is announcing the new home of the Demographics Report.
The report is now located on SF Open Data. (https://datasf.org/opendata)



Migrating the report to the City's Open Data Portal meets several key objectives:

- Increased efficiency in producing the report.
- Improved readability for those using the report.
- Increased capabilities (additional data, mores slices, more years).
- Supports City's Digital Accessibility and Inclusion Standard (DAIS).
- Supports City's open data initiative related to transparency, accountability and innovation.

Appendix

DataSF Webpage Demonstration

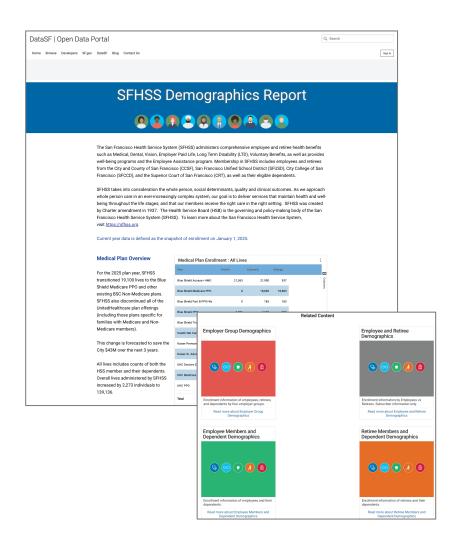
Go to DataSF: <u>SF Open Data</u>. (<u>https://datasf.org/opendata</u>) and then type in SFHSS Demographics Report in the search bar.

It will take you to the SFHSS
Demographics Report landing page with overview and 4 related demographics content tiles on the bottom of the page.

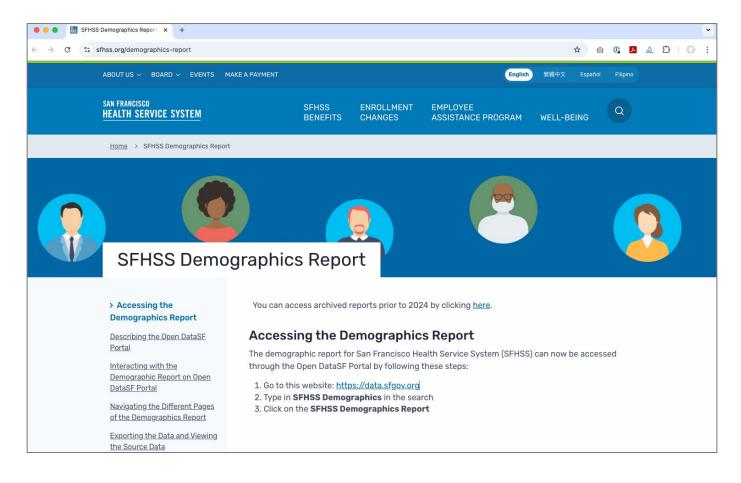
Red Tile: Employer Group

Gray Tile: Employee and Retirees

Green Tile: Employee Members and Dependent **Orange Tile:** Retiree Members and Dependent



SFHSS Demographics Report Webpage



Information about how to use and access the <u>SFHSS Demographics</u> Report. (<u>https://sfhss.org/demographics-report</u>)



Questions?