



**SAN FRANCISCO  
HEALTH SERVICE SYSTEM**

---

**2026**

**DEMOGRAPHICS  
SUMMARY**

Presented by: Rin Coleridge

March 12, 2026

## Key Observations – Medical Enrollment

2026 plan offerings mirror that of the 2025 plan year. Medicare Part B populations in a Blue Shield Coordination of Benefit Plan in 2025 are now covered in the Blue Shield Medicare PPO.

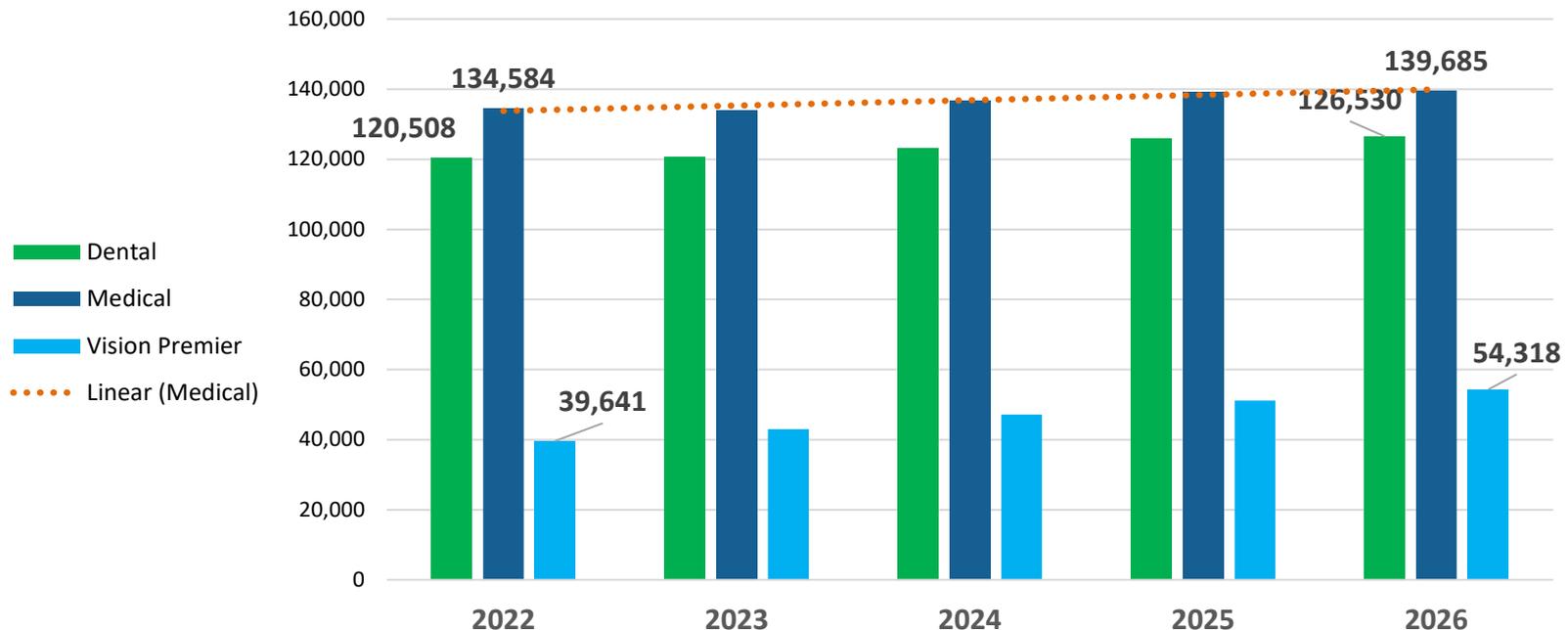
Overall lives administered by SFHSS increased by **570** individuals to **139,685**.

### Medical Enrollment

Plan	Prior Year	Current Year	Change
Blue Shield Access+ HMO	21,900	21,466	-434
Blue Shield Trio HMO	9,199	8,575	-624
Blue Shield PPO	4,133	4,679	546
Health Net CanopyCare HMO	1,569	1,934	365
Kaiser Permanente HMO	53,953	53,676	-277
Blue Shield Medicare PPO	18,865	19,169	304
Kaiser Sr. Advantage HMO	15,111	15,479	368
Waived	14,385	14,707	322
<b>Total</b>	<b>139,115</b>	<b>139,685</b>	<b>570</b>

## SFHSS Members – All Lives

- The City and County of San Francisco has implemented a city-wide hiring freeze as part of its efforts to address a significant budget deficit.
- Total lives has increased year over year. With the current operating budget, SFHSS employs 51 full time staff members responsible for serving 139,685 total lives.



## Key Observations – Dental & Vision

### Dental Enrollment

Plan	Prior Year	Current Year	Change
Delta Dental PPO	107,922	108,906	984
DeltaCare USADHMO	3,001	2,752	-249
UHC Dental DHMO	1,874	1,743	-131
Waived	13,123	13,129	6
<b>Total</b>	<b>125,920</b>	<b>126,530</b>	<b>610</b>

### Vision Enrollment

Plan	Prior Year	Current Year	Change
VSP-Basic	73,750	70,939	-2,811
VSP-Premier	51,165	54,318	3,153
<b>Total</b>	<b>124,915</b>	<b>125,257</b>	<b>342</b>

- Dental enrollment increased by **610** lives of which Delta Dental PPO has **86%** of the population.
- Since its introduction in 2018, the Vision Premier plan has gained enrollment each year. For the 2026 plan year, enrollment increased by **6.2% (3,153 lives)**.

## Key Observations – Employer Paid Life Insurance

- Effective January 1, 2026, New York Life will be the City's vendor for Life, Accidental Death & Dismemberment (AD&D), and Disability Insurance, replacing The Hartford and Manhattan Life.
- This plan change is forecasted to save the City approx. \$2M in premiums over the first year of implementation.

### Basic Life Insurance Enrollment

Plan	City & County SF	Superior Court SF
\$50K Basic Life	25,305	330
\$125K Basic Life		13
\$150K Basic Life	2,055	62

### Long-Term Disability Enrollment

Plan	City & County SF	Superior Court SF
90 Day	8,536	103
180 Day	18,937	240

## Key Observations – Healthcare & Dependent Care FSA

- For the 2026 plan year, the dependent care FSA maximum annual contribution increased from \$5,000 to \$7,500 for single individuals and married couples filing jointly.
- HSS must undergo annual non-discrimination testing to ensure these plans do not favor highly compensated employees.
- To remain compliant with IRS rules and still offer employees an opportunity for the increased tax savings, HSS restructured this benefit as a two-tier enrollment. Non-highly compensated employees could elect the full amount while highly compensated employees could elect up to \$3,000.

### FSA Enrollment

Plan	Prior Year	Current Year	Change
Healthcare FSA	8,850	9,080	230
Dependent Care FSA	1,640	1,669	29

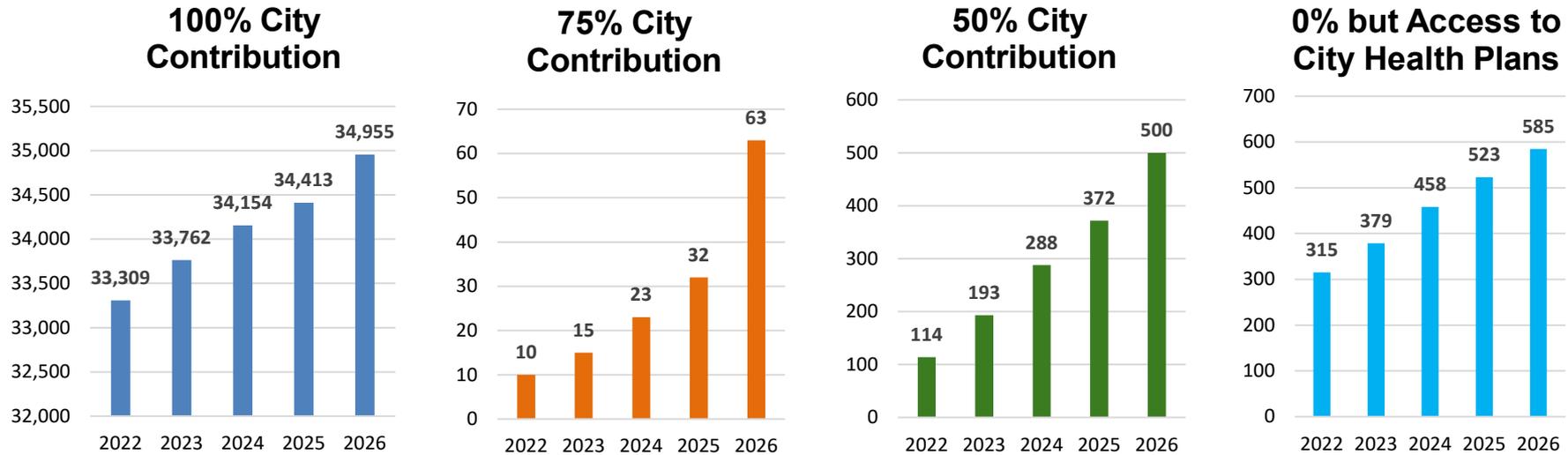
## Key Observations – Voluntary Benefits

- For the 2026 plan year, employer paid and supplemental life and disability policies were transitioned to New York Life as approved by the Health Service Board in May 2025.
- HSS had a goal of increasing enrollment in employee paid supplemental life insurance policies to provide greater financial security to employees. HSS negotiated a guaranteed issue amount of 200K and launched a broad communications campaign. Enrollment increases can be seen in both plans for 2026.
- This is the first year that Accidental Death & Dismemberment (AD&D) can be purchased as a separate policy from New York Life offering greater flexibility to our membership.

### Voluntary Benefits Plan Enrollment

	Prior Year	Current Year	Change
AD&D	0	6,282	6,282
Critical Illness	4,432	4,598	166
Legal/ID Protection	2,015	1,904	-111
Life Insurance	4,521	6,874	2,353
Long Term Care	10	0	-10
Long Term Disability	24	0	-24
Pet Insurance	984	1,010	26
Short Term Disability	1,432	1,598	166

## Key Observations – Prop B and Retirees 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.
- 91% of retirees who are not eligible for an employer contribution waive coverage. 51% of retirees eligible for the 50% employer contribution waive coverage.

\*As defined by City Charter

# SF Open Data - Home of the SFHSS Demographics Report

The SFHSS demographic report is located on [SF Open Data](https://datasf.org/opendata) (<https://datasf.org/opendata>)



The City's Open Data Portal empowers the public to utilize San Francisco data and enables departments to easily share it:

- Many datasets belong to collections or themes, allowing them to be used together to maximize the value of public data.
- Visit the website to search datasets by keyword, category and department with the option to filter and create charts.
- Watch the [Intro to the Open Data Platform](#) video for a high-level overview of the features and functionality of this site.

# Demonstration

# Appendix

# DataSF Webpage Demonstration

Go to DataSF: [SF Open Data](https://datasf.org/opendata).  
 (<https://datasf.org/opendata>)  
 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

DataSF | Open Data Portal

Home Browse Developers SF.gov DataSF Blog Contact Us

SFHSS Demographics Report

The San Francisco Health Service System (SFHSS) administers comprehensive employee and retiree health benefits such as Medical, Dental, Vision, Employer Paid Life, Long Term Disability (LTD), Voluntary Benefits, as well as provides well-being programs and the Employee Assistance program. Membership in SFHSS includes employees and retirees from the City and County of San Francisco (CCSF), San Francisco Unified School District (SFUSD), City College of San Francisco (SFCCD), and the Superior Court of San Francisco (CRT), as well as their eligible dependents.

SFHSS takes into consideration the whole person, social determinants, quality and clinical outcomes. As we approach whole person care in an ever-increasingly complex system, our goal is to deliver services that maintain health and well-being throughout the life stages; and that our members receive the right care in the right setting. SFHSS was created by Charter amendment in 1927. The Health Service Board (HSB) is the governing and policy-making body of the San Francisco Health Service System (SFHSS). To learn more about the San Francisco Health Service System, visit <https://sfhss.org>.

Current year data is defined as the snapshot of enrollment on January 1, 2025.

**Medical Plan Overview**

For the 2025 plan year, SFHSS transitioned 19,100 lives to the Blue Shield Medicare PPO and other existing BSC Non-Medicare plans. SFHSS also discontinued all of the UnitedHealthcare plan offerings (including those plans specific for families with Medicare and Non-Medicare members).

This change is forecasted to save the City \$43M over the next 3 years.

All lives includes counts of both the HSS member and their dependents. Overall lives administered by SFHSS increased by 2,273 individuals to 139,136.

Plan	People	Count	Change
Blue Shield Access PPO	21,363	21,900	537
Blue Shield Medicare PPO	0	18,683	18,683
Blue Shield Part B PPOs	0	183	183
Blue Shield PPO	0	0	0
Blue Shield Tricare	0	0	0
Health Net Cal	0	0	0
Kaiser Permanente	0	0	0
Kaiser St. Ann	0	0	0
UHC Doctors E	0	0	0
UHC Medicare	0	0	0
UHC PPO	0	0	0
<b>Total</b>			

**Related Content**

**Employer Group Demographics**  
 Enrollment information of employees, retirees, and dependents by law employer group.  
 Read more about Employer Group Demographics

**Employee and Retiree Demographics**  
 Enrollment information by Employees vs Retirees. Subtotal information only.  
 Read more about Employee and Retiree Demographics

**Employee Members and Dependent Demographics**  
 Enrollment information of employees and their dependents.  
 Read more about Employee Members and Dependent Demographics

**Retiree Members and Dependent Demographics**  
 Enrollment information of retirees and their dependents.  
 Read more about Retiree Members and Dependent Demographics

# SFHSS Demographics Report Webpage

Home > SFHSS Demographics Report

## SFHSS Demographics Report

You can access archived reports prior to 2024 by clicking [here](#).

### Accessing the Demographics Report

The demographic report for San Francisco Health Service System (SFHSS) can now be accessed through the Open DataSF Portal by following these steps:

1. Go to this website: <https://data.sfgov.org>
2. Type in **SFHSS Demographics** in the search
3. Click on the **SFHSS Demographics Report**

> [Accessing the Demographics Report](#)

[Describing the Open DataSF Portal](#)

[Interacting with the Demographic Report on Open DataSF Portal](#)

[Navigating the Different Pages of the Demographics Report](#)

[Exporting the Data and Viewing the Source Data](#)

For more information about how to use and access the SFHSS Demographics Report: <https://sfhss.org/demographics-report>