

# Health Service System

CITY & COUNTY OF SAN FRANCISCO

## MEMBERSHIP DEMOGRAPHICS REPORT AS OF JULY 1, 2012

### Overview

The Health Service System (HSS) administers health benefits for HSS members—employees and retirees of 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, as well as eligible dependents. The following pages contain a snapshot of our membership demographics as of July 1, 2012.

### Medical Plans

Since our last report of July 1, 2011, enrollment in HSS medical plans increased by 1,271 covered lives. This reflects an increase in employee covered lives of 392 and an increase in retiree covered lives of 879.

Total Lives—Medical	July 1, 2011	July 1, 2012	Change
Blue Shield HMO	44,609	44,384	(225)
Kaiser HMO	52,456	54,308	1,852
City Health Plan PPO	9,601	9,335	(356)
Total Lives	106,756	108,027	1,271

For the third consecutive year, the number of Kaiser lives increased. In 2012 Kaiser gained 2,852 new members and dependents. Both employee and retiree members and their dependents drove increased enrollment in Kaiser, with 1,424 employee lives and 582 retirees and their dependents joining the Kaiser plan.

This total 108,027 covered lives does not include 3,342 (5.2%) eligible members who have waived coverage or 526 (.8%) members who were exempt from benefits due to non-payment of premiums as of July 1, 2012.

This trend appears to be driven by new hires and new retirees, as Blue Shield lost only 225 total lives year-over-year. This trend was offset by 582 retirees who joined the Blue Shield plan as of July 1, 2012. The City Health Plan lost 225 employee lives and 131 retiree lives since 2012.

Employee Lives—Medical	July 1, 2011	July 1, 2012	Change
Blue Shield HMO	34,729	33,922	(807)
Kaiser HMO	37,611	39,035	1,424
City Health Plan PPO	1,481	1,256	(225)
Total Lives	73,821	74,213	392

There was an increase of 1,178 retiree lives enrolled in Medicare this year, due to ongoing eligibility audits and member education about Medicare enrollment requirements. 68% of retiree members are now in Medicare, versus 66% in 2011. Because Medicare is the primary payer for these individuals, this results in substantial savings to the employers served by HSS.

Retiree Lives—Medical	July 1, 2011	July 1, 2012	Change
Blue Shield HMO	9,880	10,462	582
Kaiser HMO	14,845	15,273	428
City Health Plan PPO	8,210	8,079	(131)
Total Lives	32,935	33,814	879

## Dental Plans

HSS administers dental plans for City & County of San Francisco and Superior Court employees and dependents. The Unified School District and Community College District administer dental benefits for their employees. Since our last report of July 1, 2011, HSS experienced an increase of 1,158 in total lives covered under our dental plans.

Retiree enrollment was the primary driver for this increase. Employee member enrollment year-over-year decreased by 75 lives. HSS-administered dental benefits for retirees are self-funded; City employers do not subsidize retiree dental benefits.

Total Lives–Dental	July 1, 2011	July 1, 2012	Change
Employee	66,250	66,175	(75)
Retiree	24,494	25,727	1,233
Total Lives	90,744	91,902	1,158

## Flexible Spending Accounts

This report also provides an overview of Flexible Spending Account (FSA) participation for City & County of San Francisco employees. A Flexible Spending Account is an IRS-approved, tax-favored account that allows employees to reduce out-of-pocket costs for certain medical and dependent care expenses. The level of participation in the FSA program shows a decline of 941 members (26%) since our last report of July 1, 2011.

Flexible Spending Accounts	July 1, 2011	July 1, 2012	Change
Health Care FSA	2,715	1,922	(793)
Dependent Care FSA	845	697	(148)
Total FSA	3,560	2,619	(941)

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### Employee Lives vs. Retiree Lives

































