
MEMBERSHIP DEMOGRAPHICS

AS OF JULY 1, 2008

PUBLISHED AUGUST 14, 2008

Health Service System

CITY & COUNTY OF SAN FRANCISCO

Health Service System

CITY & COUNTY OF SAN FRANCISCO

MEMBERSHIP DEMOGRAPHICS 2008

Overview

The Health Service System provides medical benefits to the employees and retirees of four major San Francisco public-sector employers – the City and County of San Francisco, the San Francisco Unified School District, the San Francisco Community College District and the San Francisco Superior Court. The following pages contain a snapshot of our membership demographics as of July 1, 2008. Since our last report of July 1, 2007, the System has seen an increase of 578 in total covered lives under our medical plans. This reflects a slight reduction in active lives covered (-99) and a small increase in retired lives covered (+677).

In general, the statistics regarding plan participation remained stable with no significant migration between plans.

In addition, the System provides dental benefits to active employees of the City and County of San Francisco and to all retired members and their dependents. Since our last report of July 1, 2007, the System has seen an increase of 1,898 in total covered lives under our dental plans.

Finally, this report also surveys medical plan participation by county and offers an overview of Flexible Spending Account (FSA) participation.

Health Service System

CITY & COUNTY OF SAN FRANCISCO

MEMBERSHIP DEMOGRAPHICS 2008

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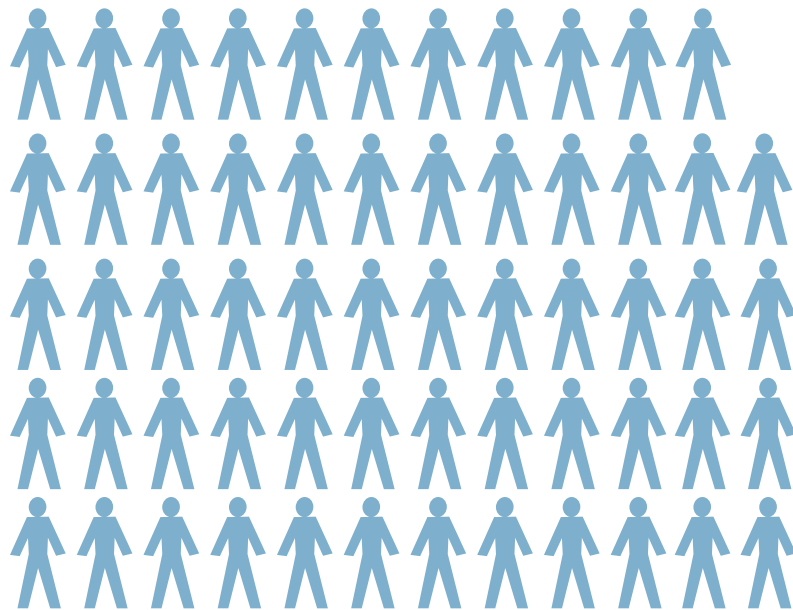
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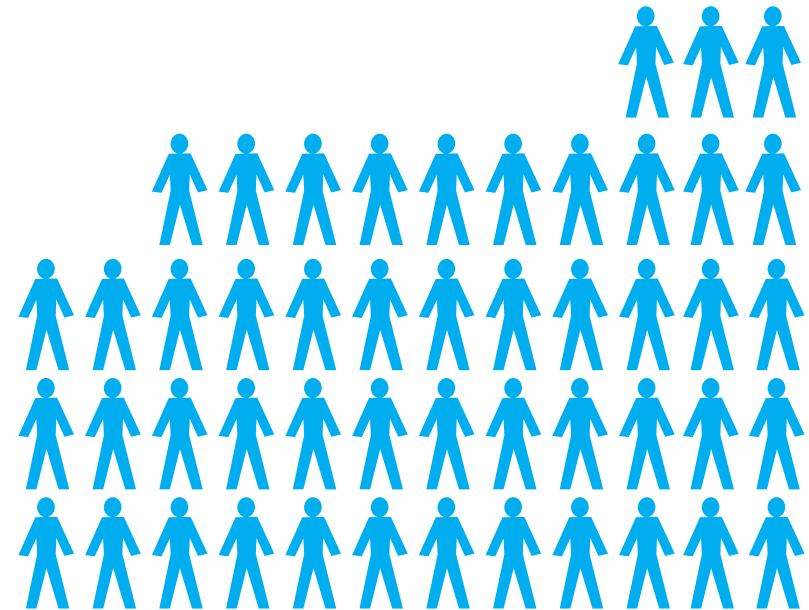
**MEDICAL ENROLLMENT:
TOTAL COVERED LIVES**

MEDICAL PLAN ENROLLMENT: MEMBER LIVES vs. DEPENDENT LIVES



TOTAL MEMBERS

59,296 = 55%

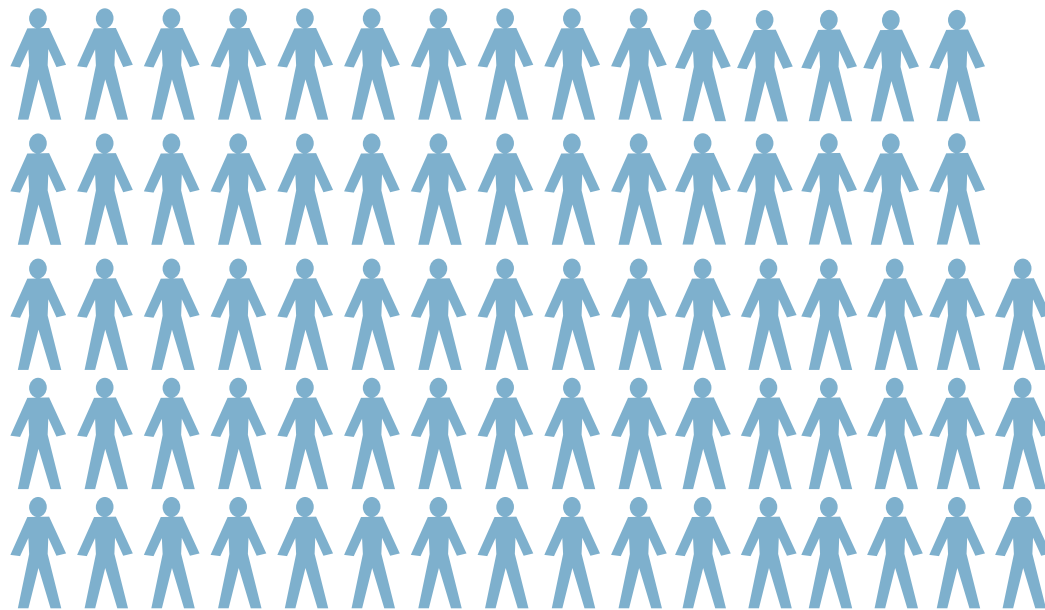


TOTAL DEPENDENTS

48,688 = 45%

TOTAL LIVES COVERED = 107,984

MEDICAL PLAN ENROLLMENT: ACTIVE LIVES vs RETIRED LIVES



ACTIVE LIVES

78,125 = 72%

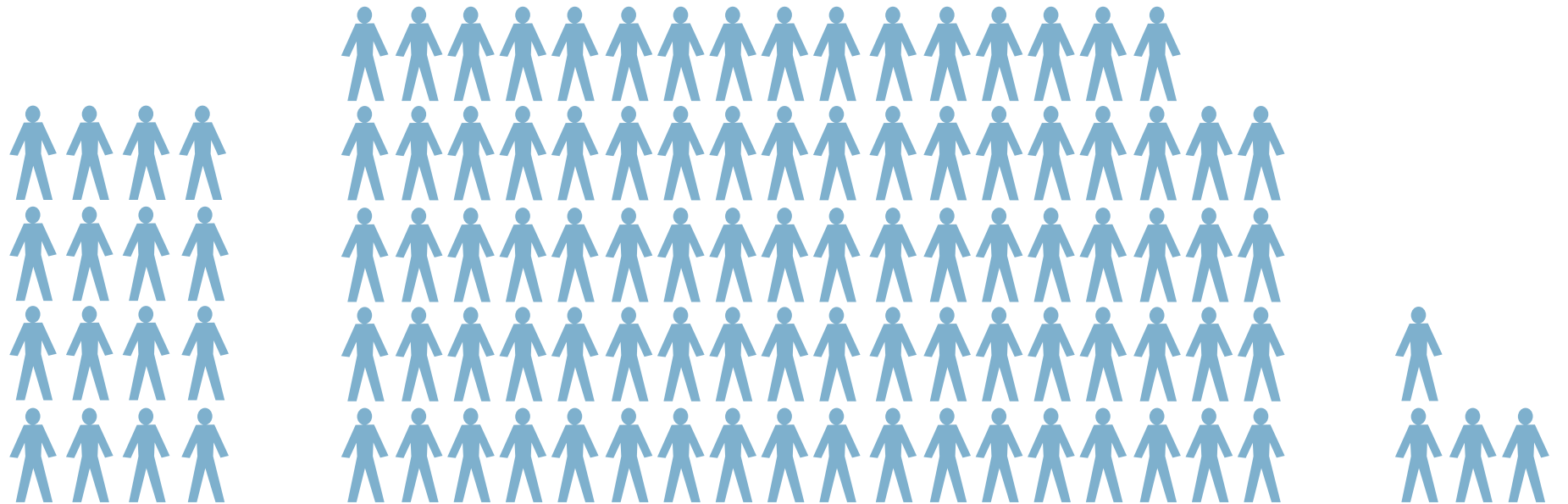


RETIRED LIVES

29,859 = 28%

TOTAL LIVES COVERED = 107,984

MEDICAL PLAN ENROLLMENT: TOTAL LIVES BY EMPLOYER



SFUSD

15,899 = 15%

SF CITY & COUNTY

87,587 = 81%

CCD

4,498 = 4%

TOTAL LIVES COVERED = 107,984

MEDICAL PLAN ENROLLMENT: TOTAL LIVES BY PLAN



BLUE SHIELD

41,956 = 39%

KAISER

46,066 = 42%

PACIFICARE

8,420 = 8%

CITY PLAN

11,542 = 11%

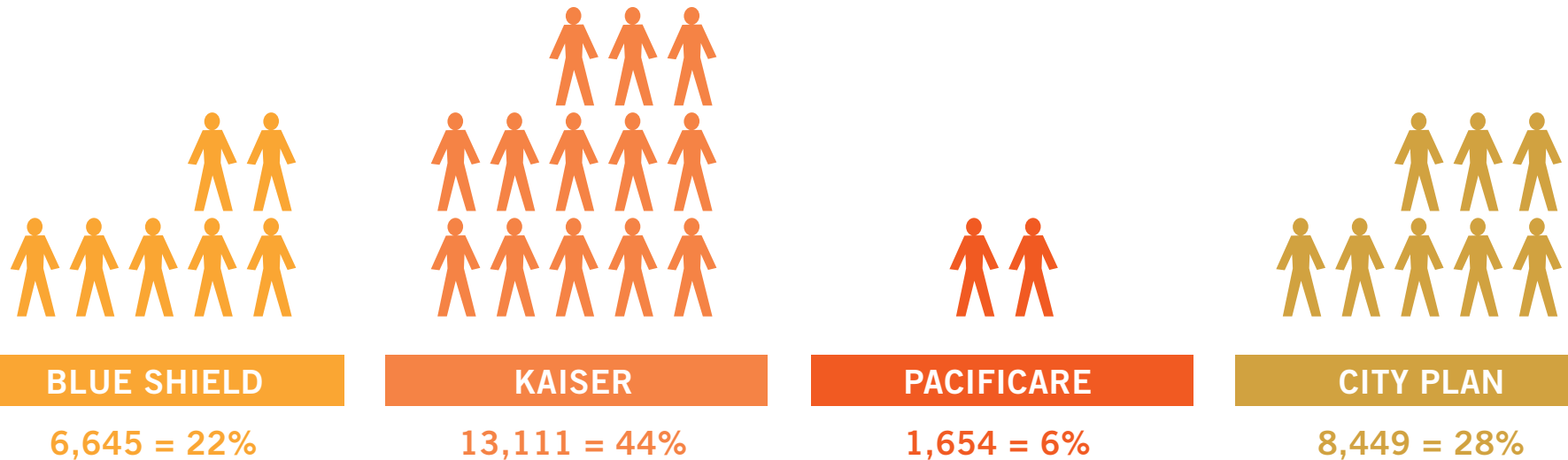
TOTAL LIVES COVERED = 107,984

MEDICAL PLAN ENROLLMENT: ACTIVE LIVES BY PLAN



TOTAL ACTIVE LIVES COVERED = 78,125

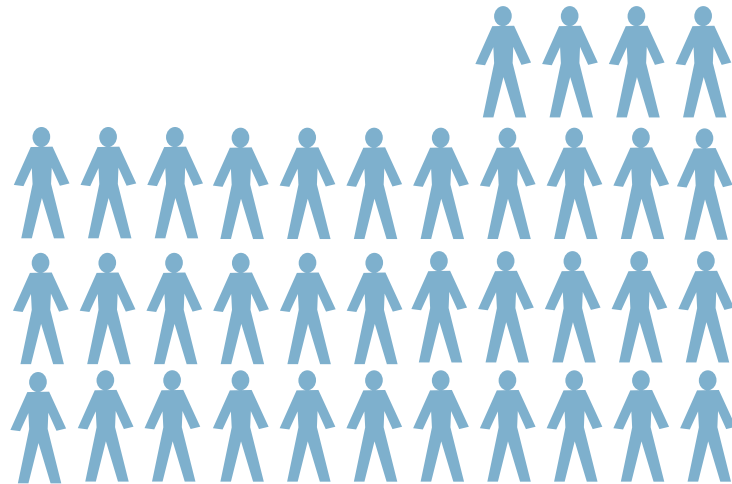
MEDICAL PLAN ENROLLMENT: RETIRED LIVES BY PLAN



TOTAL RETIRED LIVES COVERED = 29,859

MEDICAL PLAN ENROLLMENT: MEMBERSHIP BREAKDOWN

MEDICAL PLAN ENROLLMENT: ACTIVE MEMBERS vs RETIRED MEMBERS



ACTIVE

37,161 = 63%

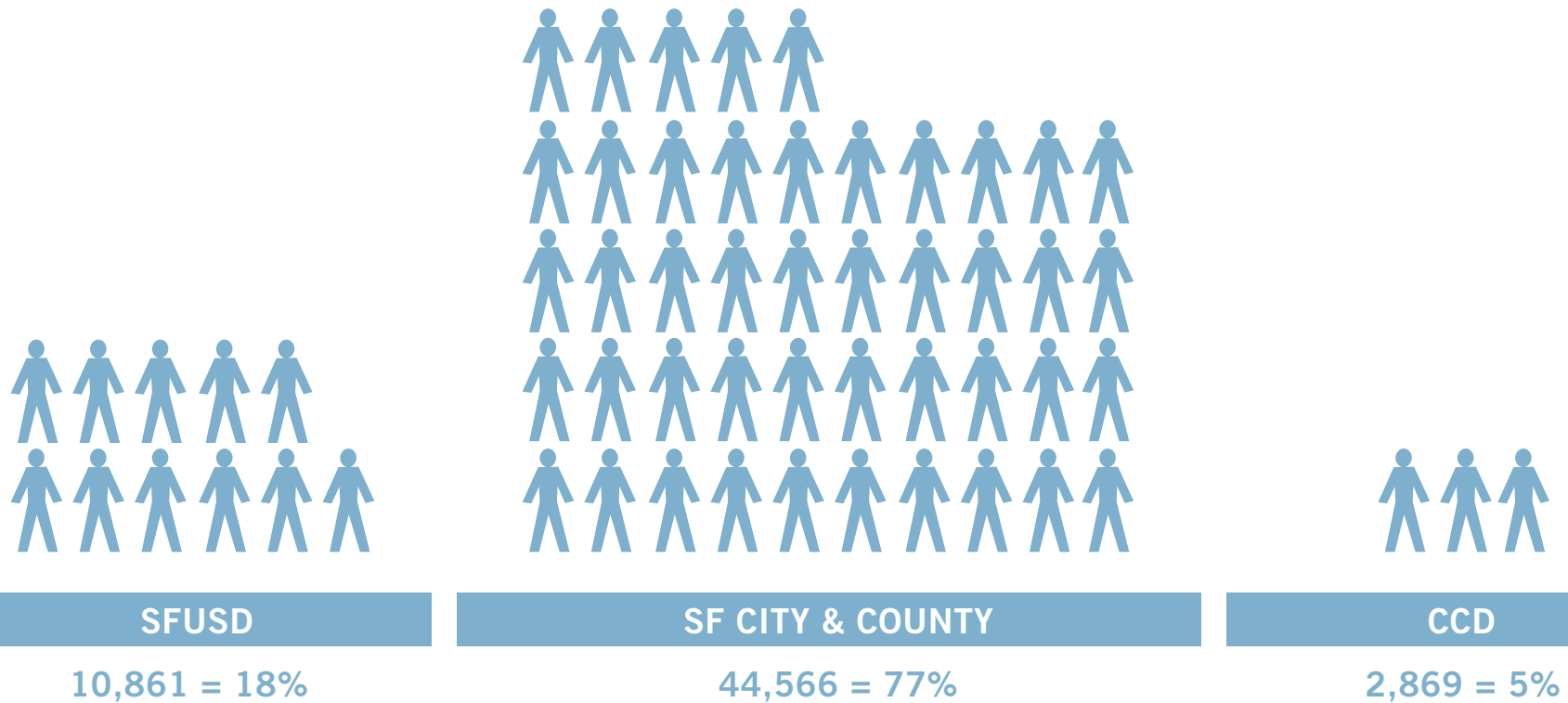


RETIRED

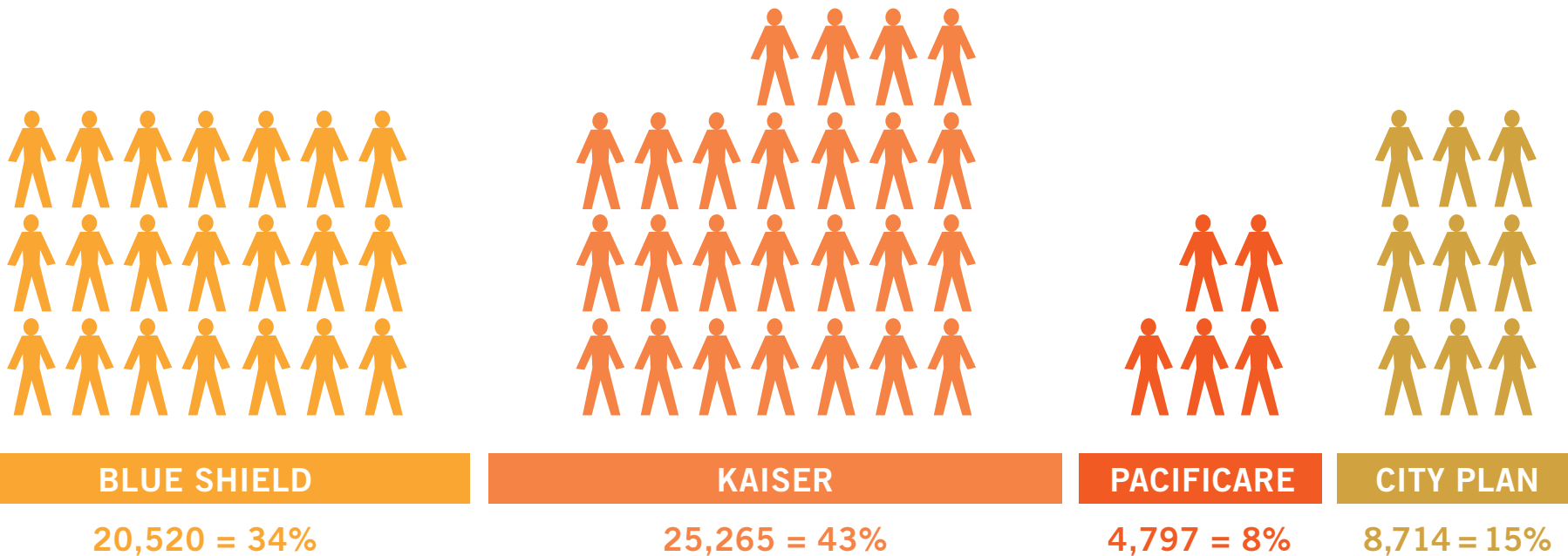
22,135 = 37%

TOTAL MEMBERS = 59,296

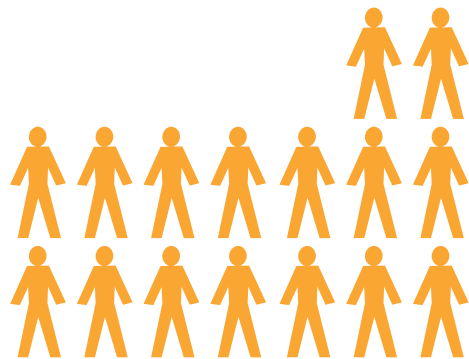
MEDICAL PLAN ENROLLMENT: TOTAL MEMBERS BY EMPLOYER



MEDICAL ENROLLMENT: TOTAL MEMBERS BY PLAN

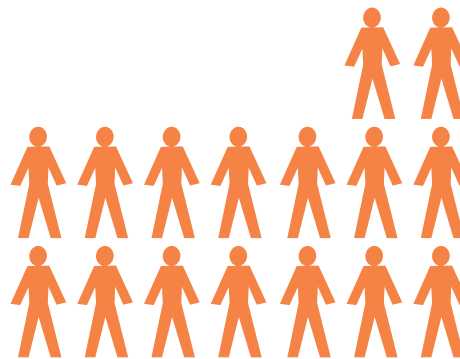


MEDICAL ENROLLMENT: ACTIVE MEMBERS BY PLAN



BLUE SHIELD

15,919 = 43%



KAISER

15,565 = 42%



PACIFICARE

3,576 = 9%



CITY PLAN

2,101 = 6%

TOTAL ACTIVE MEMBERS = 37,161

MEDICAL ENROLLMENT: RETIRED MEMBERS BY PLAN



BLUE SHIELD

4,601 = 20%



KAISER

9,700 = 44%



PACIFICARE

1,221 = 6%



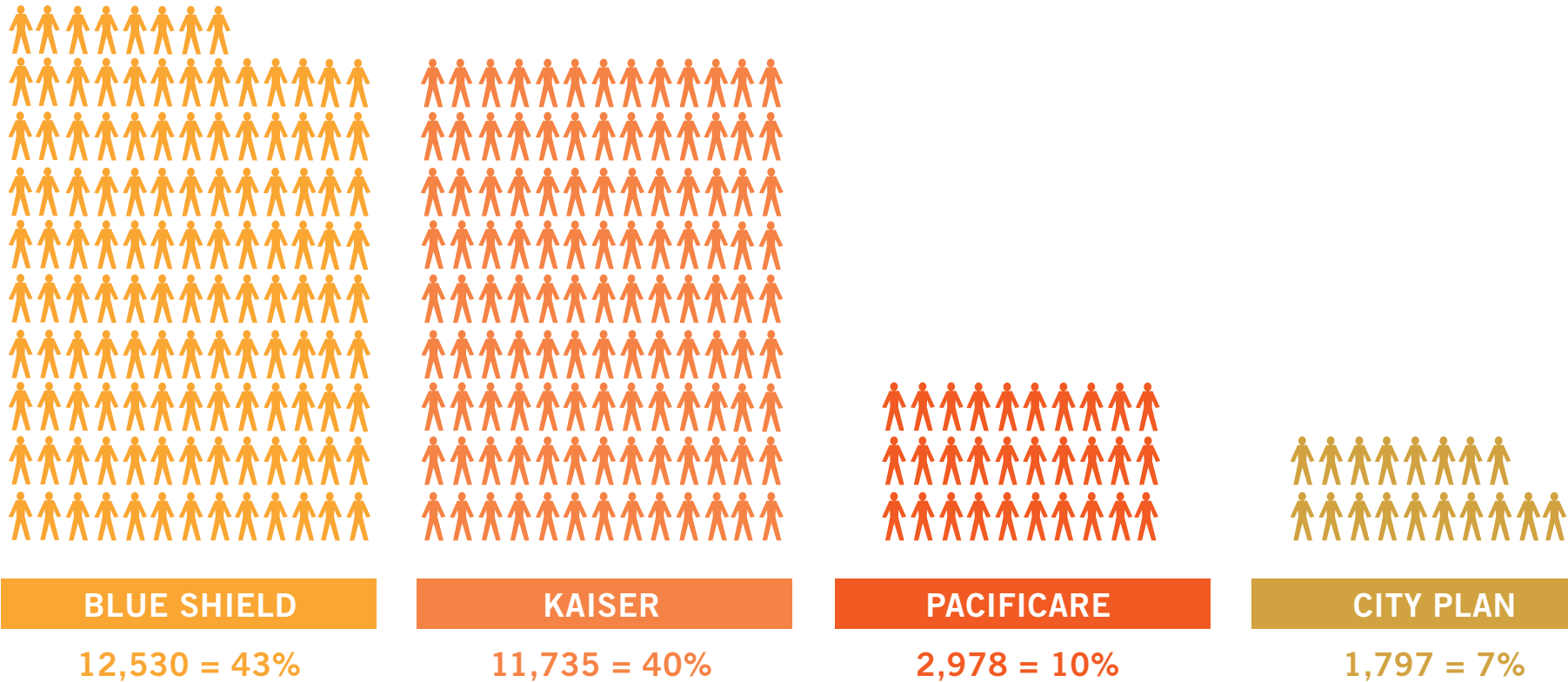
CITY PLAN

6,613 = 30%

TOTAL RETIRED MEMBERS = 22,135

MEDICAL PLAN ENROLLMENT: BREAKDOWN BY EMPLOYER

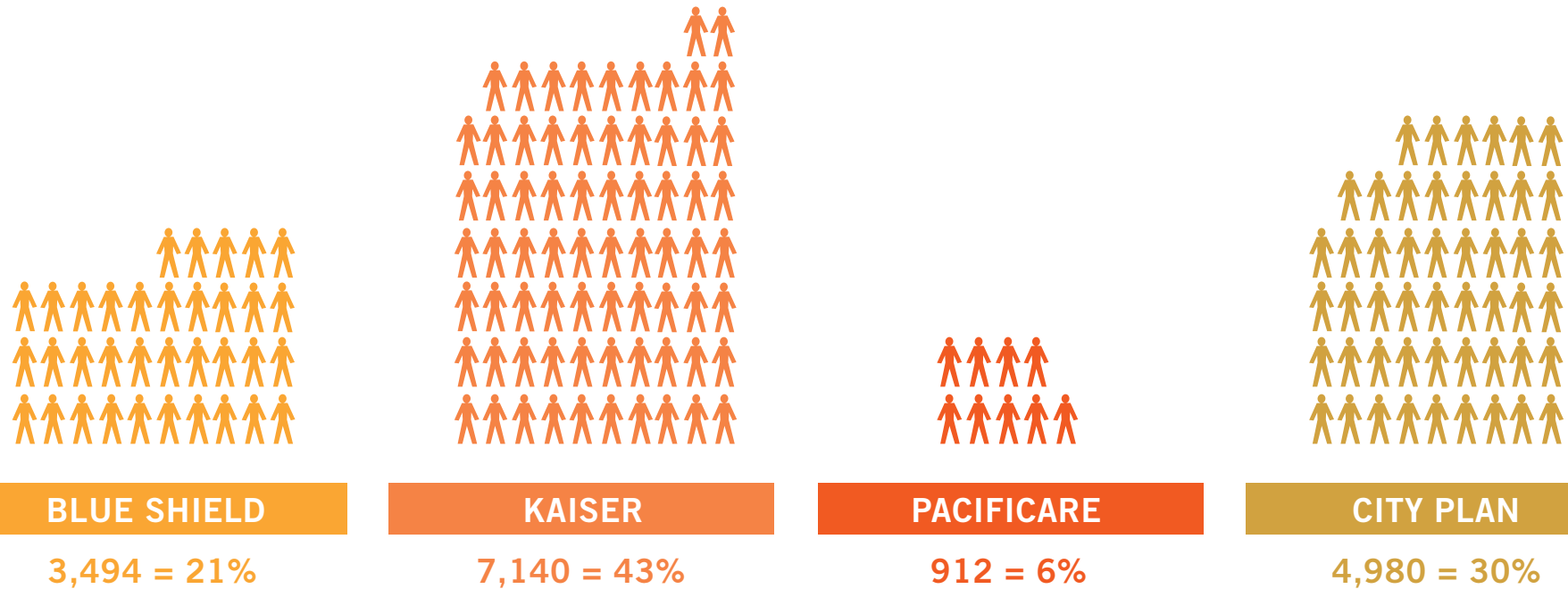
MEDICAL ENROLLMENT: ACTIVE CCSF MEMBERS BY PLAN



TOTAL ACTIVE CITY & COUNTY OF SAN FRANCISCO MEMBERS = 29,040

INCLUDES SUPERIOR COURT EMPLOYEES

MEDICAL ENROLLMENT: RETIRED CCSF MEMBERS BY PLAN



TOTAL RETIRED CITY & COUNTY OF SAN FRANCISCO MEMBERS = 16,526

INCLUDES SUPERIOR COURT EMPLOYEES

MEDICAL ENROLLMENT: ACTIVE SFUSD MEMBERS BY PLAN



BLUE SHIELD

2,512 = 41%



KAISER

2,966 = 48%



PACIFICARE

420 = 7%

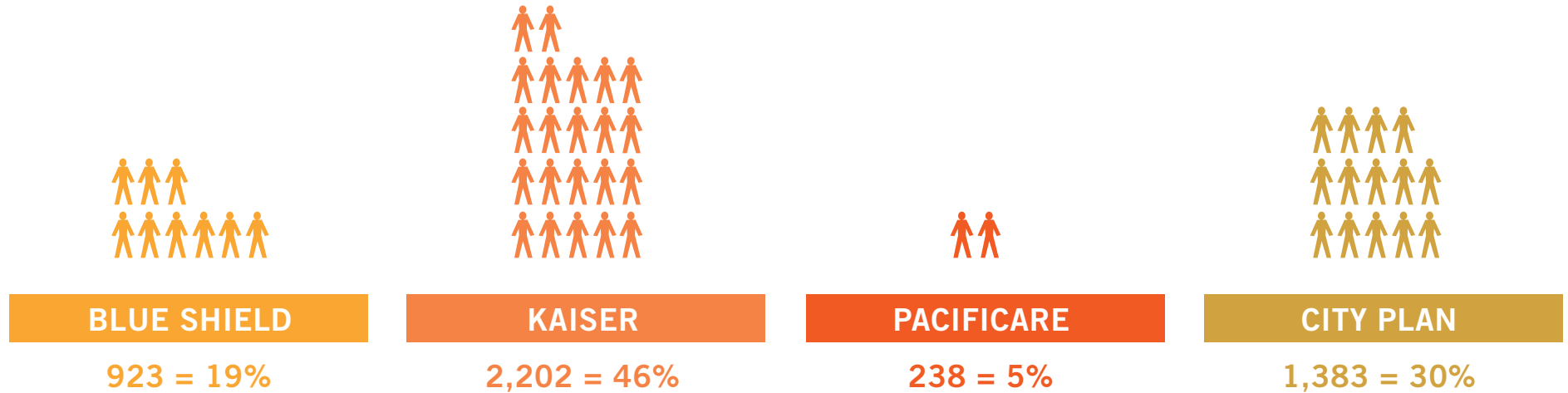


CITY PLAN

217 = 4%

TOTAL ACTIVE SAN FRANCISCO UNIFIED SCHOOL DISTRICT MEMBERS = 6,115

MEDICAL ENROLLMENT: RETIRED SFUSD MEMBERS BY PLAN



TOTAL RETIRED SAN FRANCISCO UNIFIED SCHOOL DISTRICT MEMBERS = 4,746

MEDICAL ENROLLMENT: ACTIVE CCD MEMBERS BY PLAN



BLUE SHIELD

877 = 44%



KAISER

864 = 43%



PACIFICARE

178 = 9%



CITY PLAN

87 = 4%

TOTAL ACTIVE COMMUNITY COLLEGE DISTRICT MEMBERS = 2,006

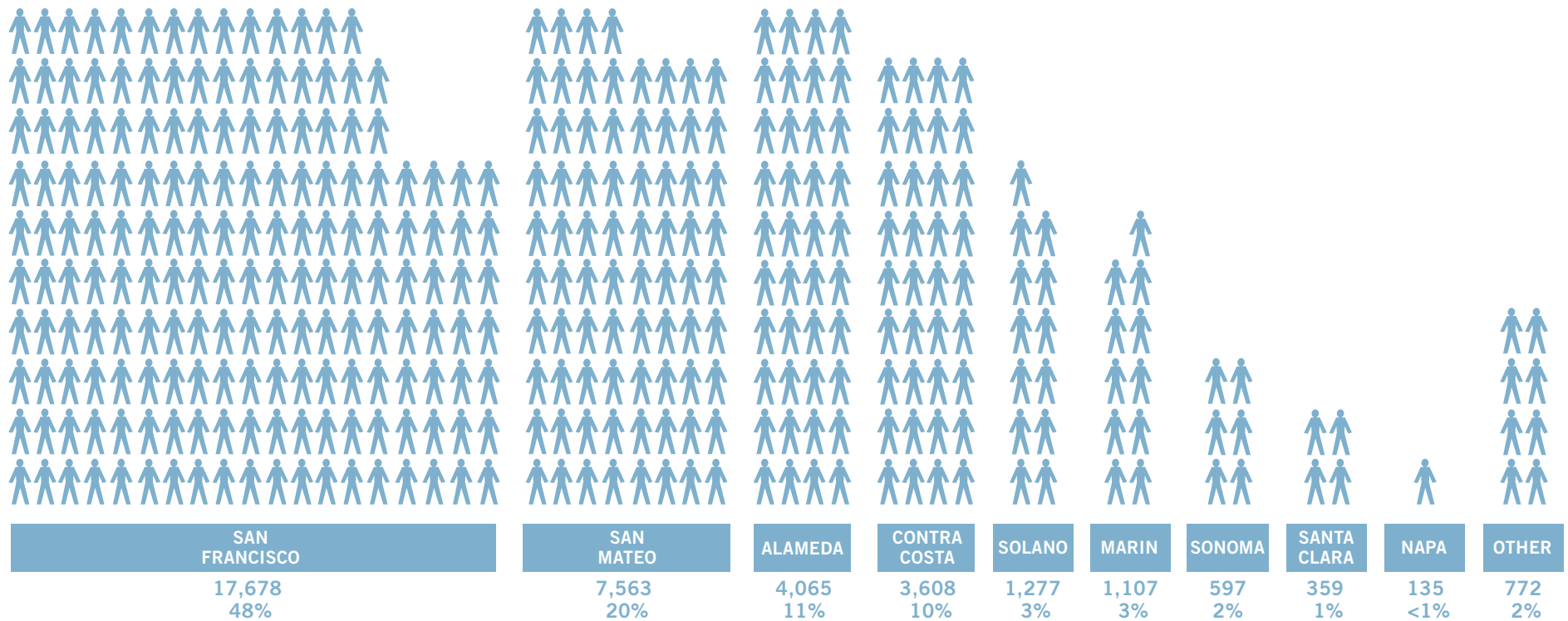
MEDICAL ENROLLMENT: RETIRED CCD MEMBERS BY PLAN



TOTAL RETIRED COMMUNITY COLLEGE DISTRICT MEMBERS = 863

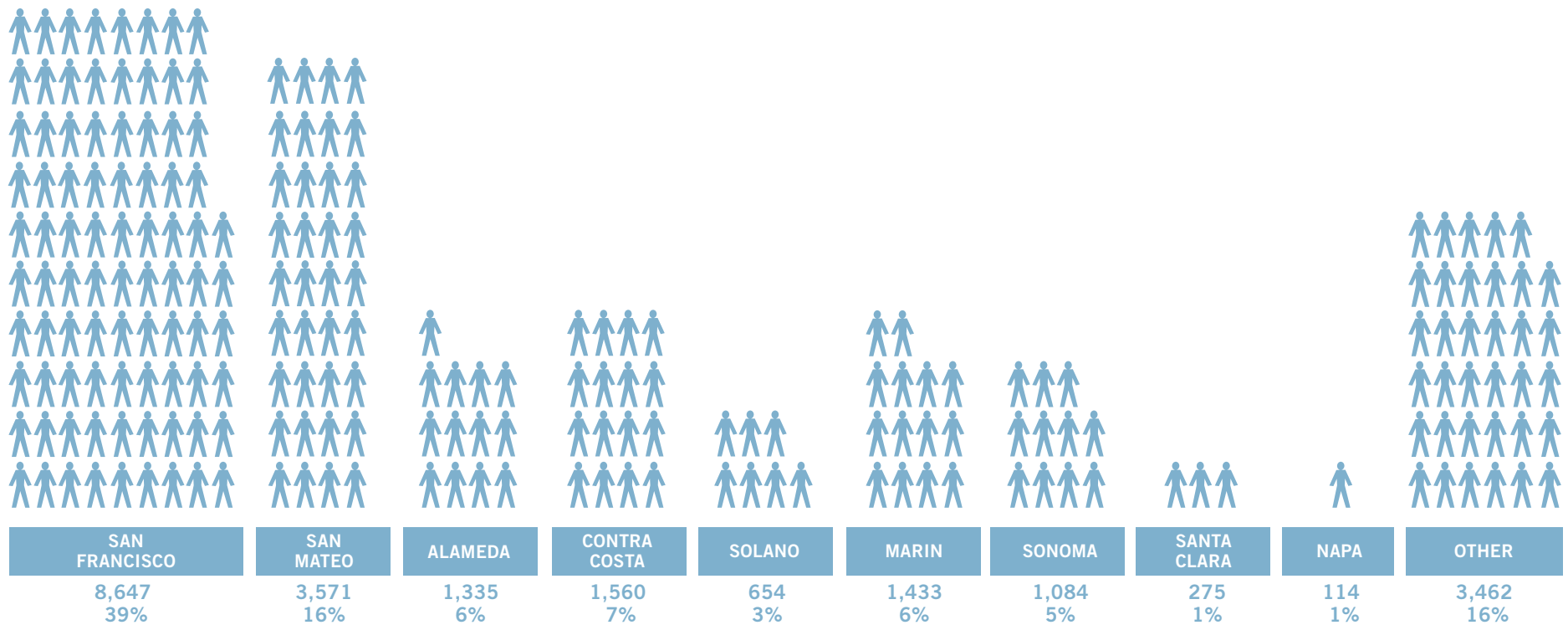
MEDICAL PLAN ENROLLMENT: BY COUNTY

MEDICAL PLAN ENROLLMENT: ACTIVE MEMBERS BY COUNTY



TOTAL ACTIVE MEMBERS = 37,161

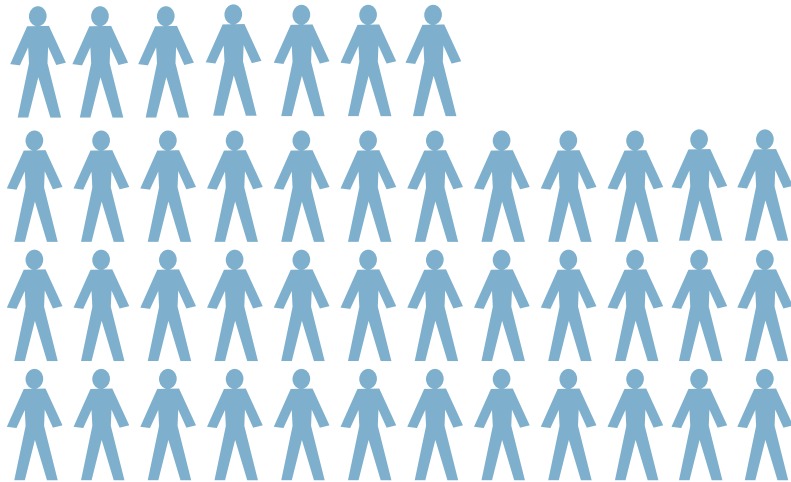
MEDICAL PLAN ENROLLMENT: RETIRED MEMBERS BY COUNTY



TOTAL RETIRED MEMBERS = 22,135

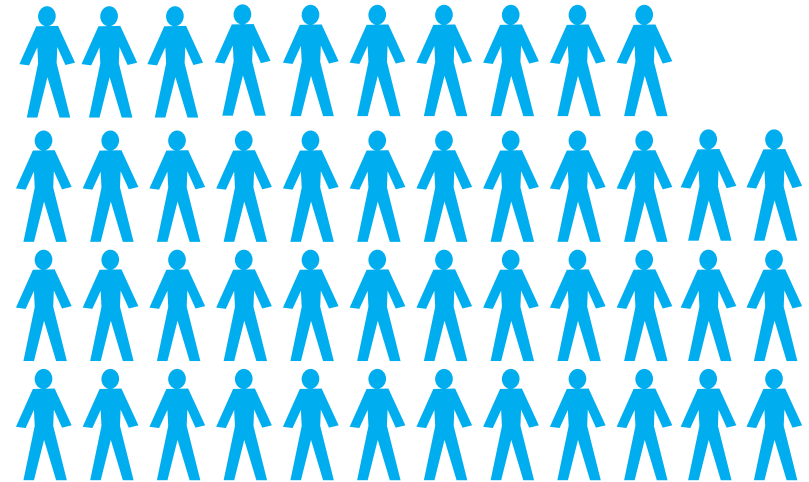
**DENTAL PLAN ENROLLMENT:
TOTAL COVERED LIVES**

DENTAL PLAN ENROLLMENT: MEMBER LIVES vs. DEPENDENT LIVES



TOTAL MEMBERS

43,415 = 48%

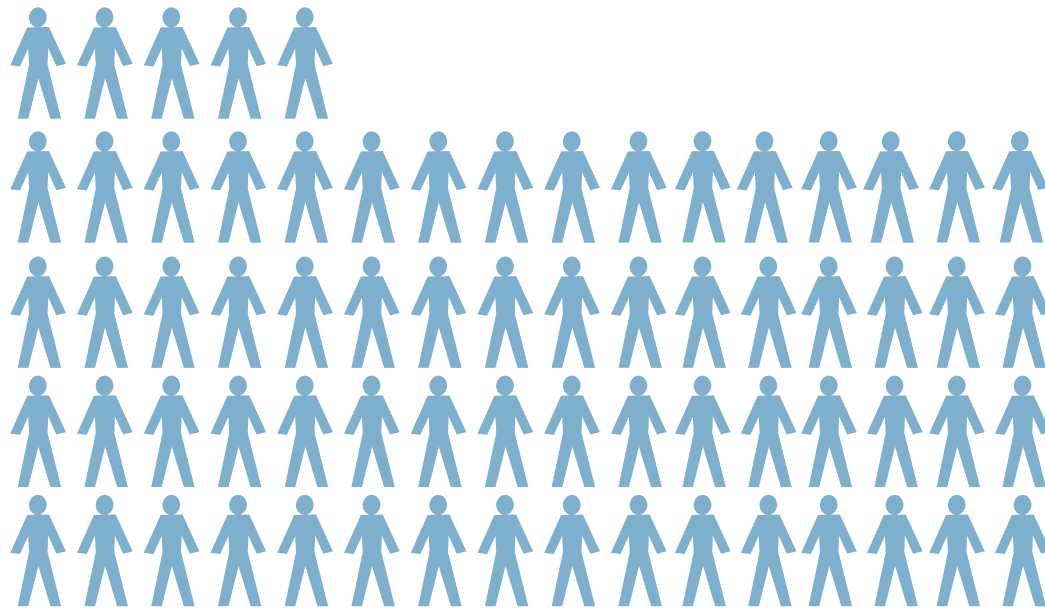


TOTAL DEPENDENTS

46,492 = 52%

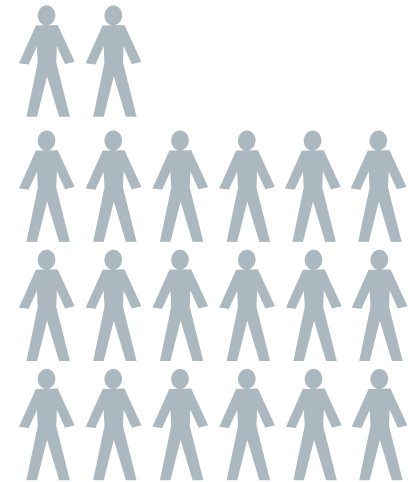
TOTAL DENTAL LIVES = 89,907

DENTAL PLAN ENROLLMENT: ACTIVE LIVES vs RETIRED LIVES



ACTIVE LIVES

69,497 = 77%



RETIRED LIVES

20,410 = 23%

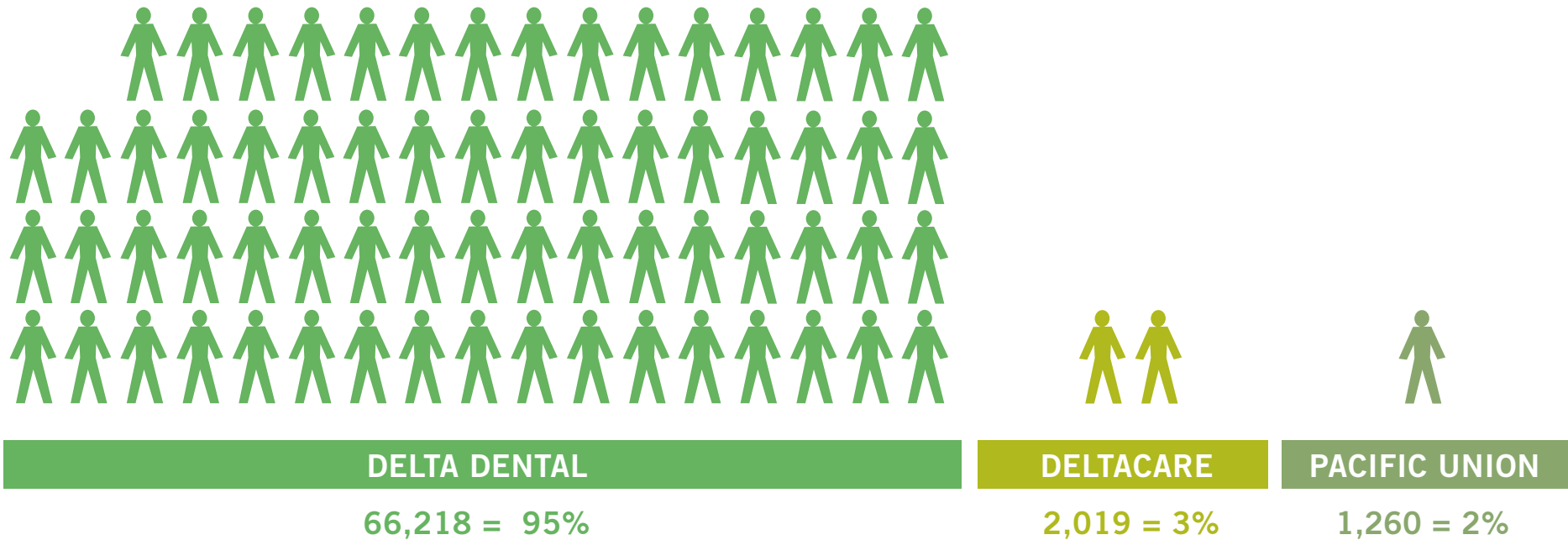
TOTAL DENTAL LIVES = 89,907

DENTAL ENROLLMENT: TOTAL LIVES BY PLAN



TOTAL DENTAL LIVES = 89,907

DENTAL ENROLLMENT: ACTIVE LIVES BY PLAN



TOTAL DENTAL ACTIVE LIVES = 69,497

DENTAL ENROLLMENT: TOTAL RETIRED LIVES BY PLAN



DELTA DENTAL

17,500 = 86%

DELTACARE

2,024 = 10%

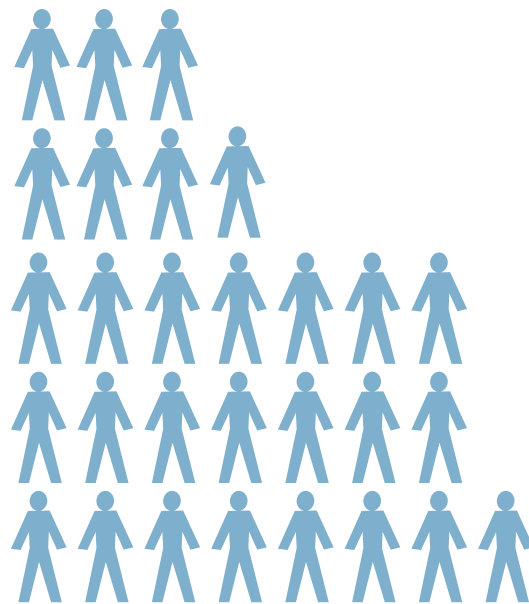
PACIFIC UNION

886 = 4%

TOTAL DENTAL RETIRED LIVES = 20,410

DENTAL PLAN ENROLLMENT: MEMBERSHIP BREAKDOWN

DENTAL PLAN ENROLLMENT: ACTIVE vs RETIRED MEMBERS



ACTIVE

29,461 = 68%



RETIRED

13,954 = 32%

TOTAL DENTAL MEMBERS = 43,415

DENTAL ENROLLMENT: TOTAL MEMBERS BY PLAN



DELTA DENTAL

39,787 = 91%

DELTACARE

2,413 = 6%

PACIFIC UNION

1,215 = 3%

TOTAL DENTAL MEMBERS = 43,415

DENTAL ENROLLMENT: ACTIVE MEMBERS BY PLAN



DELTA DENTAL

27,902 = 95%

DELTACARE

982 = 3%

PACIFIC UNION

577 = 2%

TOTAL ACTIVE DENTAL MEMBERS = 29,461

DENTAL ENROLLMENT: RETIRED MEMBERS BY PLAN



DELTA DENTAL

11,885 = 85%



DELTACARE

1,431 = 10%



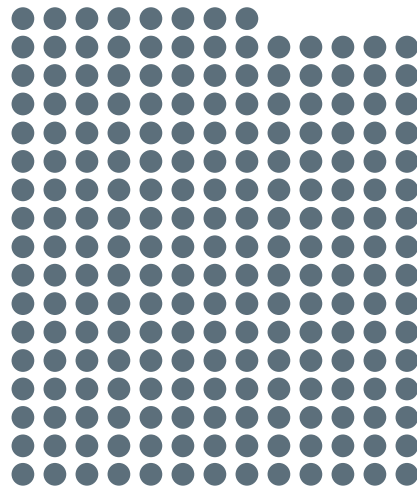
PACIFIC UNION

638 = 5%

TOTAL RETIRED DENTAL MEMBERS = 13,954

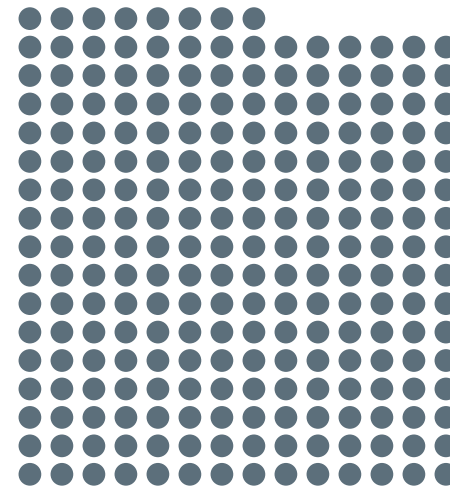
**FLEXIBLE SPENDING:
ACCOUNT PARTICIPATION**

FLEXIBLE SPENDING: ACTIVE CCSF MEDICAL REIMBURSEMENT



2007

2,246 accounts

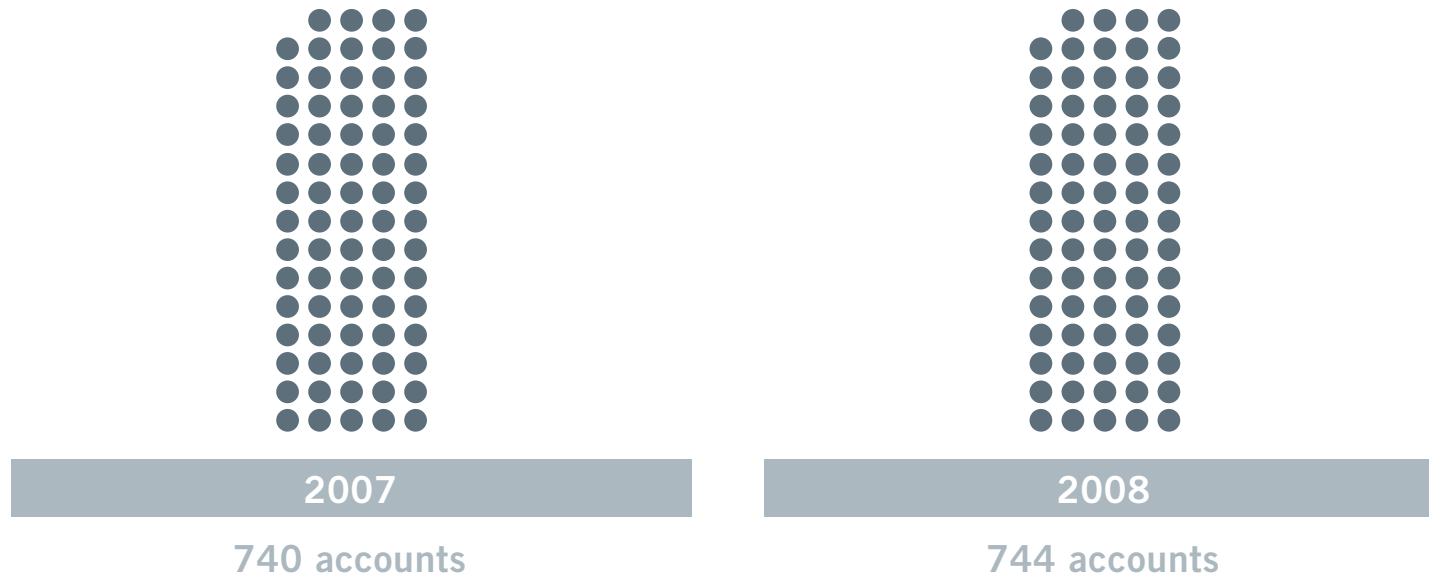


2008

2,277 accounts

ANNUAL INCREASE OF 31 ACCOUNTS (1%)

FLEXIBLE SPENDING: ACTIVE CCSF DEPENDENT CARE REIMBURSEMENT



ANNUAL INCREASE OF 4 ACCOUNTS (1%)

**YEAR OVER YEAR SUMMARY TABLE:
2007 vs. 2008**

Health Service System

CITY & COUNTY OF SAN FRANCISCO

MEMBERSHIP DEMOGRAPHICS 2008

Medical Plan Enrollment: Total Covered Lives				
	July 2007		July 2008	
Member Lives vs. Dependent Lives				
Member Lives	58,464	54%	59,296	55%
Dependent Lives	48,942	46%	48,688	45%
Total	107,406	100%	107,984	100%
Active Lives vs. Retired Lives				
Active Lives	78,224	73%	78,125	72%
Retired Lives	29,182	27%	29,859	28%
Total	107,406	100%	107,984	100%
Total Lives by Employer				
SFUSD	15,666	15%	15,899	15%
CCSF	87,258	81%	87,587	81%
CCD	4,482	4%	4,498	4%
Total	107,406	100%	107,984	100%
Total Lives by Plan				
Blue Shield	40,939	38%	41,956	39%
Kaiser	45,473	42%	46,066	42%
Pacificare	8,661	8%	8,420	8%
City Plan	12,333	11%	11,542	11%
Total	107,406	100%	107,984	100%
Active Lives by Plan				
Blue Shield	34,930	45%	35,311	45%
Kaiser	32,525	41%	32,955	42%
Pacificare	7,069	9%	6,766	9%
City Plan	3,700	5%	3,093	4%
Total	78,224	100%	78,125	100%
Retired Lives by Plan				
Blue Shield	6,003	21%	6,645	22%
Kaiser	12,949	44%	13,111	44%
Pacificare	1,599	5%	1,654	6%
City Plan	8,631	30%	8,449	28%
Total	29,182	100%	29,859	100%

Medical Plan Enrollment: Membership Breakdown				
	July 2007		July 2008	
Active Members vs. Retired Members				
Member Lives	36,850	63%	37,161	63%
Dependent Lives	21,614	37%	22,135	37%
Total	58,464	100%	59,296	100%
Total Members by Employer				
SFUSD	11,072	19%	10,861	18%
CCSF	44,536	76%	45,566	77%
CCD	2,856	5%	2,869	5%
Total	58,464	100%	59,296	100%
Total Members by Plan				
Blue Shield	20,051	34%	20,520	34%
Kaiser	24,856	43%	25,265	43%
Pacificare	4,656	8%	4,797	8%
City Plan	8,901	15%	8,714	15%
Total	58,464	100%	59,296	100%
Active Members by Plan				
Blue Shield	15,815	43%	15,919	43%
Kaiser	15,333	42%	15,565	42%
Pacificare	3,517	9%	3,576	9%
City Plan	2,185	6%	2,101	6%
Total	36,850	100%	37,161	100%
Retired Members by Plan				
Blue Shield	4,236	20%	4,601	20%
Kaiser	9,523	44%	9,700	44%
Pacificare	1,139	5%	1,221	6%
City Plan	6,716	31%	6,613	30%
Total	21,614	100%	22,135	100%

Health Service System

CITY & COUNTY OF SAN FRANCISCO

MEMBERSHIP DEMOGRAPHICS 2008

Medical Plan Enrollment: Breakdown by Employer				
	July 2007		July 2008	
CCSF & Courts: Active Members by Plan				
Blue Shield	12,430	43%	12,530	43%
Kaiser	11,494	40%	11,735	40%
Pacificare	2,918	10%	2,978	10%
City Plan	1,827	7%	1,797	7%
Total	28,669	100%	29,040	100%
CCSF & Courts: Retired Members by Plan				
Blue Shield	3,127	20%	3,494	21%
Kaiser	6,878	43%	7,140	43%
Pacificare	856	5%	912	6%
City Plan	5,006	32%	4,980	30%
Total	15,867	100%	16,526	100%
SFUSD: Active Members by Plan				
Blue Shield	2,544	41%	2,512	41%
Kaiser	2,988	48%	2,966	48%
Pacificare	418	7%	420	7%
City Plan	266	4%	217	4%
Total	6,216	100%	6,115	100%
SFUSD: Retired Members by Plan				
Blue Shield	922	19%	923	19%
Kaiser	2,248	46%	2,202	46%
Pacificare	239	5%	238	5%
City Plan	1,447	30%	1,383	30%
Total	4,856	100%	4,746	100%

Medical Plan Enrollment: Breakdown by Employer				
	July 2007		July 2008	
CCD: Active Members by Plan				
Blue Shield	841	43%	877	44%
Kaiser	851	43%	864	43%
Pacificare	181	9%	178	9%
City Plan	92	5%	87	4%
Total	1,965	100%	2,006	100%
CCD: Retired Members by Plan				
Blue Shield	187	20%	189	21%
Kaiser	397	45%	386	45%
Pacificare	44	5%	39	5%
City Plan	263	30%	249	29%
Total	891	100%	863	100%

Health Service System

CITY & COUNTY OF SAN FRANCISCO

MEMBERSHIP DEMOGRAPHICS 2008

Medical Plan Enrollment: By County				
	July 2007		July 2008	
Active Members				
San Francisco	17,680	48%	17,678	48%
San Mateo	7,517	20%	7,563	20%
Alameda	3,832	10%	4,065	11%
Contra Costa	3,538	10%	3,608	10%
Solano	1,253	3%	1,277	3%
Marin	1,142	3%	1,107	3%
Sonoma	626	2%	597	2%
Santa Clara	332	1%	359	1%
Napa	147	<1%	135	0%
Other	783	2%	772	2%
Total	36,850	100%	37,161	100%

Medical Plan Enrollment: By County				
	July 2007		July 2008	
Retired Members				
San Francisco	8,451	40%	8,647	39%
San Mateo	1,794	8%	3,571	16%
Alameda	1,297	6%	1,335	6%
Contra Costa	1,491	7%	1,560	7%
Solano	519	2%	654	3%
Marin	1,426	6%	1,433	6%
Sonoma	324	2%	1,084	5%
Santa Clara	201	1%	275	1%
Napa	91	<1%	114	1%
Other	6,020	28%	3,462	16%
Total	21,614	100%	22,135	100%

Health Service System

CITY & COUNTY OF SAN FRANCISCO

MEMBERSHIP DEMOGRAPHICS 2008

Dental Plan Enrollment: Total Covered Lives				
	July 2007		July 2008	
Member Lives vs. Dependent Lives				
Member Lives	41,756	47%	43,415	48%
Dependent Lives	46,253	53%	46,492	52%
Total	88,009	100%	89,907	100%
Active Lives vs. Retired Lives				
Active Lives	68,813	78%	69,497	77%
Retired Lives	19,196	22%	20,410	23%
Total	88,009	100%	89,907	100%
Total Lives by Plan				
Delta Dental	81,558	93%	83,718	93%
Deltacare	4,139	5%	4,043	5%
Pacific Union	2,312	2%	2,146	2%
Total	88,009	100%	89,907	100%
Active Lives by Plan				
Delta Dental	65,354	95%	66,218	95%
Deltacare	2,053	3%	2,019	3%
Pacific Union	1,406	2%	1,260	2%
Total	68,813	100%	69,497	100%
Retired Lives by Plan				
Delta Dental	16,204	84%	17,500	86%
Deltacare	2,086	11%	2,024	10%
Pacific Union	906	5%	886	4%
Total	19,196	100%	20,410	100%

Dental Plan Enrollment: Membership Breakdown				
	July 2007		July 2008	
Active Members vs. Retired Members				
Member Lives	28,719	69%	29,461	68%
Dependent Lives	13,037	31%	13,954	32%
Total	41,756	100%	43,415	100%
Total Members by Plan				
Delta Dental	38,054	91%	39,787	91%
Deltacare	2,433	6%	2,413	6%
Pacific Union	1,269	3%	1,215	3%
Total	41,756	100%	43,415	100%
Active Members by Plan				
Delta Dental	27,125	95%	27,902	95%
Deltacare	974	3%	982	3%
Pacific Union	620	2%	577	2%
Total	28,719	100%	29,461	100%
Retired Members by Plan				
Delta Dental	10,929	84%	11,885	85%
Deltacare	1,459	11%	1,431	10%
Pacific Union	649	5%	638	5%
Total	13,037	100%	13,954	100%

Flexible Spending		
	July 2007	July 2008
Active CCSF Member Participation		
Health Care FSA	2,246	2,277
Dependent Care FSA	740	744

HEALTH SERVICE SYSTEM
CITY & COUNTY OF SAN FRANCISCO
1145 MARKET STREET
SUITE 200
SAN FRANCISCO, CA 94102
MYHSS.ORG