



HEALTH SERVICE BOARD

CITY & COUNTY OF SAN FRANCISCO

Mary Hao
President

Art Howard
Vice President

Jack Cremen
Commissioner

Supervisor Matt Dorsey
District 6
Commissioner

Diana Guevara
Commissioner

Gus Vallejo
Commissioner

Fiona Wilson, MD
Commissioner

Rey Guillen
Executive Director
Health Service System

Holly Lopez
Executive Secretary

TEL (628) 652-4646
<http://www.sfhss.org/>

HEALTH SERVICE BOARD

REGULAR MEETING MINUTES

Thursday, August 14, 2025, 1:00 p.m.
City Hall, Room 416
1 Dr. Carlton B. Goodlett Place
San Francisco, CA 94102

and

VIRTUAL PRESENTATION BY SFGOV TV and Webex

Remote Meeting Access

The Health Service Board welcomes public participation during public comment periods. There will be an opportunity for the public to comment at the beginning of the meeting and on each discussion or action item on the agenda. Each comment is limited to 3 minutes, and the Chair may, at their discretion, limit public comment to less than 3 minutes per member of the public. For those attending remotely, the Commission will hear up to 30 minutes of remote public comment total for each agenda item. Remote public comment from people who have received an accommodation due to disability will not count toward the 30-minute limit. Remote viewing may not be available due to technology outages.

Watch at 1:00 p.m. on August 14, 2025 (via [SFGovTV schedule](#))

Click the link to join the meeting – [August 14, 2025 HSB Regular Meeting WebEx link](#)

Public Comment Call-In: 415-655-0001 / Access Code: 2663 259 8679 Webinar Password: 1145

Listening to the meeting via phone

1. Dial into **415-655-0001** and then enter **access code** 2663 259 8679#, then # again
2. Press *3 to enter the Public Comment queue, and you will hear the prompt, “You have raised your hand to ask a question; please wait to speak until the host calls on you.” When the system message says, “Your line has been unmuted,” - **THIS IS YOUR TIME TO SPEAK.**
3. You will be muted when your time to speak has expired.

Watching the meeting on WebEx

1. Join via hyperlink [August 14, 2025 HSB Regular Meeting WebEx link](#)
2. Webinar Password: 1145
3. **Click on the Raise Hand Icon** to be placed in the queue to speak. A raised hand will appear next to your name. When you are unmuted in the system, a request to unmute will appear on your screen, please select unmute to speak.
4. When you are unmuted in the system, a request to unmute will appear on your screen, please select unmute to speak. Once you hear me say “Welcome Caller,” you can begin speaking.
5. When your time has expired, you will be muted. Please click on the Raise Hand Icon to lower your hand.

Members of the public are encouraged to state their name clearly, although you may remain anonymous. You will hear an audible warning when you have 30 seconds remaining. When your 3 minutes have ended, you will be placed back on mute.

Best Practices when Calling in for Public Comment:

- Call from a quiet location
- Speak slowly and clearly
- Turn down any televisions or radios around you
- Address the Commission as a whole; do not address individual Commissioners

Written Public Comment

Persons unable to attend the meeting may submit written public comments regarding an agenda item. These comments will be made part of the official public record and shall be brought to the attention of the Health Service Board. Written public comments expected to be part of the official record should be submitted to the Board email, health.service.board@sfgov.org and **received by 5 p.m. on Wednesday, August 13, 2025**, before the meeting. Members can also call 628-652-4646 with any questions.

All comments received by the deadline will be forwarded to Board members, and the Board Secretary will note on the record during the specific agenda item that the Board received written public comment on that item and will include that note in the meeting minutes. In the body of your email, indicate the meeting date and the particular agenda item number. If you do not specify an agenda item, your emailed public comment will be read under general comment.

1145 MARKET STREET 3RD FLOOR, SAN FRANCISCO, CA 94103

1. **CALL TO ORDER:** 1:03 p.m.

2. **ROLL CALL:**

President Mary Hao- Present
Vice President Art Howard- Present
Commissioner John Cremen- Present
Supervisor Matt Dorsey- Excused
Commissioner Diana Guevara- Excused
Commissioner Gus Vallejo- Excused
Commissioner Fiona Wilson, MD.- Present

3. **GENERAL PUBLIC COMMENT - This is an opportunity for members of the public to comment on any matter within the Board's jurisdiction that is not on the agenda, including requesting that the Board place a matter on a future agenda.**

PUBLIC COMMENT:

Dennis Kruger, representing Active and Retired Firefighters and Spouses, Shared that Kaiser's Senior Advantage Plan delivered certain over-the-counter products to homes, though they couldn't find it in the booklets, and asked both Kaiser and Blue Shield to clarify if they offered this benefit. Donald Colman, retired School Psychologist, Described serious ongoing problems with claims since the switch from UHC to Blue Shield, especially as an overseas member. Issues included non-payment, delays, denials, poor communication, limited website access, and unhelpful agents. They asked for a designated Blue Shield supervisor to handle their concerns and suggested a team trained for overseas claims, noting they may otherwise escalate the matter publicly. Fred Sanchez, President of Protect Our Benefits, Thanked everyone, including Supervisor Dorsey, the City Attorney, and staff, for their teamwork in resolving issues with UCSF, the UC system, and Blue Shield. They noted progress in working with Blue Shield to address remaining member concerns individually.

4. **APPROVAL (with possible modifications) OF THE MINUTES OF THE MEETINGS SET FORTH BELOW: (Action)**

[See pdf of the June 12, 2025, Health Service Board Regular Meeting Minutes Approved](#)

Commissioner Wilson moved to approve the June 12, 2025, Health Service Board Regular Meeting Minutes. Commissioner Cremen seconded the motion.

PUBLIC COMMENT: None

VOTE: Ayes: Cremen, Hao, Howard, and Wilson

Noes: None

ACTION: The Health Service Board unanimously approved the June 12, 2025, Health Service Board Regular Meeting Minutes.

5. **ELECTION OF HEALTH SERVICE BOARD COMMITTEE MEMBERS: (Action)**

Presented by President Hao

Health Service Board Commissioners also serve on one of two committees. Each year the Board elects new members for each of the Committees.

- Finance and Budget - Established to assist in the financial oversight of the Health Service system, including the oversight of all audits of the Health Service System and the budgeting

process.

- Governance- Established to assist in developing and overseeing the governance policies and practices of the Health Service Board and its committees.

President Hao moved to nominate the Board Member Committee Assignments and affirmed each Member's willingness to serve on the Committees. President Hao confirmed the following assignments:

Governance Committee:

Fiona Wilson- Chair
Diana Guevara- Member
Mary Hao- Member

Finance and Budget Committee:

Art Howard- Chair
Jack Cremen- Member
Gus Vallejo- Member

Vice President Howard moved to accept the Committee nominations. Commissioner Cremen seconded the motion.

VOTE: Ayes: Cremen, Hao, Howard, and Wilson

Noes: None

The Health Service Board unanimously approved the committee assignments: the Governance Committee with Wilson (Chair), Hao, and Guevara, and the Budget and Finance Committee with Howard (Chair), Cremen, and Vallejo.

6. PRESIDENT'S REPORT: (Discussion)

President Hao opened the first meeting of the fiscal year by thanking everyone and emphasizing the importance of providing high-quality, affordable, and sustainable benefits. She congratulated Rin Coleridge on their promotion and expressed gratitude. She also gave a farewell to Anne Thompson and Iftikhar Hussain, thanking them for their contributions and service to members.

PUBLIC COMMENT: None

7. DIRECTOR'S REPORT: (Discussion)

[See pdf of the August 14, 2025, Director's Report](#)

Rey Guillen, SFHSS Executive Director, presented the following information:

- 2025 SFHSS Member Satisfaction Survey Results
- Aon Staff Transition
- Rates and Benefits Final Approval
- Commission Streamlining Task Force Update
- Blue Shield of California Contract Settlement With UC Health System
- Divisional Updates

Executive Director Rey Guillen announced a staff change at AON, noting that Anne Thompson, who had served HSS as senior account executive for over a decade, would be departing. He introduced her replacement, Chris Riffel from AON's San Francisco office, and welcomed AON's new Northern California market leader for health, Jeff Hermosillo, who will provide strategic support

to HSS. Jeff Hermosillo introduced himself as AON's Northern California practice lead, responsible for clients across the region. He thanked Anne Thompson for her years of service, acknowledged the challenge of filling her role, and expressed enthusiasm about working with Chris Riffel, Mike Clarke, and the AON team to support the city. Chris Riffel thanked the Board and leadership for the opportunity to serve. He acknowledged the high standard set by Anne and shared his commitment to supporting HSS by holding carriers accountable and improving member experience. Chris Riffel noted his five years at AON, ten years in the Bay Area, and his excitement to work closely with the Board and community.

PUBLIC COMMENT: None

8. SFHSS FINANCIAL REPORT AS OF MAY 31, 2025: (Discussion)

[See pdf of the SFHSS Financial Report as of May 31, 2025, memo](#)

[See pdf of the SFHSS Financial Report as of May 31, 2025, presentation](#)

Iftikhar Hussain, SFHSS Chief Financial and Affordability Officer, presented the following items:

- SFHSS Financial Report Highlights
- Employee Benefit Trust Fund
- Healthcare Sustainability Fund
- General Fund Administrative Budget
- Audit Updates

President Hao clarified that the decrease in the Benefits Trust Fund was due to a one-time settlement that had already been spent. Iftikhar Hussain confirmed this, explaining that the settlement funds were received and then gradually drawn down over the following years, which reduced the fund balance. President Hao noted this was part of the stabilization process, and Iftikhar agreed.

PUBLIC COMMENT: None

9. BOARD EDUCATION: HEALTH INSURANCE PORTABILITY AND ACCOUNTABILITY ACT (HIPAA) 2025 TRAINING: (Discussion)

[See pdf of the Board Education: HIPPA 2025 Training](#)

Rin Coleridge, SFHSS Chief Operations and Experience Officer presented the following items:

- History
- Evolution
- HIPAA-What is it...
- HIPAA-And is Not
- How SFHSS Complies
- Applicability for HSB Commissioners
- Penalties
- Cybersecurity – Resources / Requirements
- Appendix-What Information Is Protected?
- Appendix- 18 Identifiers Which Make Health Information PHI

No discussion from Commissioners on this item.

PUBLIC COMMENT:

Fred Sanchez, President of Protect Our Benefits, Thanked Iftikhar for his approachability and professionalism, said he was a pleasure to work with, and wished him good luck in his new job

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10. SFHSS ANNUAL BENEFIT CONTRACTS ASSESSMENT: (Discussion)

[See pdf of the SFHSS Annual Benefit Contracts Market Evaluation and Assessment](#)

Michael Visconti, SFHSS Contracts Administration Manager, presented the following information:

- Introduction
- SFHSS Criteria for RFP Consideration – Summary
- Summary of Benefit Plans and Administrators
- Summary of Benefit Plans and Administrators – FSA, Dependent Care Savings Account, COBRA, AB528
- FSA Enrollment and COBRA and AB528 Notices
- RFP for FSA, Dependent Care Savings (PY2027), COBRA, and AB528 Services (July 1, 2026)
- HSS Competitive Procurement Schedule – COBRA, AB528, and FSA RFP for PY2027
- Intent to Issue RFP for FSA, DCSA, COBRA, and AB 528 Services
- Summary of Benefit Plans and Administrators – Life and Disability Insurance, Medical, Vision, and Dental
- Summary of Dental Benefit Enrollment (2024 to 2025)
 - Dental Market Assessment, Member Outreach, HSB Presentation(s) September – November 2025
 - HSS Competitive Procurement Schedule – Active Dental RFP for PY2027 - proposed

President Hao asked for clarification on whether the plan was to go out to bid for dental coverage. Michael Visconti responded that they were fairly certain about moving forward with a dental RFP but explained that work was still being done to define the scope and complete due diligence before proceeding.

Commissioner Wilson asked whether the employee survey would help identify what employees liked or struggled with, and if that information would shape the RFP. Michael Visconti confirmed that it would. Commissioner Wilson also noted that about 10% of employees waived dental coverage, suggesting it might mean they were not finding value in it or had another option. She said this was worth exploring further. Michael Visconti agreed and expressed appreciation for the team's effort in conducting the survey during a busy open enrollment period, noting its value to the process.

PUBLIC COMMENT:

Dennis Kruger, representing Active and Retired Firefighters and Spouses, Explained that over ten years ago, he had pushed for a better retiree dental plan, and a survey showed affordability was the main issue. He noted that since the plan was self-funded, improving benefits meant raising retiree premiums, and real change would require ballot approval or Board of Supervisors support.

11. BLACKOUT PERIOD NOTICE AUGUST 14, 2025, THROUGH JUNE 2026: (Action)

[See pdf of the August 14, 2025, Black-Out Period Notice through June 2026](#)

Michael Visconti, SFHSS Contracts Administration Manager, announced an action item regarding a memorandum and blackout notice tied to the pending RFP for FSA dependent care savings accounts, COBRA, and AB 528 administration services. He stated that services for COBRA and AB 528 would begin on July 1, 2026, with the transition of FSA and dependent care savings accounts effective July 1, 2027. He explained that the blackout notice was part of Board governance policies and external communications rules. Its purpose was to prevent improper discussions with potential or future service providers, ensuring that the RFP process remained transparent and fair.

Commissioner Wilson moved to adopt the Blackout Period notice effective August 14, 2025, through June 2026. Vice President Howard seconded the motion.

VOTE: Ayes: Cremen, Hao, Howard, and Wilson

Noes: None

PUBLIC COMMENT: None

ACTION: The Health Service Board unanimously approved the Blackout Period notice effective August 14, 2025, through June 2026.

12. REPORTS AND UPDATES FROM CONTRACTED HEALTH PLAN REPRESENTATIVES: (Discussion)

PUBLIC COMMENT:

Amy DeHart, Premier Accounts of Blue Shield of California, announced changes to the Blue Shield of California account team. She shared that Tiffany Gill, the current strategic account executive for SFHSS, had been promoted to Blue Shield's Premier Accounts leadership team. She expressed pride in Tiffany's achievement and gratitude for her dedication to the City and County of San Francisco retirees and active members. She then introduced Liz Kanape, who would take over as the new strategic account executive. Liz Kanape said that she had been with Blue Shield of California for about two months and had been working closely with the SFHSS team since joining in late June. She noted that she had nearly 30 years of experience in the employee benefits industry and looked forward to working with everyone. She explained that she had been collaborating closely with Tiffany Gill during the transition, meeting with her several times a week to get updates and historical context. Liz added that she would continue to have access to Tiffany's knowledge and guidance and expressed enthusiasm about working with the team. Tiffany Gill, Blue Shield of California's new Director of Strategic Planning and Performance, thanked everyone and said it had been a difficult decision to leave her current role because she wanted to ensure a smooth transition. Tiffany added that she would remain available as a backup and support whenever needed and said it had been a pleasure working with everyone.

Denise Rodriguez, President and Executive Director at Kaiser Permanente, offered a farewell to Iftikhar Hussain on behalf of Kaiser Permanente. She said he had been a great business partner, thought partner, and collaborator. Denise Rodriguez congratulated Rin Coleridge, noting past collaboration and expressing anticipation for working with Rin in a new capacity. She also bid farewell to Anne Thompson and welcomed Chris Riffel, acknowledging that while there were many changes, they also brought positive opportunities.

13. ADJOURNMENT: 2:26 p.m.

Health Service Board and Health Service System Website: <https://www.sfhss.org/>

Summary of Health Service Board Rules Regarding Public Comment

1. There will be an opportunity for public comment at the beginning of the meeting, and there will be an opportunity to comment on each discussion or action item on the agenda. A member may comment on any matter within the Board's jurisdiction as designated on the agenda.
2. A member of the public has up to three (3) minutes to make pertinent public comments; the Chair has the discretion to limit public comment to less than 3 minutes per member of the public.
3. Public Comment can be given in-person, remotely, or written.
4. Members may submit their comments by email to health.service.board@sfgov.org by 5 p.m. the day before the meeting start time. These comments will be made part of the official public record and shall be brought to the attention of the Health Service Board. All comments received by the deadline will be forwarded to Board members and the Board Secretary will note on the record during the specific agenda item that the Board received written public comment on that item and will include that note in the meeting minutes. In the subject line of your email, indicate the meeting date and the specific agenda item number. If you do not specify an agenda item, your emailed public comment will be read under general comment.
5. Remote public comment from people who have received accommodation due to disability will not count toward the 30-minute limit.

Knowing Your Rights Under the Sunshine Ordinance

Government's duty is to serve the public, reaching its decision in full view of the public. Commissions, boards, councils, and other agencies of the City and County of San Francisco exist to conduct the people's business. This ordinance assures that deliberations are conducted before the people and that City operations are open to the people's review. For more information on your rights under the Sunshine Ordinance or to report a violation of the ordinance, visit the Sunshine Ordinance Task Force website at <http://www.sfgov.org/sunshine>.

Summary of Health Service Board Rules Regarding Cell Phones and Pagers

The ringing and use of cell phones, pagers, and similar sound-producing electronic devices are prohibited at Health Service Board and committee meetings. The Chair of the meeting may order the removal of any person(s) in violation of this rule from the meeting room. The Chair of the meeting may allow an expelled person to return to the meeting following an agreement to comply with this rule. The complete rules are outlined in Chapter 67A of the San Francisco Administrative Code.

Disability Access and Accommodation

Regular Health Service Board meetings are held at City Hall, 1 Dr. Carlton B. Goodlett Place, in Hearing Room 416 at 1:00 PM on the second Thursday of each month. The closest accessible BART station is Civic Center, three blocks from City Hall. Accessible MUNI lines serving this location are #42 Downtown Loop and the #71 Haight/Noriega and the F Line to Market and Van Ness and the Metro stations at Van Ness and Market and Civic Center. For more information about MUNI accessible services, call (415) 923-6142. There is accessible parking in the vicinity of City Hall at Civic Center Plaza adjacent to Davies Hall and the War Memorial Complex. Accessible seating for persons with disabilities (including those using wheelchairs) will be available. To obtain a disability-related modification or accommodation, including auxiliary aids or services, to participate in the meeting, please contact Holly Lopez, at 628-652-4646 at least 48 hours before the meeting, except for Monday meetings, for which the deadline is 4:00 pm the previous Friday.

City Hall Room 416 is wheelchair accessible. There are elevators and accessible restrooms located on every floor. **Wheelchair-accessible entrances are located on Van Ness Avenue and Grove Street. Please note the wheelchair lift at the Goodlett Place/Polk Street is temporarily not available.** After multiple repairs that were followed by additional breakdowns, the wheelchair lift at the Goodlett/Polk entrance is being replaced for improved operation and reliability. We anticipate having a functioning lift after the completion of construction in May 2025.

This meeting will be broadcast and captioned on SFGovTV. Remote public participation is available upon request for individuals who cannot attend in person due to disability. Making a request to participate remotely no later than one (1) hour prior to the start of the meeting helps ensure the availability of the meeting link. Sign Language Interpretation is also available upon request. If requesting remote Sign Language Interpretation, please submit an accommodation request a minimum of 4 business hours prior to the start of the meeting. Allowing a minimum of 48 business hours for all other accommodation requests (for example, for other auxiliary aids and services) helps ensure availability. To request an accommodation, please contact Holly Lopez, holly.lopez@sfgov.org, 628-652-4646.

To access the meeting remotely as an accommodation, please use [August 14, 2025 HSB Regular Meeting WebEx link](#) or call 415-655-0001. Please find instructions at the beginning of this agenda for how to use WebEx for the purposes of remote public comment.

Sensitivity to Chemical-based Products

To assist the City's effort to accommodate persons with severe allergies, environmental illnesses, multiple chemical sensitivity, or related disabilities, attendees at public meetings are reminded that other attendees may be sensitive to various chemical-based products. Please help the City accommodate these individuals.

Location of Materials

If any materials related to an item on this agenda have been distributed to the Health Service Board after the distribution of the agenda packet, those materials are available for public inspection at the Health Service System during normal office hours. For more information, please contact Holly Lopez at 628-652-4646 or email holly.lopez@sfgov.org. The following email has been established to contact all members of the Health Service Board: health.service.board@sfgov.org.

Lobbyist Registration and Reporting Requirements

Individuals and entities influencing or attempting to influence local legislative or administrative action may be required by the San Francisco Lobbyist Ordinance [SF Campaign & Governmental Conduct Code § 2.100] to register and report lobbying activity. For more information about the Lobbyist Ordinance, please contact the San Francisco Ethics Commission at 25 Van Ness Avenue, Suite 220, San Francisco, CA 94102; telephone (415) 252-3100; fax (415) 252-3112; web site <https://sfethics.org/>

ChatGPT and Microsoft CoPilot AI were used to summarize and clarify discussion points in the meeting minutes.