

Health Service System

CITY & COUNTY OF SAN FRANCISCO

MEMBERSHIP DEMOGRAPHICS AS OF JULY 1, 2011

Overview

The Health Service System administers health benefits for 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, 2011.

Medical Plans

Since our last report of July 1, 2010, the System has seen an increase of 1,211 in total covered lives under our medical plans. This reflects a reduction in active covered lives of 385 and an increase in retired lives covered of 1,596.

A significant number of members and their dependents migrated from Blue Shield and City Plan to Kaiser. Blue Shield experienced a reduction of 779 covered lives or about 2% of its membership. City Plan lives fell 603, 5% of its membership. For the second consecutive year, Kaiser lives increased about 5%. In 2011 Kaiser gained 2,485 new members and dependents.

Total Lives–Medical	July 1, 2010	July 1, 2011	Change
Blue Shield HMO	45,388	44,609	(779)
Kaiser HMO	49,971	52,456	2,485
City Health Plan PPO	10,186	9,601	(495)
Total Lives	105,545	106,756	1,211

Both active and retiree members and their dependents migrated to Kaiser, with 1,682 active lives and 803 retirees and their dependents joining the Kaiser plan. Year over year, Blue Shield lost 1,667 active members and their dependents. This was offset slightly by the 888 retirees who joined the Blue Shield plan as of July 1, 2011. City Health Plan lost 400 active lives and 95 retired lives since our last report.

Active Lives–Medical	July 1, 2010	July 1, 2011	Change
Blue Shield HMO	36,396	34,729	(1,667)
Kaiser HMO	35,929	37,611	1,682
City Health Plan PPO	1,881	1,481	(400)
Total Lives	74,206	73,821	(385)

Retiree Lives–Medical	July 1, 2010	July 1, 2011	Change
Blue Shield HMO	8,992	9,880	888
Kaiser HMO	14,042	14,845	803
City Health Plan PPO	8,305	8,210	(95)
Total Lives	31,339	32,935	1,596

There is an increase in 983 retiree lives enrolled in Medicare this year. About 65% of this increase (an estimated 603 members) is attributable to HSS Medicare-eligibility audits and member education. Because Medicare is the primary payer for these individuals, this results in substantial savings to the employers served by HSS.

MEMBERSHIP DEMOGRAPHICS AS OF JULY 1, 2011

Dental Plans

In addition, the System provides dental benefits to eligible active employees of the City and County of San Francisco, all retired members, and eligible dependents. Since our last report of July 1, 2010, the System experienced an increase of 1,611 in total covered lives under our dental plans. The overall increase is due primarily to additional enrollment of dependents in the dental plans. Also, despite a new Delta Dental premium, active lives enrolled in Delta Dental remained nearly the same.

Total Lives–Dental	1-Jul-10	1-Jul-11	Change
Active	66,271	66,250	(21)
Retiree	22,862	24,494	1,632
Total Lives	89,133	90,744	1,611

Flexible Spending Accounts

Finally, this report also provides an overview of Flexible Spending Account (FSA) participation. FSA benefits were promoted in the Open Enrollment packets this year. Even though federal healthcare reform limited FSA reimbursement for over-the-counter medications, the level of participation in the FSA program shows a 9% increase, or 284 new members, since our last report of July 1, 2010.

Flexible Spending Accounts	1-Jul-10	1-Jul-11	Change
Health Care FSA	2,494	2,715	221
Dependent Care FSA	782	845	63
Total FSA	3,276	3,560	284

Health Service System

CITY & COUNTY OF SAN FRANCISCO

MEMBERSHIP DEMOGRAPHICS AS OF JULY 1, 2011

Medical Plan Enrollment: Total Covered Lives

	July 2007		July 2008		July 2009		July 2010		July 2011	
Member Lives vs. Dependent Lives										
Member Lives	58,464	54%	59,296	55%	59,750	56%	59,430	56%	59,865	56%
Dependent Lives	48,942	46%	48,688	45%	47,531	44%	46,115	44%	46,891	44%
Total	107,406	100%	107,984	100%	107,281	100%	105,545	100%	106,756	100%
Active Lives vs. Retired Lives										
Active Lives	78,224	73%	78,125	72%	76,922	72%	74,206	70%	73,821	69%
Retired Lives	29,182	27%	29,859	28%	30,359	28%	31,339	30%	32,935	31%
Total	107,406	100%	107,984	100%	107,281	100%	105,545	100%	106,756	100%
Total Lives by Employer										
SFUSD	15,666	15%	15,899	15%	16,064	15%	15,935	15%	15,973	15%
CCSF (2007-2010 includes Court)	87,258	81%	87,587	81%	86,653	81%	85,067	81%	84,838	80%
Superior Court									1,401	1%
SFCCD	4,482	4%	4,498	4%	4,564	4%	4,543	4%	4,544	4%
Total	107,406	100%	107,984	100%	107,281	100%	105,545	100%	106,756	100%
Total Lives by Plan										
Blue Shield	40,939	38%	41,956	39%	48,741	45%	45,388	43%	44,609	42%
Kaiser	45,473	42%	46,066	42%	47,751	45%	49,971	47%	52,456	49%
PacifiCare	8,661	8%	8,420	8%						
City Plan	12,333	11%	11,542	11%	10,789	10%	10,186	10%	9,691	9%
Total	107,406	100%	107,984	100%	107,281	100%	105,545	100%	106,756	100%
Active Lives by Plan										
Blue Shield	34,930	45%	35,311	45%	40,016	52%	36,396	49%	34,729	47%
Kaiser	32,525	41%	32,955	42%	34,373	45%	35,929	48%	37,611	51%
PacifiCare	7,069	9%	6,766	9%						
City Plan	3,700	5%	3,093	4%	2,533	3%	1,881	3%	1,481	2%
Total	78,224	100%	78,125	100%	76,922	100%	74,206	100%	73,821	100%
26 Year Old Lives										
Active Lives							0		363	
Retired Lives							0		79	
Total							0		442	

Health Service System

CITY & COUNTY OF SAN FRANCISCO

MEMBERSHIP DEMOGRAPHICS AS OF JULY 1, 2011

Medical Plan Enrollment: Total Covered Lives

	July 2007		July 2008		July 2009		July 2010		July 2011	
Retiree Lives by Plan										
Blue Shield	6,003	20%	6,645	22%	8,725	29%	8,992	29%	9,880	30%
Kaiser	12,949	44%	13,111	44%	13,378	44%	14,042	45%	14,845	45%
PacifiCare	1,599	5%	1,654	6%						
City Plan	8,631	31%	8,449	28%	8,256	27%	8,305	27%	8,210	25%
Total	29,182	100%	29,859	100%	30,359	100%	31,339	100%	32,935	100%
Retiree Lives by Medicare Enrollment										
Retiree with Medicare							20,870	65%	21,853	66%
Retiree No Medicare							11,480	35%	11,082	34%
Total							32,350	100%	32,935	100%

Health Service System

CITY & COUNTY OF SAN FRANCISCO

MEMBERSHIP DEMOGRAPHICS AS OF JULY 1, 2011

Medical Plan Enrollment: Total Covered Members

	July 2007		July 2008		July 2009		July 2010		July 2011	
Active Members vs. Retiree Members										
Active Members	36,850	63%	37,161	63%	37,109	62%	35,937	60%	35,426	59%
Retired Members	21,614	37%	22,135	37%	22,641	38%	23,493	40%	24,439	41%
Total	58,464	100%	59,296	100%	59,750	100%	59,430	100%	59,865	100%
Total Members by Employer										
SFUSD	11,072	19%	10,861	18%	11,190	19%	10,877	18%	11,002	18%
CCSF (2007-2010 includes Court)	44,536	76%	45,566	77%	45,633	76%	45,619	77%	45,097	75%
Superior Court									849	2%
SFCCD	2,856	5%	2,869	5%	2,927	5%	2,934	5%	2,917	5%
Total	58,464	100%	59,296	100%	59,750	100%	59,430	100%	59,865	100%
Total Members by Plan										
Blue Shield	20,051	34%	20,520	34%	25,127	42%	24,003	40%	23,649	39%
Kaiser	24,856	43%	25,265	43%	26,434	44%	27,526	46%	28,627	48%
PacifiCare	4,656	8%	4,797	8%						
City Plan	8,901	100%	8,714	15%	8,189	14%	7,901	13%	7,589	13%
Total	58,464	100%	59,296	100%	59,750	100%	59,430	100%	59,865	100%
Active Members by Plan										
Blue Shield	15,815	43%	15,919	43%	18,994	52%	17,628	49%	16,744	47%
Kaiser	15,333	42%	15,565	42%	16,474	44%	17,016	47%	17,611	50%
PacifiCare	3,517	9%	3,576	9%						
City Plan	2,185	6%	2,101	6%	1,641	4%	1,293	4%	1,071	3%
Total	36,850	100%	37,161	100%	37,109	100%	35,937	100%	35,426	100%
Retired Members by Plan										
Blue Shield	4,236	20%	4,601	20%	6,133	27%	6,375	27%	6,905	28%
Kaiser	9,523	44%	9,700	44%	9,960	44%	10,510	45%	11,016	45%
PacifiCare	1,139	5%	1,221	6%						
City Plan	6,716	31%	6,613	30%	6,548	29%	6,608	28%	6,518	27%
Total	21,614	100%	22,135	100%	22,641	100%	23,493	100%	24,439	100%

Health Service System

CITY & COUNTY OF SAN FRANCISCO

MEMBERSHIP DEMOGRAPHICS AS OF JULY 1, 2011

Medical Plan Enrollment: Total Covered Members by Employer

	July 2007		July 2008		July 2009		July 2010		July 2011	
CCSF: Active Members by Plan (2007-2010 includes Court)										
Blue Shield	12,430	43%	12,530	43%	15,090	53%	14,226	51%	13,344	49%
Kaiser	11,494	40%	11,735	40%	12,170	42%	12,490	45%	12,705	47%
PacifiCare	2,918	10%	2,978	10%						
City Plan	1,827	7%	1,797	7%	1,440	5%	1,156	4%	956	4%
Total	28,669	100%	29,040	100%	28,700	100%	27,872	100%	27,005	100%
CCSF: Retiree Members by Plan (2007-2010 includes Court)										
Blue Shield	3,127	20%	3,494	21%	4,671	28%	4,954	28%	5,256	29%
Kaiser	6,878	43%	7,140	43%	7,331	43%	7,819	44%	8,027	44%
PacifiCare	856	5%	912	6%						
City Plan	5,006	32%	4,980	30%	4,931	29%	4,974	28%	4,809	27%
Total	15,867	100%	16,526	100%	16,933	100%	17,747	100%	18,092	100%
Superior Court: Active Members by Plan										
Blue Shield									269	53%
Kaiser									215	42%
City Plan									27	5%
Total									511	100%
Superior Court: Retiree Members by Plan										
Blue Shield									96	29%
Kaiser									136	40%
City Plan									106	31%
Total									338	100%

Health Service System

CITY & COUNTY OF SAN FRANCISCO

MEMBERSHIP DEMOGRAPHICS AS OF JULY 1, 2011

Medical Plan Enrollment: Total Covered Members by Employer

	July 2007		July 2008		July 2009		July 2010		July 2011	
SFUSD: Active Members by Plan										
Blue Shield	2,544	41%	2,512	41%	2,866	45%	2,426	40%	2,201	37%
Kaiser	2,988	48%	2,966	48%	3,361	53%	3,545	59%	3,727	62%
PacifiCare	418	7%	420	7%						
City Plan	266	4%	217	4%	142	2%	88	1%	53	1%
Total	6,216	100%	6,115	100%	6,369	100%	6,059	100%	5,981	100%
SFUSD: Retiree Members by Plan										
Blue Shield	922	19%	923	19%	1,220	25%	1,185	25%	1,287	26%
Kaiser	2,248	46%	2,202	46%	2,233	46%	2,270	47%	2,402	48%
PacifiCare	239	5%	238	5%						
City Plan	1,447	30%	1,383	30%	1,368	29%	1,363	28%	1,332	26%
Total	4,856	100%	4,746	100%	4,821	100%	4,818	100%	5,021	100%
SFCCD: Active Members by Plan										
Blue Shield	841	43%	877	44%	1,038	51%	976	49%	930	48%
Kaiser	851	43%	864	43%	943	46%	981	49%	964	50%
PacifiCare	181	9%	178	9%						
City Plan	92	5%	87	4%	59	3%	49	2%	35	2%
Total	1,965	100%	2,006	100%	2,040	100%	2,006	100%	1,929	100%
SFCCD: Retiree Members by Plan										
Blue Shield	187	20%	189	21%	242	27%	236	26%	266	27%
Kaiser	397	45%	386	45%	396	45%	421	45%	451	46%
PacifiCare	44	5%	39	5%						
City Plan	263	30%	249	29%	249	28%	271	29%	271	27%
Total	891	100%	863	100%	887	100%	928	100%	988	100%

Health Service System

CITY & COUNTY OF SAN FRANCISCO

MEMBERSHIP DEMOGRAPHICS AS OF JULY 1, 2011

Medical Plan Enrollment: By County

	July 2007		July 2008		July 2009		July 2010		July 2011	
Active Members										
San Francisco	17,680	48%	17,678	48%	17,464	47%	16,485	46%	16,391	47%
San Mateo	7,517	20%	7,517	20%	7,558	20%	7,260	20%	7,372	21%
Alameda	3,832	10%	3,832	10%	4,067	11%	3,926	11%	4,033	11%
Contra Costa	3,538	10%	3,538	10%	3,648	10%	3,528	10%	3,555	10%
Solano	1,253	3%	1,253	3%	1,244	3%	1,179	3%	1,143	3%
Marin	1,142	3%	1,142	3%	1,096	3%	1,044	3%	1,055	3%
Sonoma	626	2%	626	2%	590	2%	565	2%	568	2%
Santa Clara	332	1%	332	1%	366	1%	381	1%	382	1%
Napa	147	<1%	147	<1%	131	<1%	124	<1%	131	<1%
Other	783	2%	783	2%	945	3%	1,445	4%	796	2%
Total	36,850	100%	36,850	100%	37,109	100%	35,937	100%	35,426	100%
Retiree Members										
San Francisco	8,451	40%	8,647	39%	8,770	39%	9,137	39%	9,279	38%
San Mateo	1,794	8%	3,571	16%	3,715	16%	4,034	17%	4,169	17%
Alameda	1,297	6%	1,335	6%	1,383	6%	1,577	7%	1,622	7%
Contra Costa	1,491	7%	1,560	7%	1,613	7%	1,823	8%	1,883	8%
Solano	519	2%	654	3%	657	3%	718	3%	750	3%
Marin	1,426	6%	1,433	6%	1,421	6%	1,476	6%	1,468	6%
Sonoma	324	2%	1,084	5%	1,107	5%	1,133	5%	1,134	5%
Santa Clara	201	1%	275	1%	269	1%	267	1%	276	1%
Napa	91	<1%	114	<1%	113	<1%	122	<1%	125	<1%
Other	6,020	28%	3,462	16%	3,593	17%	3,206	14%	3,733	15%
Total	21,614	100%	22,135	100%	22,641	100%	23,493	100%	24,439	100%

Health Service System

CITY & COUNTY OF SAN FRANCISCO

MEMBERSHIP DEMOGRAPHICS AS OF JULY 1, 2011

Retiree Lives by State					Retiree Lives By State Summary				
July 2011					Employer	California	Out-of-State	Foreign Address	
Alaska	6	0.02%	Mississippi	17	0.07%	CCSF	92.5%	7.3%	2.4%
Alabama	21	0.09%	Montana	12	0.05%	Court	92.9%	6.8%	.3%
Arkansas	21	0.09%	North Carolina	31	0.13%	SFUSD	95%	4.8%	.1%
Arizona	142	0.58%	North Dakota	4	0.02%	SFCCD	93.4%	6.3%	.3%
California	22,748	93.08%	Nebraska	7	0.03%	Total	93.1%	6.7%	.2%
Colorado	30	0.12%	New Hampshire	6	0.02%				
Connecticut	9	0.04%	New Jersey	14	0.06%				
Delaware	3	0.01%	New Mexico	45	0.18%				
Florida	100	0.41%	Nevada	243	0.99%				
Georgia	36	0.15%	New York	40	0.16%				
Hawaii	54	0.22%	Ohio	18	0.07%				
Idaho	38	0.16%	Oklahoma	15	0.06%				
Iowa	6	0.02%	Oregon	173	0.71%				
Illinois	17	0.07%	Pennsylvania	24	0.10%				
Indiana	3	0.01%	Rhode Island	4	0.02%				
Kansas	5	0.02%	South Carolina	12	0.05%				
Kentucky	9	0.04%	South Dakota	3	0.01%				
Louisiana	44	0.18%	Tennessee	22	0.09%				
Massachusetts	15	0.06%	Texas	138	0.56%				
Maryland	9	0.04%	Utah	19	0.08%				
Maine	13	0.05%	Virginia	13	0.05%				
Michigan	20	0.08%	Vermont	1	0.00%				
Minnesota	14	0.06%	Washington	134	0.55%				
Missouri	14	0.06%	Wisconsin	8	0.03%				
			West Virginia	5	0.02%				
			Wyoming	5	0.02%				
			Other Countries/US Districts	49	0.20%				
			Total	24,439	100%				

Health Service System

CITY & COUNTY OF SAN FRANCISCO

MEMBERSHIP DEMOGRAPHICS AS OF JULY 1, 2011

Medical Plan Enrollment: By Gender

Total Lives			Total Members		
Female	56,281	53%	Female	29,349	49%
Male	50,475	47%	Male	30,516	51%
Total	106,756	100%	Total	106,756	100%
Active Lives by Employer			Active Members by Employer		
CCSF: Female	30,018	50%	CCSF: Female	11,516	43%
CCSF: Male	29,768	50%	CCSF: Male	15,489	57%
SFUSD: Female	5,788	59%	SFUSD: Female	4,118	69%
SFUSD: Male	3,982	41%	SFUSD: Male	1,863	31%
SFCCD: Female	1,807	55%	SFCCD: Female	1,144	59%
SFCCD: Male	1,474	45%	SFCCD: Male	785	41%
Superior Court: Female	563	57%	Superior Court: Female	365	71%
Superior Court: Male	421	43%	Superior Court: Male	146	29%
Total	106,756		Total	35,426	
Retired Lives			Retired Members		
Female	18,355	56%	Female	12,206	50%
Male	14,580	44%	Male	12,233	50%
Total	32,935		Total	24,439	

Health Service System

CITY & COUNTY OF SAN FRANCISCO

MEMBERSHIP DEMOGRAPHICS AS OF JULY 1, 2011

Medical Plan Enrollment: Members By Age

< 1		1 - 4		5 - 14		15 - 24		25 - 34		35 - 44		45 - 54		55 - 64		65 - 74		75 - 84		85+		TOTAL
Active Members																						
0	0%	0	0%	0	0%	256	1%	4,731	13%	8,691	25%	11,732	33%	8,841	25%	1,098	3%	74	<1%	3	<1%	35,426
Retiree Members																						
0	0%	0	0%	0	0%	0	0%	3	<1%	48	<1%	749	3%	6,441	26%	8,972	37%	5,554	23%	2,672	11%	24,439
Active Dependents																						
671	2%	3,037	8%	9,361	24%	10,807	28%	1,947	5%	3,867	10%	4,692	12%	3,325	9%	614	2%	70	<1%	5	<1%	38,396
Retiree Dependents																						
9	<1%	19	<1%	232	3%	1,152	14%	118	1%	103	1%	611	7%	2,431	29%	2,393	28%	1,140	13%	287	3%	8,495
All Lives																						
680	<1%	3,056	3%	9,593	9%	12,214	11%	6,799	6%	12,709	12%	17,784	17%	21,038	20%	13,077	12%	6,838	6%	2,967	3%	106,756

Health Service System

CITY & COUNTY OF SAN FRANCISCO

MEMBERSHIP DEMOGRAPHICS AS OF JULY 1, 2011

Medical Plan Enrollment: Domestic Partner/Same Sex Spouse

	2011
Imputed Income	1,821
No Imputed Income	225

Medical Plan Enrollment: City Health Plan PPO

Bargaining Units with City Plan Rate Increase, No Dental Premium			
	2010	2011	
Misc Unrepresented	2	1	-1
Electrical Workers Local 8	40	29	-11
Stationary Engineers Local 39	23	20	-3
Auto Mechanics Local 1414	13	10	-3
Laborers 261	41	24	-17
SFDA Investigators	1	2	+1
Total Difference Year over Year			-34

Health Service System

CITY & COUNTY OF SAN FRANCISCO

MEMBERSHIP DEMOGRAPHICS AS OF JULY 1, 2011

Dental Plan Enrollment: Total Covered Lives

	July 2007		July 2008		July 2009		July 2010		July 2011	
Member Lives vs. Dependent Lives										
Members	41,756	47%	43,415	48%	43,838	49%	43,973	49%	44,667	49%
Dependents	46,253	53%	46,492	52%	46,291	51%	45,160	51%	46,077	51%
Total	88,009	100%	89,907	100%	90,129	100%	89,133	100%	90,744	100%
Active Lives vs. Retired Lives										
Members	68,813	78%	69,497	77%	68,554	76%	66,271	74%	66,250	73%
Retired	19,196	22%	20,410	23%	21,575	24%	22,862	26%	24,494	27%
Total	88,009	100%	89,907	100%	90,129	100%	89,133	100%	90,744	100%
All Lives by Plan										
Delta Dental	81,558	93%	83,718	93%	84,366	94%	83,590	94%	85,331	94%
Deltacare USA	4,139	5%	4,043	5%	3,815	4%	3,680	4%	3,576	4%
Pacific Union Dental	2,312	2%	2,146	2%	1,948	2%	1,863	2%	1,837	2%
Total	88,009	100%	89,907	100%	90,129	100%	89,133	100%	90,744	100%
Active CCSF Lives by Plan										
Delta Dental	65,354	95%	66,218	95%	65,670	95%	63,613	96%	63,699	96%
Deltacare USA	2,053	3%	2,019	3%	1,805	3%	1,684	3%	1,627	2%
Pacific Union Dental	1,406	2%	1,260	2%	1,079	2%	974	1%	924	1%
Total	68,813	100%	69,497	100%	68,554	100%	66,271	100%	66,250	100%
Retired Lives by Plan										
Delta Dental	16,204	84%	17,500	86%	18,696	87%	19,977	87%	21,632	88%
Deltacare USA	2,086	11%	2,024	10%	2,010	9%	1,996	9%	1,949	8%
Pacific Union Dental	906	5%	886	4%	869	4%	889	4%	913	4%
Total	19,196	100%	20,410	100%	21,575	100%	22,862	100%	24,494	100%

Health Service System

CITY & COUNTY OF SAN FRANCISCO

MEMBERSHIP DEMOGRAPHICS AS OF JULY 1, 2011

Dental Plan Enrollment: Total Covered Members

	July 2007		July 2008		July 2009		July 2010		July 2011	
Active Members vs. Retired Members										
Members	28,719	69%	29,461	68%	29,025	66%	28,179	64%	27,803	62%
Retired	13,037	31%	13,954	32%	14,813	34%	15,794	36%	16,864	38%
Total	41,756	100%	43,41	100%	43,838	100%	43,973	100%	44,667	100%
All Members by Plan										
Delta Dental	38,054	91%	39,787	91%	40,431	92%	40,661	92%	41,427	93%
Deltacare USA	2,433	6%	2,413	6%	2,292	5%	2,219	5%	2,154	5%
Pacific Union Dental	1,269	3%	1,215	3%	1,115	3%	1,093	2%	1,086	2%
Total	41,756	100%	43,415	100%	43,838	100%	43,973	100%	44,667	100%
Active Members by Plan										
Delta Dental	27,125	95%	27,902	95%	27,668	95%	26,933	96%	26,600	95%
Deltacare USA	974	3%	982	3%	864	3%	802	3%	770	3%
Pacific Union Dental	620	2%	577	2%	493	2%	444	2%	433	2%
Total	28,719	100%	29,461	100%	29,025	100%	28,179	100%	27,803	100%
Retired Members by Plan										
Delta Dental	10,929	84%	11,885	85%	12,763	86%	13,728	87%	14,827	88%
Deltacare USA	1,459	11%	1,431	10%	1,428	10%	1,417	9%	1,384	8%
Pacific Union Dental	649	5%	638	5%	622	4%	649	4%	653	4%
Total	13,037	100%	13,954	100%	14,813	100%	15,794	100%	16,864	100%

Flexible Spending Accounts

Active CCSF Member Participation

Health Care FSA	2,246	2,227	2,443	2,494	2,715
Dependent Care FSA	740	744	785	782	845