

Open Enrollment Report

October 2020

Virtual Open Enrollment October 1 – 30

A summary of what that looked like

- Member services work functions were adapted for a virtual open enrollment;
 - No face-to-face counseling with members.
 - VoIP was implemented in April prior to open enrollment.
 - All staff had the ability to telecommute from home during the month of October.
 - 5 workspaces were set up at the office for staff to work onsite.
 - Open enrollment training for member services staff was adapted for virtual counseling.

- Health Fairs were moved to a webinar format;
 - Operations and Communications team worked with the health plans to develop 6 presentations and Q&A webinar sessions.
 - Flu shot clinics were mostly by appointment and safety protocols were put in place.

Virtual Open Enrollment October 1 – 30

A summary of what that looked like, continued

- Enhanced Communications;
 - Communications worked to enhance communications in order to help members get the information they need
 - Communications took Q&A from the webinars and meetings with member services to further improve written communications

- Enterprise Systems and Analytics;
 - Unprecedented technical support for telecommuting staff during the busiest month of the year
 - Increased access and support for self-service eBenefits

Open Enrollment Mailings

Total packets being mailed: 76,904

- CCD: **1,336**
- CCSF / CRT / COMM: **31,605**(27,356 eBenefits)
- MEA: **1,339**(all eBenefits)
- USD: **7,127**(all eBenefits)
- RET-Medicare: **24,257** (236 eBenefits)
- RET-Non-Medicare: **6,136**(412 eBenefits)
- Waived (Actives & Retirees): **5,104**

Open Enrollment Report; Member Assistance

Calls and Virtual Assistance:

- Inbound calls: **9,562** answered calls (12% ↓ from 2019)
- Speed of answer: **85** seconds (increased from 2019)
- Virtual Health Fairs Event : **1,585** members

Audience	Attendees	Date
Active Medical Plans	410	Oct 1
Active Dental, Vision and FSAs	293	Oct 14
Retiree Medical & Dental	362	Oct 14
Voluntary Benefits	200	Oct 14
Voluntary Benefits	130	Oct 21
Active Medical Plans	190	Oct 26
	1,585	Total

Open Enrollment Report; Member Assistance

Website SFHSS.org: **27,809** users in October 2020



Website SFHSS.org: **26,553** users in October 2019



Open Enrollment Report; Members Enrolling

Inbound Applications (paper forms): **1,915** (62% ↓ from 2019)

eBenefits – Self Service (electronic submissions): **8,443**

Population	eBenefit Submission	Form Submission
CSF	7,977	432
CRT	103	4
RET	84	1359
USD	279	61
CCD	N/A	59

New feature added this year for Retirees and SFUSD allowing easier access for first time users to eBenefits for all self-service changes

Preliminary 2021 Enrollment

Preliminary 2021 Medical Plan Enrollment:

2021 Enrollment as of Nov 30, 2020	CGD/USD CSF/CRT	Actives as of 1/1/21	Actives as of 11/30/20	Variance	Non-Medicare Retirees as of 1/1/21	Non-Medicare Retirees as of 11/30/20	Variance	Active & Non-Medicare Retiree Variance	Medicare Retirees as of 1/1/21	Medicare Retirees as of 11/30/20	Variance	All Retirees as of 1/1/21	All Retirees as of 11/30/20	Variance	2021 All Members	2020 All Members	Plan Year Variance		
Blue Shield Access+	EE Only	471	3159	3630	3581	49	730	757	-27	22		730	757	-27	4360	4338	22		
	EE+1	154	2459	2613	2528	85	300	304	-4	81		300	304	-4	2913	2832	81		
	EE+2 or More	120	2933	3053	3036	17	142	153	-11	6		142	153	-11	3195	3189	6		
Blue Shield Access+ Total		745	8551	9296	9145	151	1172	1214	-42	109		1172	1214	-42	10468	10359	109		
Blue Shield Trio	EE Only	729	1861	2590	2616	-26	589	616	-27	-53		589	616	-27	3179	3232	-53		
	EE+1	212	1004	1216	1220	-4	161	168	-7	-11		161	168	-7	1377	1388	-11		
	EE+2 or More	169	1187	1356	1336	20	67	67	0	20		67	67	0	1423	1403	20		
Blue Shield Trio Total		1110	4052	5162	5172	-10	817	851	-34	-44		817	851	-34	5979	6023	-44		
Kaiser Permanente	EE Only	4714	7800	12514	12574	-60	1784	1830	-46	-106	7806	7766	40	9590	9596	-6	22104	22170	-66
	EE+1	1232	4951	6183	6092	91	701	707	-6	85	3143	3120	23	3844	3827	17	10027	9919	108
	EE+2 or More	860	5956	6816	6799	17	182	184	-2	15	124	126	-2	306	310	-4	7122	7109	13
Kaiser Permanente Total		6806	18707	25513	25465	48	2667	2721	-54	-6	11073	11012	61	13740	13733	7	39253	39198	55
UHC (PPO / MA PPO)	EE Only	65	609	674	674	0	605	598	7	7	9795	9750	45	10400	10348	52	11074	11022	52
	EE+1	20	179	199	199	0	180	176	4	4	3492	3438	54	3672	3614	58	3871	3813	58
	EE+2 or More	5	166	171	182	-11	37	32	5	-6	48	48	0	85	80	5	256	262	-6
UHC Total		90	954	1044	1055	-11	822	806	16	5	13335	13236	99	14157	14042	115	15201	15097	104
Grand Total Enrolled		8751	32264	41015	40837	178	5478	5592	-114	64	24408	24248	160	29886	29840	46	70901	70677	224
Waived / Delinquent		1038	2122	3160	3356	-196	2793	2715	78	-118	844	852	-8	3637	3567	70	6797	6923	-126
Grand Total		9789	34386	44175	44193	-18	8271	8307	-36	-54	25252	25100	152	33523	33407	116	77698	77600	98

- Blue Shield Access+ experienced the largest gain in subscribers
- Blue Shield Trio is the only plan which experienced an overall drop in subscribers; all other plans increased
- UHC PPO enrollment decreased in the active employee population but increased for Non-Medicare retirees resulting in a net increase overall

Preliminary 2021 Medical Plan Enrollment:

2021 Enrollment as of Nov 30, 2020		Split Carrier Dependents as of 1/1/21	Split Carrier Dependents as of 11/30/2020	Variance
Blue Shield Access+	+1 Split Dep	233	238	-5
	+2 Split Dep	76	78	-2
Blue Shield Access+ Total		309	316	-7
Blue Shield Trio	+1 Split Dep	193	195	-2
	+2 Split Dep	29	31	-2
Blue Shield Trio Total		222	226	-4
UHC (City Plan / MA PPO)	+1 Split Dep	160	165	-5
	+2 Split Dep	1	1	0
UHC Total		161	166	-5
Grand Total		692	708	-16

- Split Carrier dependents are enrolled with a different carrier than the primary subscriber and therefore are not represented in the subscriber and tier counts in the preceding slide
- These values are being represented as an additional subscriber count in the plan
- Split carrier enrollment decreases as members or their dependents become Medicare eligible

Preliminary 2021 Dental Plan Enrollment:

		Actives as of 1/1/21	Actives as of 11/30/20	Actives Variance	Retirees as of 1/1/21	Retirees as of 11/30/20	Retiree Variance	Total as of 1/1/21	Total as of 11/30/20	Variance
Delta Dental	EE Only	11669	11689	-20	13706	13587	119	25375	25276	99
	EE+1	8104	7993	111	7537	7393	144	15641	15386	255
	EE+2	11436	11302	134	817	822	-5	12253	12124	129
Delta Dental Total		31209	30984	225	22060	21802	258	53269	52786	483
DeltaCare	EE Only	425	442	-17	675	678	-3	1100	1120	-20
	EE+1	152	159	-7	271	279	-8	423	438	-15
	EE+2	157	162	-5	26	28	-2	183	190	-7
DeltaCare Total		734	763	-29	972	985	-13	1706	1748	-42
UHC Dental	EE Only	311	313	-2	571	566	5	882	879	3
	EE+1	104	119	-15	220	205	15	324	324	0
	EE+2	109	105	4	25	24	1	134	129	5
UHC Dental Total		524	537	-13	816	795	21	1340	1332	8
Grand Total Subscribers		32467	32284	183	23848	23582	266	56315	55866	449
Waived / Delinquent		1968	2160	-192	9386	9563	-177	11354	11723	-369
Grand Total		34435	34444	-9	33234	33145	89	67669	67589	80

- SFHSS administers dental for employees of the City & County of San Francisco, San Francisco Superior Court and all retirees
- Total subscribers increased by 449 during open enrollment
- The DeltaCare plan experienced an overall decrease in subscribers

Preliminary 2021 Vision Premier Enrollment

2021 Enrollment as of Nov 30, 2020	Actives as of 1/1/21	Actives as of 11/30/20	Actives Variance	Retirees as of 1/1/21	Retirees as of 11/30/20	Retirees Variance	Total as of 1/1/21	Total as of 11/30/20	Total as of 1/1/23
VSP Vision Premier EE Only	5239	4901	338	3794	3686	108	9033	8587	446
EE+1	3831	3557	274	2135	2056	79	5966	5613	353
EE+2	3891	3632	259	161	152	9	4052	3784	268
VSP Premier Total	12961	12090	871	6090	5894	196	19051	17984	1067

- The VSP Vision premier plan continues to experience significant year over year enrollment increases
- The 2021 projected subscriber enrollment is the highest enrollment in this plan thus far

Preliminary 2021 Voluntary Benefits Enrollment:

The City and County of San Francisco			
Workterra Voluntary Benefits Enrollment Results			
Product	2020 Enrollment	2021 Enrollment	% Increase
K.C. Life Abacus STD	885	987	12%
Hartford Term Life	3830	4360	14%
Allstate ID Protection(formerly LifeLock)	590	746	26%
MetLife Accident(formerly Voya)	2018	2525	25%
MetLife Critical Illness(formerly Voya)	1580	2026	28%
LegalSheild	1573	1839	17%
Pet Insurance	419	413*	
Total	10895	12896	18%

- Voluntary Benefit enrollment comparisons are based on January 1 to January 1 of each plan year. *Pet Insurance does not include the new 2021 enrollments
- Enrollment increased in all of the voluntary benefits offered to City & County of SF and Superior Court employees

Appendix:

- Snapshot comparisons of medical, dental and vision enrollment are based on November 30, 2020 to January 1, 2021 to highlight the specific changes that resulted from Open Enrollment.
- A January to January comparison would include changes that also result from hiring, retirements, family status changes and Covid-19 IRS allowed changes
- The annual demographic report delivered in Q1 will report year over year trends and provide additional detail
- Split carrier dependents are represented as a subscriber count as are all other counts in this report.