



# HEALTH SERVICE BOARD

## CITY & COUNTY OF SAN FRANCISCO

**Mary Hao**  
President

**Art Howard**  
Vice President

**Jack Cremen**  
Commissioner

**Supervisor Matt Dorsey**  
**District 6**  
Commissioner

**Diana Guevara**  
Commissioner

**Gus Vallejo**  
Commissioner

**Fiona Wilson, MD**  
Commissioner

**Rey Guillen**  
Executive Director  
Health Service System

**Holly Lopez**  
Executive Secretary

TEL (628) 652-4646  
<http://www.sfhss.org/>

## **HEALTH SERVICE BOARD**

### **REGULAR MEETING MINUTES DRAFT**

Thursday, September 11, 2025, 1:00 p.m.  
City Hall, Room 416  
1 Dr. Carlton B. Goodlett Place  
San Francisco, CA 94102

and

VIRTUAL PRESENTATION BY SFGOV TV and Webex

## Remote Meeting Access

The Health Service Board welcomes public participation during public comment periods. There will be an opportunity for the public to comment at the beginning of the meeting and on each discussion or action item on the agenda. Each comment is limited to 3 minutes, and the Chair may, at their discretion, limit public comment to less than 3 minutes per member of the public. For those attending remotely, the Commission will hear up to 30 minutes of remote public comment total for each agenda item. Remote public comment from people who have received an accommodation due to disability will not count toward the 30-minute limit. Remote viewing may not be available due to technology outages.

**Watch** at 1:00 p.m. on September 11, 2025 (via [SFGovTV schedule](#))

**Click the link to join the meeting** – [September 11, 2025 HSB Regular Meeting WebEx link](#)

**Public Comment Call-In:** 415-655-0001 / **Access Code:** 2664 684 0997 **Webinar Password:** 1145

### Listening to the meeting via phone

1. Dial into **415-655-0001** and then enter **access code** 2664 684 0997#, then # again
2. Press \*3 to enter the Public Comment queue, and you will hear the prompt, "You have raised your hand to ask a question; please wait to speak until the host calls on you." When the system message says, "Your line has been unmuted," - **THIS IS YOUR TIME TO SPEAK.**
3. You will be muted when your time to speak has expired.

### Watching the meeting on WebEx

1. Join via hyperlink [September 11, 2025 HSB Regular Meeting WebEx link](#)
2. Webinar Password: 1145
3. **Click on the Raise Hand Icon** to be placed in the queue to speak. A raised hand will appear next to your name. When you are unmuted in the system, a request to unmute will appear on your screen, please select unmute to speak.
4. When you are unmuted in the system, a request to unmute will appear on your screen, please select unmute to speak. Once you hear me say "Welcome Caller," you can begin speaking.
5. When your time has expired, you will be muted. Please click on the Raise Hand Icon to lower your hand.

Members of the public are encouraged to state their name clearly, although you may remain anonymous. You will hear an audible warning when you have 30 seconds remaining. When your 3 minutes have ended, you will be placed back on mute.

### Best Practices when Calling in for Public Comment:

- Call from a quiet location
- Speak slowly and clearly
- Turn down any televisions or radios around you
- Address the Commission as a whole; do not address individual Commissioners

## Written Public Comment

Persons unable to attend the meeting may submit written public comments regarding an agenda item. These comments will be made part of the official public record and shall be brought to the attention of the Health Service Board. Written public comments expected to be part of the official record should be submitted to the Board email, [health.service.board@sfgov.org](mailto:health.service.board@sfgov.org) and **received by 4 p.m. on Wednesday, September 10, 2025**, before the meeting. Members can also call 628-652-4646 with any questions.

All comments received by the deadline will be forwarded to Board members, and the Board Secretary will note on the record during the specific agenda item that the Board received written public comment on that item and will include that note in the meeting minutes. In the body of your email, indicate the meeting date and the particular agenda item number. If you do not specify an agenda item, your emailed public comment will be read under general comment.

1. **CALL TO ORDER:** 1:05 p.m.

2. **ROLL CALL:**

President Mary Hao- Present  
Vice President Art Howard- Present  
Commissioner John Cremen- Excused  
Supervisor Matt Dorsey- Present  
Commissioner Diana Guevara- Present  
Commissioner Gus Vallejo- Present  
Commissioner Fiona Wilson, MD.- Present

3. **GENERAL PUBLIC COMMENT - This is an opportunity for members of the public to comment on any matter within the Board's jurisdiction that is not on the agenda, including requesting that the Board place a matter on a future agenda.**

PUBLIC COMMENT:

Fred Sanchez, President of Protect Our Benefits, shared that some members were concerned about not getting 24 acupuncture visits. He called the Blue Shield help line, confirmed the coverage did include 24 visits, and praised the excellent service from Blue Shield.

4. **APPROVAL (with possible modifications) OF THE MINUTES OF THE MEETINGS SET FORTH BELOW: (Action)**

[See pdf August 14, 2025, Health Service Board Regular Meeting Minutes Approved](#)

Commissioner Wilson moved to approve August 14, 2025, Health Service Board Regular Meeting Minutes. Commissioner Guevara seconded the motion.

PUBLIC COMMENT: None

VOTE: Ayes: Dorsey, Guevara, Hao, Howard, Vallejo, and Wilson

Noes: None

**ACTION: The Health Service Board unanimously approved August 14 12, 2025, Health Service Board Regular Meeting Minutes.**

5. **PRESIDENT'S REPORT: (Discussion)**

President Hao noted that Open Enrollment is approaching which is an annual event that we offer to our members, and it a busy time for staff. She thanked the staff in advance for their hard work in assisting members, as well as Aon and the health plan carriers for their partnership.

PUBLIC COMMENT: None

6. **VOTE ON WHETHER TO CANCEL THE OCTOBER 2025 HEALTH SERVICE BOARD REGULAR MEETING: (Action)**

Presented by President Hao explained that the Board traditionally canceled a second meeting each year to ease staff workload during open enrollment. She said approving the item would cancel the October meeting, with the next meeting scheduled for November.

Commissioner Wilson moved to approve the cancellation of the October 9, 2025, Health Service Board Regular. Commissioner Guevara seconded the motion.

PUBLIC COMMENT: None

1145 MARKET STREET 3<sup>RD</sup> FLOOR, SAN FRANCISCO, CA 94103

**ACTION: The Health Service Board unanimously approved cancellation of the October 9, 2025, Health Service Board Regular.**

**7. DIRECTOR'S REPORT: (Discussion)**

[See the pdf of September 11, 2025, Director's Report](#)

Rey Guillen, SFHSS Executive Director, presented the following information.

- Annual Benefits Contract Assessment Follow-up
- Commissioner Streamlining Taskforce Update
- Black-out Notice Continues
- Follow-up From Prior Health Service Board Regular Meeting
  - Over-the-Counter Drug Benefit
  - Challenges for Overseas Members to access Blue Shield PPO Benefits.
- Personnel Updates

President Hao asked whether the Commission Streamlining Taskforce planned to observe the Health Service Board Meeting on November 13, 2025. Rey Guillen clarified that the Commission Streamlining Taskforce will hold their own meeting on November 5, 2025, during which they will discuss the Health Service Board Commission. Rey Guillen said Health Service Board members will be notified with an invitation to attend the Commission Taskforce Meeting.

**PUBLIC COMMENT:**

Dennis Kruger, representing Active and Retired Firefighters and Spouses, thanked Rey Guillen for looking into the over-the-counter drug benefits and understood why it isn't part of the system.

**8. SFHSS FINANCIAL REPORT AS OF JUNE 30, 2025: (Discussion)**

[See the pdf of the SFHSS Financial Report as of June 30, 2025, memo](#)

[See the pdf of the SFHSS Financial Report as of June 30, 2025, presentation](#)

Yuriy Gologorskiy, SFHSS Principal Administrative Analyst, presented the following information:

- SFHSS Financial Report Highlights
- Employee Benefit Trust Fund
- Healthcare Sustainability Fund
- General Fund Administrative Budget
- Audit Updates

President Hao asked for more information behind the decrease of \$201,000 in the Healthcare Sustainability Fund. Yuri Gologorskiy responded that net result revenues are collected through \$4 per person per month, which was recently increased, and we have further increases in plan year 2026 and corresponding expenditures for the fiscal year. So, the net result is negative. Yuriy Gologorskiy said SFHSS uses the fund balance, so at the end of fiscal year, we still have \$6.4 million moving forward into next year. The decrease was the net result of revenues collected at \$4 per person per month, which had recently increased, combined with further planned increases in 2026 and corresponding fiscal year expenditures. He explained that the fund balance was being used, leaving \$6.4 million to carry forward into the next year.

**PUBLIC COMMENT: None**

## **9. BOARD EDUCATION: HEALTH SERVICE BOARD CALENDAR OF ACTIONS, REPORTS, AND MILESTONES: (Discussion)**

[See pdf of the Board Education: Health Service Board Calendar of Actions, Reports, and Milestones](#)

Holly Lopez, Health Service Board Secretary, presented the following items

- Calendar
- Definitions

The presentation described the creation of an expanded calendar of actions, reports, and milestones. The Governance Committee had requested the calendar to extend beyond the usual January–June rates and benefits schedule. Its purpose was to give Commissioners insight into upcoming decisions, enhance understanding of the rates and benefits package, and highlight key decisions before the Board throughout the year. The central goal was to support Commissioners by providing a projected schedule of these upcoming decisions.

Commissioner Wilson praised the calendar, saying it was fantastic and appreciated having everything on one page. President Hao thanked the team for including the glossary and asked whether the November audit listed as an action item was the report provided to the Board. Secretary Lopez confirmed that it was the annual audit report presented by MGO each year, which the Board must approve.

PUBLIC COMMENT: None

## **10. OPEN ENROLLMENT PLAN YEAR 2026 AND MEMBER ENGAGEMENT PLANS: (Discussion)**

[See pdf of OE PY 2026 and Member Engagement Plans](#)

Rin Coleridge, SFHSS Chief Operating and Experience Officer, and Carrie Beshears, SFHSS Well-Being Manager, presented the following items.

- What is Open Enrollment
- How to Choose a Health Plan
- What's New for 2026
- Flexible Spending Account Changes for 2026
- Open Enrollment Key Dates and Timeline
- Member Experience
- Flu Prevention Campaign

Commissioner Wilson expressed disappointment that flu clinics could no longer be offered. She acknowledged, however, that vaccines had since become widely available at places like Safeway and Walgreens, making the change reasonable. She emphasized the importance of education and encouragement, supported citywide communications, and mentioned that DHR takes the approach of sending messages seven times, seven different ways. She appreciated the work that had gone into the effort.

President Mary Hao remarked that the presentation showed how busy staff had been, which supported the decision to cancel the October meeting. She thanked them for their annual work in planning, managing, and analyzing the event, noting that the analysis would be presented by the current staff or their successor.

PUBLIC COMMENT:

[Dennis Kruger, representing Active and Retired Firefighters and Spouses](#), asked whether printed 1145 MARKET STREET 3<sup>RD</sup> FLOOR, SAN FRANCISCO, CA 94103

materials were available for retirees who did not use computers, noting that his organization alone had over 300 such members. He wanted clarification on whether booklets or other printed resources could be requested. Rin Coleridge confirmed that members could request materials. Rin explained that the member services manager had prepared a list of key pages, since not everyone reads the full guide, and those selected materials would be available to help reduce printing costs.

## **11. BOARD EDUCATION SETTLOR AND FIDUCIARY ROLES TRAINING: (Discussion)**

[See pdf of the Board Education Settlor and Fiduciary Roles Training](#)

Chris Sears, Ice Miller Legal Counsel, presented the following items:

- Health Service Board Roles and Responsibilities
- Acting in the Best Interest of the Plan Sponsor (City) or Plan Participants (Members)?
- Settlor vs. Fiduciary Functions: Two Hats
- Who is a Fiduciary?
- Breaking Down the Fiduciary Duties
- Fiduciary Liability
- Examples of Fiduciary Acts Related to Health Plans
- Creating a Prudent Process

President Hao asked Chris Sears to clarify the distinction between a settlor's authority to terminate or design plans and the fiduciary's responsibility to select and monitor vendors. President Hao asked how the Board should navigate situations where a health plan change—like selecting a new Medicare Advantage PPO vendor through a Request for Proposal (RFP)—creates tension between the settlor's authority to design plans and the fiduciary's duty to consider value and cost. She noted that these roles can overlap, causing confusion about responsibilities, and sought guidance on how to approach such decisions. Chris Sears explained that selecting a vendor through an RFP is primarily a fiduciary responsibility because the Board has already decided to implement a plan and must now manage plan assets to choose a vendor. While member familiarity with the incumbent and comfort levels are factors, considerations like cost, quality, and fees are central fiduciary concerns. He noted that some settlor decisions can overlap, such as benefit design adjustments, but overall, the process is mostly fiduciary. Member satisfaction and disruption are valid considerations, but they must be balanced with cost and quality to serve the plan's best interests.

### **PUBLIC COMMENT:**

Herbert Weiner, appreciated the presentation for reinforcing the Board's duties and emphasized that Blue Shield serves as a case study of how problems can arise and how the Board must address them.

## **12. REPORTS AND UPDATES FROM CONTRACTED HEALTH PLAN REPRESENTATIVES: (Discussion)**

Denise Rodriguez, Kaiser Permanente, provided an update on labor negotiations at Kaiser Permanente. She explained that the Alliance of Healthcare Unions, representing 61,000 employees, may hold strike authorization votes next week. She emphasized that a vote does not mean a strike will occur, and that Kaiser remains committed to resolving issues through negotiation. If a strike happens, hospitals and medical centers will stay open, with members notified of any appointment changes.

President Hao asked whether Kaiser was continuing to negotiate with the unions. Denise Rodriguez confirmed that negotiations were ongoing in good faith, with hopes of reaching an agreement by the

September 30th deadline but anticipated increased activity over the next few weeks.

Liz Kanope, Strategic Account Executive, Blue Shield of California, provided two updates on behalf of Blue Shield of California. First, she announced that, effective January 1, 2026, Blue Shield will administer behavioral health benefits for SFHSS members, pending final DMHC regulatory approval. Members who currently receive behavioral health and Applied Behavior Analysis (ABA) care through Magellan will transition to Blue Shield, with minimal disruption anticipated. Notices will be sent to impacted members in early November, and they will have up to 12 months of continuity of care with their current providers or guidance on accessing new in-network providers. Second, Kanopy reaffirmed that Blue Shield and UC Health have reached a multi-year agreement, ensuring that SFHSS members will continue to have in-network access to UC Health physicians and facilities without any disruption.

**PUBLIC COMMENT:**

Fred Sanchez, President of Protect Our Benefits, requested a discussion with the Executive Director about Delta Dental coverage, noting it was a top concern for senior groups and members were worried since an RFP isn't planned until 2028.

Herbert Weiner, requested stronger dental benefits from Delta Dental, expressing concern that coverage did not adequately address increasing dental needs as members age.

**13. ADJOURNMENT: 3:03 p.m.**

## Health Service Board and Health Service System Website: <https://www.sfhss.org/>

### Summary of Health Service Board Rules Regarding Public Comment

1. There will be an opportunity for public comment at the beginning of the meeting, and there will be an opportunity to comment on each discussion or action item on the agenda. A member may comment on any matter within the Board's jurisdiction as designated on the agenda.
2. A member of the public has up to three (3) minutes to make pertinent public comments; the Chair has the discretion to limit public comment to less than 3 minutes per member of the public.
3. Public Comment can be given in-person, remotely, or written.
4. Members may submit their comments by email to [health.service.board@sfgov.org](mailto:health.service.board@sfgov.org) by 5 p.m. the day before the meeting start time. These comments will be made part of the official public record and shall be brought to the attention of the Health Service Board. All comments received by the deadline will be forwarded to Board members and the Board Secretary will note on the record during the specific agenda item that the Board received written public comment on that item and will include that note in the meeting minutes. In the subject line of your email, indicate the meeting date and the specific agenda item number. If you do not specify an agenda item, your emailed public comment will be read under general comment.
5. Remote public comment from people who have received accommodation due to disability will not count toward the 30-minute limit.

### Knowing Your Rights Under the Sunshine Ordinance

Government's duty is to serve the public, reaching its decision in full view of the public. Commissions, boards, councils, and other agencies of the City and County of San Francisco exist to conduct the people's business. This ordinance assures that deliberations are conducted before the people and that City operations are open to the people's review. For more information on your rights under the Sunshine Ordinance or to report a violation of the ordinance, visit the Sunshine Ordinance Task Force website at <http://www.sfgov.org/sunshine>.

### Summary of Health Service Board Rules Regarding Cell Phones and Pagers

The ringing and use of cell phones, pagers, and similar sound-producing electronic devices are prohibited at Health Service Board and committee meetings. The Chair of the meeting may order the removal of any person(s) in violation of this rule from the meeting room. The Chair of the meeting may allow an expelled person to return to the meeting following an agreement to comply with this rule. The complete rules are outlined in Chapter 67A of the San Francisco Administrative Code.

### Disability Access and Accommodation

Regular Health Service Board meetings are held at City Hall, 1 Dr. Carlton B. Goodlett Place, in Hearing Room 416 at 1:00 PM on the second Thursday of each month. The closest accessible BART station is Civic Center, three blocks from City Hall. Accessible MUNI lines serving this location are #42 Downtown Loop and the #71 Haight/Noriega and the F Line to Market and Van Ness and the Metro stations at Van Ness and Market and Civic Center. For more information about MUNI accessible services, call (415) 923-6142. There is accessible parking in the vicinity of City Hall at Civic Center Plaza adjacent to Davies Hall and the War Memorial Complex. Accessible seating for persons with disabilities (including those using wheelchairs) will be available. To obtain a disability-related modification or accommodation, including auxiliary aids or services, to participate in the meeting, please contact Holly Lopez, at 628-652-4646 at least 48 hours before the meeting, except for Monday meetings, for which the deadline is 4:00 pm the previous Friday.

City Hall Room 416 is wheelchair accessible. There are elevators and accessible restrooms located on every floor. **Wheelchair-accessible entrances are located on Van Ness Avenue and Grove Street. Please note the wheelchair lift at the Goodlett Place/Polk Street is temporarily not available.** After multiple repairs that were followed by additional breakdowns, the wheelchair lift at the Goodlett/Polk entrance is being replaced for improved operation and reliability. We anticipate having a functioning lift after the completion of construction in May 2025.

This meeting will be broadcast and captioned on SFGovTV. Remote public participation is available upon request for individuals who cannot attend in person due to disability. Making a request to participate remotely no later than one (1) hour prior to the start of the meeting helps ensure the availability of the meeting link. Sign Language Interpretation is also available upon request. If requesting remote Sign Language Interpretation, please submit an accommodation request a minimum of 4 business hours prior to the start of the meeting. Allowing a minimum of 48 business hours for all other accommodation requests (for example, for other auxiliary aids and services) helps ensure availability. To request an accommodation, please contact Holly Lopez, [holly.lopez@sfgov.org](mailto:holly.lopez@sfgov.org), 628-652-4646.

To access the meeting remotely as an accommodation, please use [September 11, 2025 HSB Regular Meeting WebEx link](#) or call 415-655- 0001. Please find instructions at the beginning of this agenda for how to use WebEx for the purposes of remote public comment.

### Sensitivity to Chemical-based Products

To assist the City's effort to accommodate persons with severe allergies, environmental illnesses, multiple chemical sensitivity, or related disabilities, attendees at public meetings are reminded that other attendees may be sensitive to various chemical-based products. Please help the City accommodate these individuals.

### Location of Materials

If any materials related to an item on this agenda have been distributed to the Health Service Board after the distribution of the agenda packet, those materials are available for public inspection at the Health Service System during normal office hours. For more information, please contact Holly Lopez at 628-652-4646 or email [holly.lopez@sfgov.org](mailto:holly.lopez@sfgov.org). The following email has been established to contact all members of the Health Service Board: [health.service.board@sfgov.org](mailto:health.service.board@sfgov.org).

### Lobbyist Registration and Reporting Requirements

Individuals and entities influencing or attempting to influence local legislative or administrative action may be required by the San Francisco Lobbyist Ordinance [SF Campaign & Governmental Conduct Code § 2.100] to register and report lobbying activity. For more information about the Lobbyist Ordinance, please contact the San Francisco Ethics Commission at 25 Van Ness Avenue, Suite 220, San Francisco, CA 94102; telephone (415) 252-3100; fax (415) 252-3112; web site <https://sfethics.org/>

**ChatGPT and Microsoft CoPilot AI were used to summarize and clarify discussion points in the meeting minutes.**