

SAN FRANCISCO
HEALTH SERVICE SYSTEM



2024 ANNUAL REPORT

Table of Contents

3	Who We Are
4	SFHSS 2023-25 Strategic Plan
5	Who We Serve
6	Executive Director's Message
7	2024 by the Numbers
8	Key Initiatives
10	SFHSS Divisions Organization Chart
11	Division Roles
12	Accomplishments by Division
16	Annual Expenditures & Financial Statements
18	Funding and Affordability
19	Health Service Board President's Message
20	Health Service Board Commissioners
21	SFHSS Executive Team & Contact Us

Who We Are

The San Francisco Health Service System (SFHSS) was established in 1937 to provide medical care for municipal employees. SFHSS is responsible for all health benefits operations and administration, including medical, dental, vision, flexible spending accounts (FSA), and a wide array of voluntary benefits for the employees, retirees, and covered dependents of the City and County of San Francisco, San Francisco Unified School District, City College of San Francisco, and Superior Court of San Francisco.



SFHSS Mission

SFHSS is dedicated to ensuring equitable, sustainable, and quality benefits that enhance the whole-person health and well-being of our members and their families throughout their lifecycles.

We lead with equity to support our members in accessing the care they need when they need it, regardless of personal characteristics such as gender, ethnicity, geographic location, and socioeconomic status. We also strive to engage members in personalized care that centers on disease prevention and equitable services for optimal health.

Our Values

- Inclusion
- Compassion
- Operational Excellence
- Collaboration
- Alignment
- Accountability

SFHSS 2023-25 Strategic Plan



Foster Equity through intentional organizational culture, accessibility, inclusion, and belonging.



Advance Primary Care Practice and member engagement to ensure the right care, at the right time and place.



Provide Affordable and Sustainable healthcare and high-quality well-being services through value-driven decisions and program design.



Support the Mental Health and Well-Being of our membership by reducing stigma and addressing barriers to care in partnership with key stakeholders.



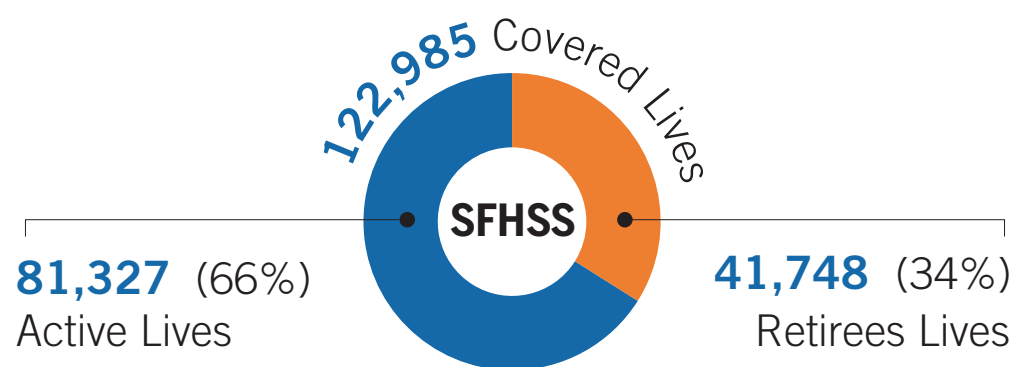
Optimize Service to maintain and advance exceptional member engagement.

For the full SFHSS 2023-2025 Strategic Plan and Progress Report:

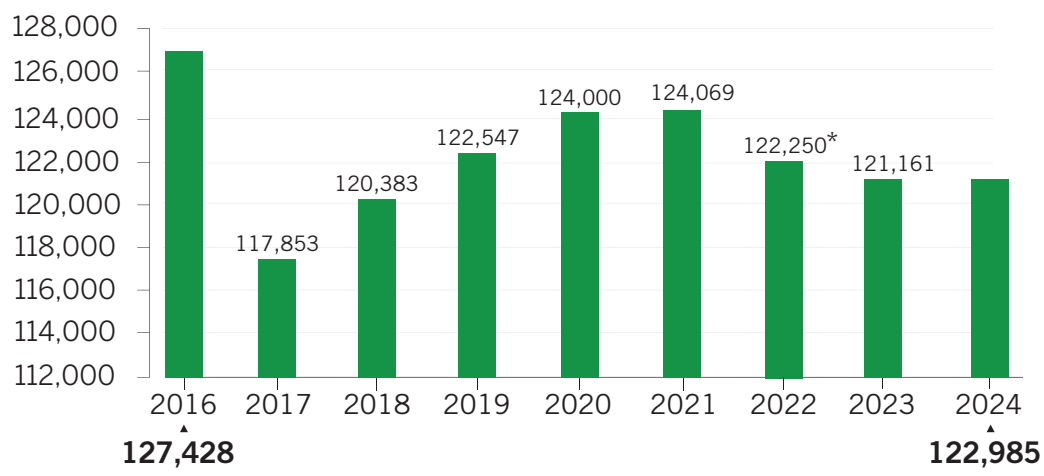
<https://sfhss.org/resource/sfhss-strategic-plan-2023-2025>

<https://sfhss.org/resource/january-11-2024-sfhss-strategic-plan-2023-2025-annual-progress-report-health-service-board>

Who We Serve

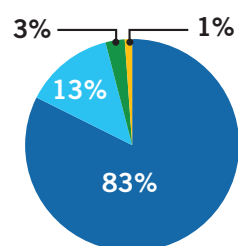


Year-Over-Year Enrolled Lives



*Drop in membership reflects employees who left City employment.

Total Enrolled Lives



Total Enrolled Lives by Employer

City and County of San Francisco	101,651	83%
San Francisco Unified School District	16,401	13%
City College of San Francisco	3,536	3%
Superior Court of San Francisco	1,397	1%
Total	122,985	100%

For the full SFHSS 2024 Demographic Report:
<https://sfhss.org/demographics-report>

Executive Director's Message



I've always believed that with an amazing team, we can accomplish anything. No matter where I worked, whether at Saint Francis Memorial Hospital or the Health Service System, the secret to success has always been our people. For the past seven years, I have often likened my role to that of a conductor for the HSS "orchestra." And it has been an incredible privilege and honor to direct the efforts of our amazing staff, which has continuously amazed me with their symphony of accomplishments in service to our members.

We started 2024 focusing on our strategic goal of providing affordable and sustainable healthcare by completing an expanded Dependent Eligibility and Verification Audit (DEVA) pilot utilizing only internal staff. Our Operations team wanted to understand what resources we would need to expand the audit to our entire membership. This was a collaborative effort that required a small village of Member Services, Communications, and Enterprise Systems and Analytics teams to accomplish.

While the audit was underway, our Well-Being and EAP team worked to finalize the mental health journey map. It was developed as part of our strategic goal to support the mental health and well-being of our membership by reducing stigma and addressing barriers to care in partnership with key stakeholders. The journey map will help members understand and better navigate their options for mental health care services that are part of their HSS benefits. When it comes to behavioral health care, there is "no wrong door." This tool will help members access care how and when they need it.

At the beginning of the year, our Contracts team finalized the results of a competitive bid for our Medicare PPO business. We issued the Request for Proposal (RFP) in late 2023 to stem the trend of skyrocketing healthcare premiums in hopes of securing more stable and favorable rates without compromising the coverage and care provided to our members.

At that time, I knew we were on track for our Member Services team to be fully staffed. No matter the outcome of our RFP, I was confident HSS was prepared to manage the challenge of transitioning our members to a new plan. We spent a large portion of 2024 executing a robust communications outreach plan to educate more than 19,100 members about the change, train our staff to monitor and field member concerns, and develop an issues resolution process in collaboration with the RFP's winning vendor, Blue Shield of California.

The San Francisco Health Service System is still one of the City's smaller departments. Last year, we had 46 employees serving nearly 123,000 members. When you consider our small staff against all of our accomplishments in light of the seemingly never-ending obstacles they deftly manage to overcome, such as the economy, inflation, and staffing shortages both internally and externally with healthcare providers—you'll understand why I am so proud of my team and their extraordinary symphony of accomplishments.

Be Well,
Abbie Yant, RN, MA

2024 by the Numbers



Member Services & Operations

44,809

Calls efficiently handled.

23,092

Paper enrollments that require manual analyst entry. Not all Transactions can be done online.

16,999

Enrollments facilitated through eBenefits online system.

36%

Improvement on Speed to Answer member calls.



Well-Being & EAP

3,838

Calls to the Employee Assistance Program (EAP).

514

Department requests for well-being activities and services.

95

Critical Incident Stress Debrief sessions executed for first responder departments.

15.9%

Increase in engagement for the Mental Health Awareness Campaign.



Contracts

97

Executed agreements for Benefits Administration, Professional Services, and other items.



Communications

161,933

Users visited sfhss.org website in 2024.

300%

Increase in participation in 17 SFHSS-hosted webinars.



Finance

\$1.1B

Premium payment collection and management from both employers and employees.

\$13.9M

HSS Operating budget.

3,900+

Premium detailed rates calculated.



ESA

786

IT support tickets solved.

Key Initiatives

Blue Shield of California MAPD PPO Plan Transition

In June of 2024, the Health Service Board (HSB) approved changing the insurance carrier for HSS' Medicare Advantage with Prescription Drug (MAPD) PPO plan from UnitedHealthcare to Blue Shield of California (BSC) for the 2025 plan year.

The HSB's action resulted from a competitive Request for Proposals process where BSC was selected as the winner from a pool of competing proposals based on their ability to best meet the outlined requirements, considering factors like price, quality, experience, and proposed solutions. This transition will save as much as \$67 million in premiums over three years.

This implementation involved moving 19,100 SFHSS members and required a complete plan set-up, including the development of plan documents, premium rates, and billing set-up. HSS staff also needed to configure its internal systems for enrollment file submission and reconciliation procedures and update its member management tools such as PeopleSoft and Salesforce.

The communications strategy was designed to drive awareness for the transition and educate members about the available resources and benefits information via a broad multi-channel approach that included mail, email, a dedicated microsite, updated webpages, webinars, and in-person town halls.

On January 1, 2025 all 19,100 MAPD PPO members were transitioned to the BSC. The foundation developed during implementation is still in place to ensure we continue to support our members as they use their new BSC Medicare Advantage PPO plan and benefits.



19,100

Retiree members transitioned from UHC MAPD PPO to BSC MAPD PPO.

\$67M

Premiums will be saved over three years with the transition.



Dependent Eligibility Verification Audit

The 2024 Dependent Eligibility Verification Audit (DEVA) pilot was conducted to ensure that only eligible dependents remain enrolled in San Francisco Health Service System (SFHSS) health and dental benefits, aligning with industry best practices and SFHSS governing rules. By identifying and removing ineligible dependents, this initiative plays a critical role in maintaining financial sustainability and preventing unnecessary healthcare costs.

The audit reviewed the eligibility of 985 members and 2,127 dependents, excluding SFUSD employees and those with Adult Dependent Children. Conducted over several months, the compliance period ran from April 1 to April 30, followed by processing and terminations from May 1 to June 7, with an appeal period extending through August 6.



985

Members audited for eligibility.

2,127

Dependents audited for eligibility.

The audit achieved a 95% dependent compliance rate, leading to the termination of 104 ineligible dependents and generating estimated annual savings of \$417,434. These results underscore SFHSS's commitment to ensuring the integrity of its health benefits program while optimizing cost efficiency.

Several key lessons emerged from this pilot to enhance future efforts. Member education and awareness remain critical, necessitating clearer instructions and earlier engagement. Optimizing notification letter timing was identified as a key factor in maximizing compliance, while adequate staffing levels will be essential for managing larger audit populations. Additionally, expanding digital communication efforts proved effective in supporting members throughout the process.

Looking ahead, SFHSS will refine these strategies and conduct an administrative cost analysis to assess scalability.

Modernize Well-Being Services

Since the inception of the San Francisco Health Service System (SFHSS) Well-Being Program, approximately 95% of the programs, services, and offerings were provided in person. Many of these activities, such as interactive seminars, group exercise classes, coaching sessions, wellness fairs, and cooking demonstrations, were hosted at the SFHSS Wellness Center on the first floor of our offices at 1145 Market Street. During the pandemic, the Wellness Center closed due to the various shelter-in-place orders and the Well-Being team quickly pivoted to provide all programs and services virtually.

As we searched for innovative ways to effectively support the well-being of all our members, we realized we could reach more members by focusing on virtual programs that are highly scalable and easy to access. To drive awareness and participation, we leveraged department Well-Being Champions to tailor the programs to meet their department needs. Each of these department Well-Being key players would work with Well-Being staff to tailor their department-specific well-being strategy utilizing SFHSS-developed “tool kits” as a starting point.

As the city welcomed employees back to work following the pandemic, SFHSS found that members were now accustomed to virtual programs, but also had interest in participating in in-person activities that support team building, appreciation and general employee well-being if held at locations convenient to them. However, events hosted at the Wellness Center tended to limit participation and reach, so the vision to convert SFHSS’ existing Well-Being Center to a collaborative space that departments could utilize to provide well-being offerings was born. When the SFHSS office lease came to term, the Well-Being and EAP team relocated up to the 2nd Floor of 1145 Market Street and created a collaborative well-being hub. This modern conference room space is now the center for the implementation of the city-wide well-being strategy.

Driving Mental Health Accessibility

Supporting mental health and well-being is a key component of the SFHSS 2023-2025 Strategic Plan with the goal of reducing the stigma and addressing barriers to receiving mental health care.

In partnership with key stakeholders, Well-Being staff aims to provide easily accessible pathways to mental health and substance use disorder services.

As part of a broader effort to ensure members receive the right mental health care in the right setting, SFHSS wanted to better understand the current state of mental health resources for its members and collaborate with stakeholders to develop an ideal future state. This was accomplished by bringing together 50 individuals, including health plan partners, vendors, internal stakeholders, and citywide stakeholders, to discuss how to support and align clear pathways to navigating mental health and well-being resources and services through a Mental Health Forum hosted by SFHSS.

Our city-wide stakeholders were surprised to learn about the breadth and scope of available mental health tools and services through SFHSS and our health plan vendors. The most glaring challenge was members were not aware of all the services, which one was right for them, or where they should start. Using this information, a led to the creation of a Mental Health Journey map was created to guide members on the services and tools available for their mental health needs.

200+

Well-Being Key Players supported across 39 out of 55 City departments.



15.9%

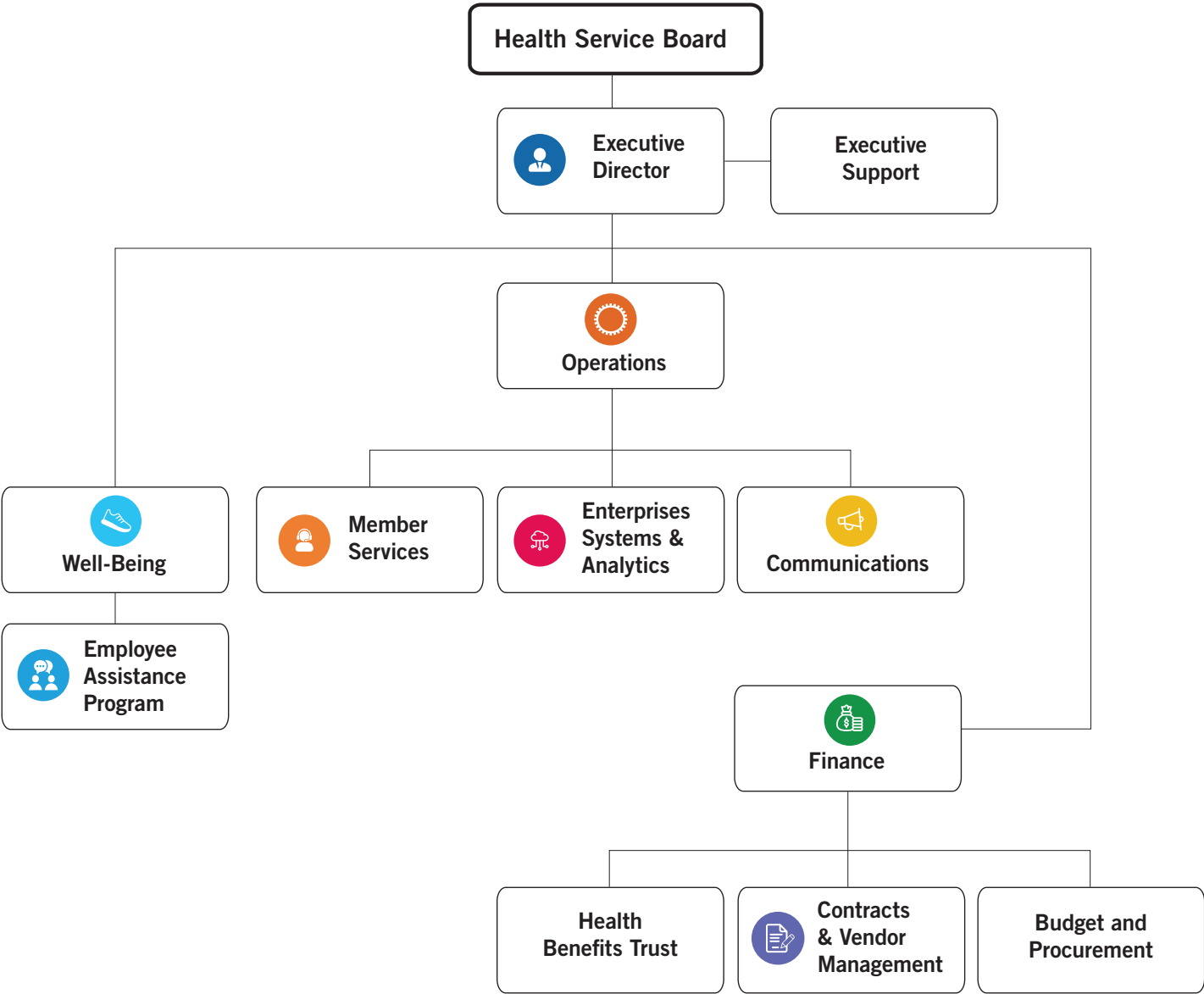
Increase in engagement for the Mental Health Awareness Campaign.

50

Individuals from health plan partners, vendors, internal and city-wide stakeholders came together at a Mental Health Forum hosted by SFHSS.



SFHSS Divisions



Division Roles

Executive Support

Board Secretary & Assistant to Executive Director

Manages the affairs and operations of the Board. Ensures that the Commission operates in accordance with the City Charter, Administrative Code, Brown Act, Sunshine Ordinance, and City policies. Prepares Commission agendas and assists in the preparation of staff reports. Administers annual Board Self Evaluation and assists Commissioners in achieving their goals. Coordinates Board Education schedule and required annual training. Supports annual rates and benefits package submission to the Board of Supervisors. Coordinates Board Elections.

Senior Health Program Planner & Equity Lead

Supports the Executive Director with the strategic plan and special projects. Leverages Citywide Racial Equity Framework to apply in policy, practice, program, and budget decisions, regional and national best practices, and strategies to institutionalize racial equity, and leadership development tactics focused on complex, changing environments.

Well-Being

The SFHSS Well-Being Team helps our members to feel, live, and be Better Every Day. We support our members in focusing on healthy behaviors, emotional well-being, and condition and prevention management. The SFHSS Well-Being Division has several core functions: the Employee Assistance Program (EAP), Well-Being@Work, retiree services, healthy behavior campaigns and challenges, and targeted intervention programs.

Employee Assistance Program (EAP)

The SFHSS Employee Assistance Program (EAP) offers free, confidential & voluntary services for employees at all levels, including individual counseling, leadership consultations and coaching, workplace mediation services, organizational consults, workshops, or training on topics such as managing stress, effective communication, dealing with difficult people, and Critical Incident Response.

Member Services

The Member Services division, through an on-site call center, assists members with navigating their healthcare benefits and services. The primary objectives are to provide support and guidance to members in understanding their coverage options, accessing healthcare resources, and resolving any issues or concerns they may encounter.

Enterprises Systems & Analytics (ESA)

The Enterprise Systems & Analytics Division (ESA) provides support for technology key to delivering mission critical services. These enterprise systems enable HSS staff to support our members effectively and include Cisco Contact Center for our call center, Hyland Perceptive Content for digital member files, Salesforce Service Cloud to track and manage member issue resolution, and Peoplesoft Human Capital Management for benefit administration.

The extremely versatile ESA team provides a range of services from application programming, configuration, design, and process monitoring to cybersecurity protection and response to systems procurement and integration, and compliance reporting.

Communications

The benefits and services SFHSS provides to its members are often broad, complex, and nuanced. The Communications team develops creative solutions to educate and inform members about their benefit options, costs, critical deadlines, and changes to their benefits.

We work to advance the mission of SFHSS by engaging members in preventative care services and promoting healthy lifestyles.

Finance

SFHSS Finance manages the administration of contracts for benefits all covered lives, including active employees, retirees and their dependents. Finance manages the health benefit trust, prepares financial statements, monitors the claims trend, supports the external and internal audits, performs renewal calculations, collects the premiums, pays invoices to both operations and health plan vendors, including health, vision, dental, life, long-term disability, flex benefits, and COBRA.

Contracts

The Contracts Administration unit manages the negotiation and execution of department contractual agreements, all procurements and competitive solicitations requiring an agreement with the City, vendor contract disputes, and contract performance evaluation programs, compliance and monitoring, and review of annual plan materials (i.e., Evidence of Coverages, Summaries of Benefits, Annual Notices of Change).

Accomplishments by Division

Executive Support

Board Secretary & Assistant to Executive Director

- Welcomed new Board member and oversaw orientation and training.
- Coordinated 2024 Board elections with the Department of Elections. Two seats were available in May 2024.
- Assisted Board in updating the Board’s Governance Policies and Terms of Reference.



14

Prepared agendas and materials for Board Meetings.

4

Board of Education presentations supported.

Senior Health Program Planner & Equity Lead

- Represented SFHSS on the Catalyst for Payment Reform (CPR), Collaborative on Infusing Equity Principles into Benefits Design to address disparities in cesarean section and colorectal cancer screening rates among marginalized Black, Indigenous, and People of Color (BIPOC).
- Helped design a new Performance Metric for the Mayor’s Budget that tracks the total mixed training hours of the SFHSS staff completed to expand collective knowledge about diversity, racial equity, and equity-related concepts.
- Coordinated and presented the department’s progress towards achieving its 2023-2025 Strategic Plan goals to the Health Service Board.
- Assisted Well-Being staff with coordinating the efforts of graphic artist to produce a Journey Map that illuminates easily accessible pathways to mental health and substance use disorder services through increased member awareness in support of the Strategic Plan.

Member Services

With our staffing challenges behind us, Member Services focused on process improvement to achieve the 2023-2025 Strategic Plan goal to “*Optimize service to maintain and advance exceptional member and stakeholder engagement.*”

Process and Procedure Documentation

Each member facing communications was examined for improvement or efficiency opportunities that would be applied to the SOP. 11 Standard Operating Procedures (SOPs) were documented. 5 Member facing notices were updated and incorporated into the SOPs.

Call Center Quality Assurance

The I.C.A.R.E. metrics (*Introduction, Connect, Ask, Respond, Exit*) were introduced to evaluate front-line staff in how customer service is provided.

Member Satisfaction Survey

In 2024, SFHSS established a baseline for member satisfaction through a Member Satisfaction Survey.

Our goal is to increase the satisfaction rate by 2% year over year. We received over 2,000 responses to the survey. Member Services received a Net Promoter Score (NPS) of 26. NPS measures how likely customers are to recommend a product or service to others. The score ranges from negative 100 to positive 100. HSS’ score is in-line with industry standard for healthcare.



44,809

Total calls to the Member Services in 2024.



4,860

In-person visits.



17

Staff trainings.



58%

Members Surveyed Satisfied or Higher



20%

Members Surveyed Neutral

Enterprises Systems & Analytics (ESA)

Vendor System Integration

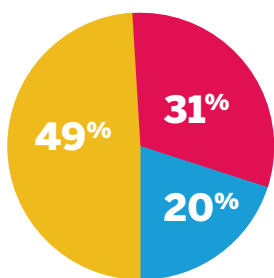
- Modified existing Blue Shield of CA eligibility file and added a 2nd Blue Shield of CA eligibility file to administer new Medicare plan.
- Augmented Benefits administration system design and Medicare eligibility files to comply with CMS requirements to collect and transmit race & ethnicity data..

Audits & Assessments

- Streamlined computer systems patching process and established best practices and procedures for preventing security risks.
- Significantly enhanced HSS' security posture by reducing critical vulnerabilities from 650 to 3.

Systems Enhancement

- Re-designed the SFHSS Demographic report from stagnate hard-copy version to dynamic and interactive digital experience.
- Completed planning, requirements analysis and design phases for multi-year project to implement Peoplesoft Fluid eBenefits.



786

IT support tickets solved.

60%

First contact resolution.



49%

Support request resolved within 24 hours of submission.



31%

Support request resolved within 2-7 days.



20%

Support request resolved in more than 7 days.

Communications

Open Enrollment (OE)

- Designed and distributed 2,000 posters and 2,000 table tents across 103 department break rooms to raise awareness about the Open Enrollment period for Members who do not receive our e-mail reminders.
- Provided education to members through 17 SFHSS-hosted webinars and facilitated an open forum for questions with vendors.



40,560

Webpage views for the 4 employer group webpages developed for Open Enrollment.



300%

Increase in participation in 17 SFHSS-hosted webinars.

- Organized 6 SFHSS Benefits Fairs to increase awareness, engage members who lack computer access, and provide direct interaction with our vendors. 2,123 members in attended the fairs. 4 Benefits Fairs exceeded attendance goals.
- Created custom Open Enrollment webpages for each employer group that received a combined total of 40,560 page views.

Blue Shield of CA MAPD PPO Transition

- Executed a triple-A (*Anticipate, Assure, and Address*) communication strategy to address member concerns via a multi-channel communications approach for the Blue Shield of California MAPD PPO transition. This included 6 emails, 2 surveys, a dedicated webpage linked to the sfhss.org homepage, 6 webinars, 4 town halls, 2 letters, and 1 postcard to maximize awareness and engagement with our members.

Dependent Eligibility Verification Audit (DEVA)

- Developed printed and digital materials for DEVA, including updating the webpage, simplifying the process, created two PowerPoint presentations, and produced and mailed eight letters designed to prompt member response on time.

Well-Being

- Hosted the biennial Well-Being@Work Key Player Retreat with 76 attendees across 28 City departments.
- Supported a network of 200+ Well-Being Key Players across 39 out of 55 City departments.
- Conducted 4 Key Player trainings with an average of 65 attendees per training.

1,700

Flu vaccines administered at 20 SFHSS sponsored worksite flu clinics.



217+

Well-Being activities offered to members.

Employee Assistance Program (EAP)

1,463

Cases for EAP.



75%

Increase in the number of individuals touched through SFHSS EAP compared to the prior year.

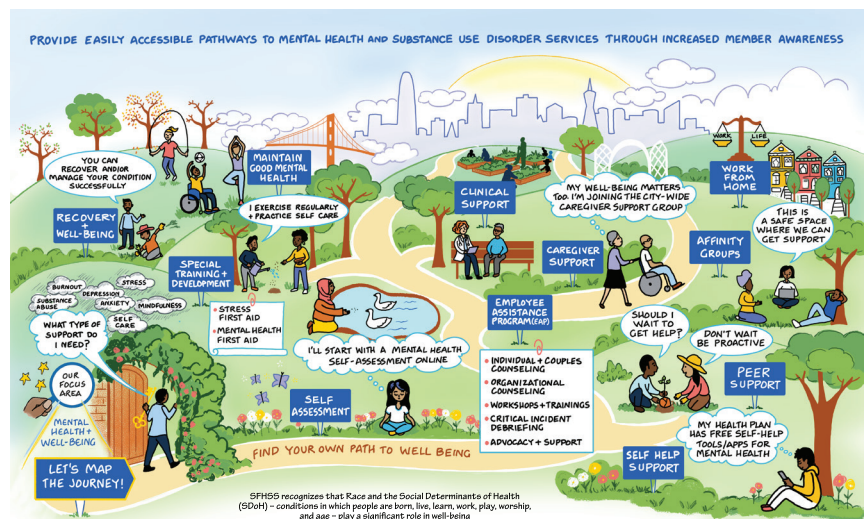
- 795 individuals trained through EAP workshops.
- 168 organizational consultations provided.
- 20 Critical Incident Stress Debriefings conducted by SFHSS EAP staff.

First Responder Support

- 837 calls were made to EAP.
- 26% of all EAP services are being utilized by our first responder employees.
- 66% who engaged in EAP services indicated that they felt an improvement in their life.
- 95 Critical Incident Stress Debriefs executed.
- Added 7 new clinicians to a culturally competent clinician network that serves our first responder populations.

Mental Health Awareness Month

- 15.9% increase in engagement from prior year, which exceeded the 5% goal.
- Partnered with 13 city department heads/leaders to create a video encouraging employees to contact Employee Assistance Program.
- Offered 12 webinars on resiliency, managing stress, and general mental health with 454 participants engaged.



Disclaimer: This graphic illustration is meant to illustrate well-being support resources. It is not encompassing of all well-being modalities, nor is it a replacement for formalized treatment and care.

SAN FRANCISCO
HEALTH SERVICE SYSTEM
Affordable, Quality Benefits & Well-Being

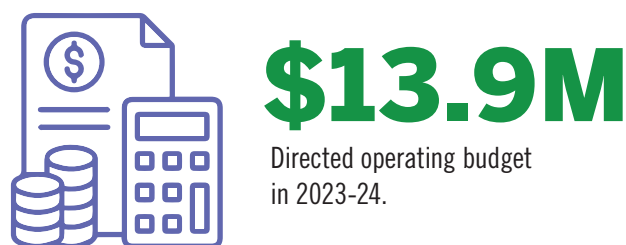
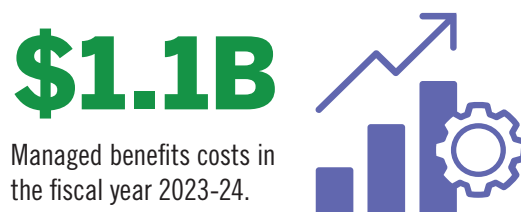
Contracts

- Completed annual renewal of health plans, including the review of annual health plan materials (Evidence of Coverages, Summaries of Benefits, Annual Notices of Change), and alignment of Open Enrollment materials with member-facing communications and Online portals.
- Issued competitive procurement (RFP) for Life and Disability Benefits.
- Completed Request for Proposal (RFP) for Medicare Advantage (MAPD PPO) plan.
- Completed annual compliance and reporting for Board of Supervisors, Office of the City Controller, San Francisco Ethics Commission, Civil Service Commission, Centers for Medicare and Medicaid Services (as applicable) and AB 2556 (California).
- Completed prescription drug class action filing and processing.
- Supported SFHSS Well-Being Division in expanding mental health, Employee Assistance Program (EAP), and well-being support for first responders and frontline departments.

Total Health Benefits and Benefits Administration Agreements	12
Total Professional Services (including technology) Agreements	25
Total Additional/Miscellaneous Agreements (e.g., NDA, MOU, BAA, Assignment, LOA, DSA, letter agreements)	59

Finance

- Outstanding trust management as evidenced by clean independent audit report.
- Built a long-term forecast of the Health Sustainability Fund to ensure the long-term solvency of the fund.
- Implemented an online budget template using One Drive to streamline department manager review and achieve a faster turnaround for budget reports.
- Enhanced reporting for position control and labor budget.



Annual Expenditures

HSS annual expenditures increased in FY 2024 as we filled in vacancies. Dollars are in thousands.

	FYE 22 Act.	FYE 23 Act.	FYE 24 Budget	FYE 25 Budget
General Fund FTE's	43.38	37.65	44.61	43.04
Healthcare Sustainability Fund FTE's	8.35	4.75	5.35	13.35
Total FTE's	51.73	42.40	49.96	56.39
Operating Expenditures				
Personnel Salaries	5,422	5,411	5,841	5,821
Mandatory Fringe Benefits	2,572	2,517	2,430	2,441
Personnel Total	7,994	7,928	8,271	8,262
Non-Personnel Services				
Training and Travel	1	26	7	25
Software Licenses	144	122	92	70
Contracts	1,847	2,125	2,403	2,208
Other	26	20	212	74
Non-Personnel Total	2,018	2,293	2,714	2,377
Materials & Supplies	47	35	78	51
Services of Other Departments	1,855	1,923	2,496	1,992
Total Expenses	11,914	12,179	13,559	12,682

Financial Statement

STATEMENTS OF NET POSITION AVAILABLE FOR HEALTH BENEFITS

June 30, 2024 and 2023

	2024	2023
Assets:		
Cash and investments held with City and County Treasurer	\$116,755,035	\$119,966,897
Contributions Receivable from:		
Employer	25,466,738	22,449,347
Employees	5,287,625	5,093,079
Interest Receivable	1,732,228	990,281
Other assets	7,383,685	5,201,095
Total assets	156,625,311	153,700,699
Liabilities:		
Reserves for Claims – Medical, Prescription Drugs and Dental	36,543,143	38,152,248
Health Maintenance Organization, Dental, and Disability Premiums Payable	6,490,408	6,805,393
Unearned Contributions	4,271,985	3,998,587
Total Liabilities	47,305,536	48,956,228
Net assets available for health benefits	\$109,319,775	\$104,774,471

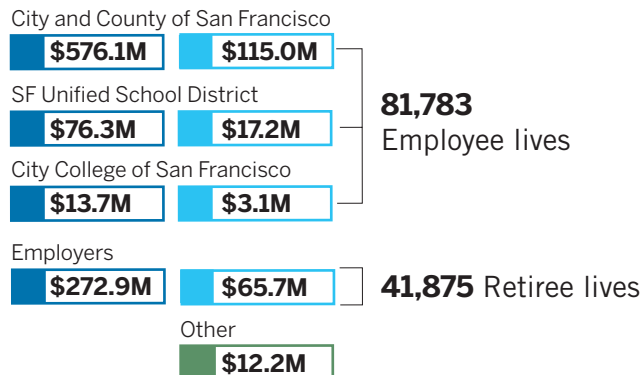
STATEMENTS OF CHANGES IN NET POSITION AVAILABLE FOR HEALTH BENEFITS
June 30, 2024 and 2023

	2024	2023
Additions:		
Employee and Retiree Contributions	\$200,900,853	\$182,342,541
Employer Contributions for:		
Active Employees	666,126,567	616,358,924
Retired Employees	272,941,261	257,258,622
Total contributions	\$1,139,968,681	\$1,055,942,087
Plan Providers penalties and forfeitures	4,792,299	16,872,973
Investment earnings:		
Net increase (decrease) in Fair Value of Investments	1,958,190	(314,739)
Interest income	5,440,846	3,300,956
Total investment earnings	7,399,036	2,986,217
Total additions	\$1,152,160,016	\$1,075,801,277
Deductions:		
City Health Plan Health Benefits	164,359,382	146,875,014
Health Maintenance Organization Health Benefits	875,950,612	830,094,294
Vision Benefits	10,934,203	9,965,496
Dental Benefits	66,314,639	63,088,278
Disability and Flexible Benefits	30,035,876	27,749,366
Total deductions	\$1,147,584,712	\$1,077,715,642
Change in net assets available for health benefits	4,575,304	(\$1,971,171)
Net position:		
Beginning of year	104,744,471	106,715,642
End of year	\$109,319,775	\$104,744,471

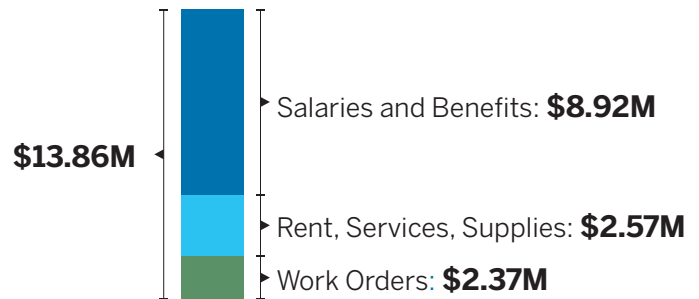
To see the accompanying notes, which are an integral part of these financial statements, please visit:
<https://sfhss.org/resource/november-14-2024-mgo-audit-results-financial-statements-fye-62024-final>

Funding and Affordability

Trust Fund Contributions FY 23-24



Administrative Budget FY 23-24



- Employer Contributions
- Employee/Retiree Member Contributions
- Performance Guarantees, Federal Reimbursements, Interest

Health Premium Costs by Vendor FY 23-24

Medical Total Spend

Kaiser Permanente HMO: **\$518.0M**
 Blue Shield of CA HMOs: **\$347.7M**
 Blue Shield and UnitedHealthcare PPO: **\$60.4M**
 Health Net CanopyCare HMO: **\$5.6M**

Other

P&A Group (FSA): **\$18.3M**
 AETNA Long-Term Disability Insurance (LTD): **\$5.6M**
 AETNA Group Life Insurance: **\$1.6M**
 Workterra (Flex Credits): **\$4.5M**

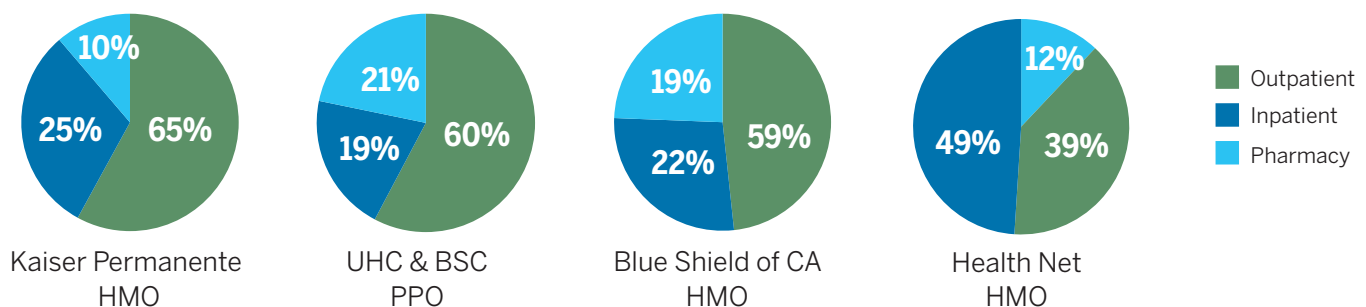
Dental and Vision Total Spend

Delta Dental PPO: **\$65.9M**
 UHC Dental DHMO: **\$4M**
 VSP Vision Service Plans: **\$10.9M**

39 Plans from 11 Vendors

Medical: **11** HMO; **8** PPO
 Dental: **3** HMO; **2** PPO
 Vision: **2**
 FSA: **2**
 Group Life Insurance: **5**
 Long-Term Disability Insurance: **5**
 COBRA: **1**

Non-Medicare Spend by Category



Health Service Board President

Closing Statement on Behalf of the HSS Board



The San Francisco Health Service System Board (Board) is dedicated to making high-quality and affordable medical, dental, and vision care benefits available to SFHSS Members. We are also committed to administering the Trust in accordance with the City Charter solely for the benefit of SFHSS Members.

This 2024 Annual Report is testament to all that the SFHSS team has accomplished. On behalf of the Board, I commend and thank the entire SFHSS team, led by an incredibly visionary and strategic Executive Director, Abbie Yant. We thank you for your commitment to placing service to our members at the forefront by focusing on fostering equity, advancing primary care practice, providing affordable and sustainable healthcare, supporting the mental health and well-being of members, and optimizing service to members.

As we look forward to 2025, I am confident in the SFHSS's dedication to being a continuously learning organization and building upon 2024's accomplishments. The Board stands ready to be an active partner in this effort.

In closing, we thank Executive Director Yant for her service to the City, SFHSS team, and the SFHSS membership. We both celebrate her retirement and reluctantly bid her farewell. And we eagerly anticipate welcoming and working with her successor to continue the good work that is already underway.

Mary Hao, President, Mayoral Appointee

Claire Zvanski, Vice President, Elected Commissioner

Jack Cremen, Elected Commissioner

Matt Dorsey, Board of Supervisors Appointee, District 6

Art Howard, Elected Commissioner

Gregg Sass, Controller Appointee

Fiona Wilson, MD, Mayoral Appointee

Health Service Board

2024 Health Service Board Commissioners



Mary Hao, President

Mayoral Appointee

Current Term: May 2023–May 2028

*Director of Human Resources for the
City of Oakland*



Claire Zvanski, Vice President

Elected Commissioner

Current Term: May 2020–May 2025

*Retired
Municipal Transportation Authority
City and County of San Francisco*

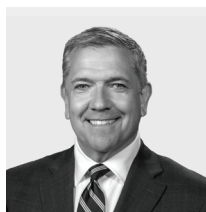


Jack Cremen

Elected Commissioner

Current Term: June 2024–May 2029

*Retired Battalion Chief
San Francisco Fire Department*

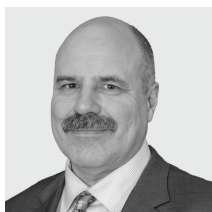


Matt Dorsey

Board of Supervisors Appointee

Current Term: May 2023–May 2028

*District 6 Supervisor
San Francisco Board of Supervisors*

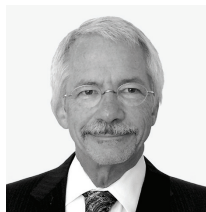


Art Howard

Elected Commissioner

Current Term: June 2024–May 2029

*Sergeant
San Francisco Police Department*

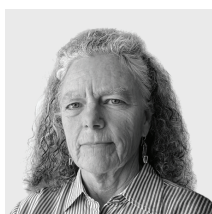


Gregg Sass

City Controller Appointee

Current Term: June 2024–May 2025

*Retired
Chief Financial Officer
San Francisco Department of Public Health*



Fiona Wilson, MD

Mayoral Appointee

Current Term: June 2024–May 2025

*Chief Physician
City and County of San Francisco*

San Francisco Health Service System

2024 Health Service System Executive Team



Abbie Yant, RN, MA

Executive Director



Holly Lopez

*Health Service Board
Secretary*



Rey Guillen

Chief Operating Officer



Iftikhar Hussain

Chief Finance Officer

Contact Us



1145 Market Street, 3rd Floor
San Francisco, CA 94103

Telephone Hours:

Monday, Tuesday, Wednesday,
and Friday from 9 a.m. to noon
and 1 p.m. to 5 p.m.

Thursday from 10 a.m. to noon
and 1 p.m. to 5 p.m.

Main: (628) 652-4700

Fax: (628) 652-4701

sfhss.org

