



SAN FRANCISCO
HEALTH SERVICE SYSTEM

2026

DEMOGRAPHICS
REPORT

Presented by: Rin Coleridge

March 12, 2026

Key Observations – Medical Enrollment

2026 plan offerings mirror that of the 2025 plan year. Medicare Part B populations in a Blue Shield Coordination of Benefit Plan in 2025 are now covered in the Blue Shield Medicare PPO.

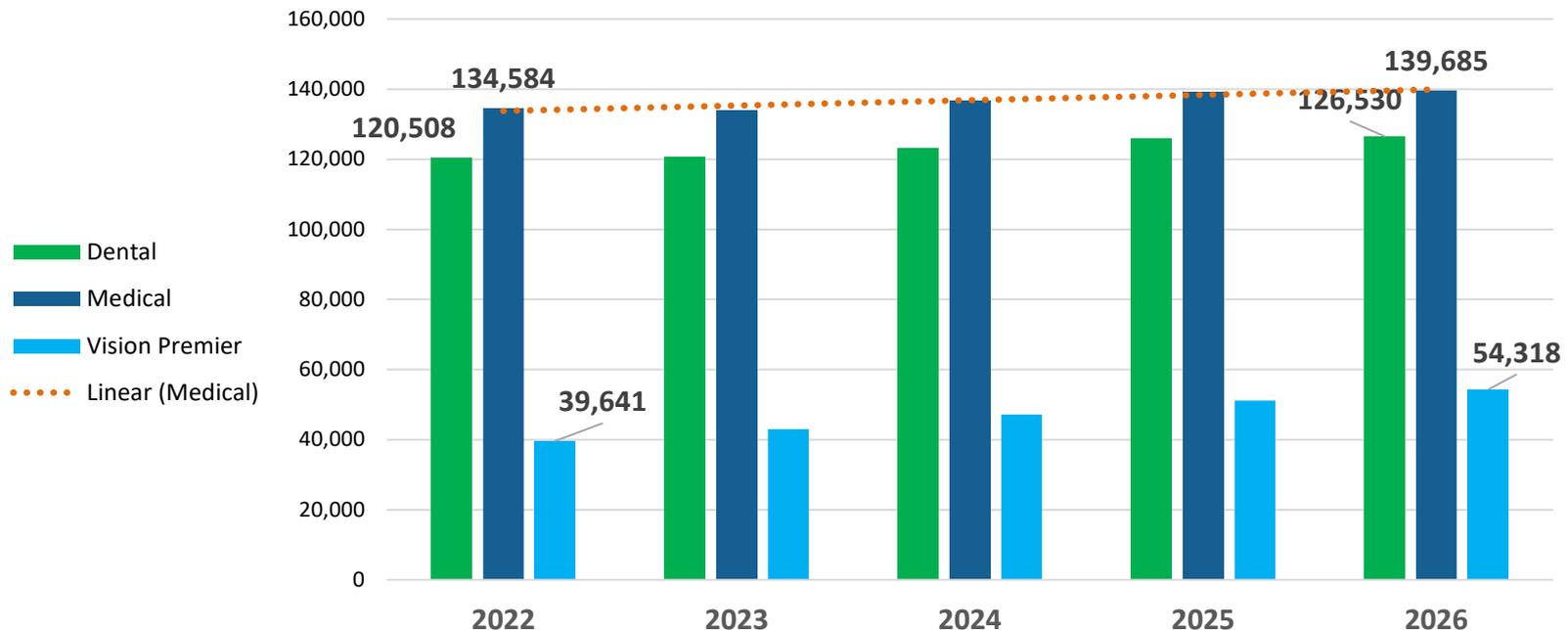
Overall lives administered by SFHSS increased by **570** individuals to **139,685**.

Medical Enrollment

Plan	Prior Year	Current Year	Change
Blue Shield Access+ HMO	21,900	21,466	-434
Blue Shield Trio HMO	9,199	8,575	-624
Blue Shield PPO	4,133	4,679	546
Health Net CanopyCare HMO	1,569	1,934	365
Kaiser Permanente HMO	53,953	53,676	-277
Blue Shield Medicare PPO	18,865	19,169	304
Kaiser Sr. Advantage HMO	15,111	15,479	368
Waived	14,385	14,707	322
Total	139,115	139,685	570

SFHSS Members – All Lives

- The City and County of San Francisco has implemented a city-wide hiring freeze as part of its efforts to address a significant budget deficit.
- Total lives has increased year over year. With the current operating budget, SFHSS employs 51 full time staff members responsible for serving 139,685 total lives.



Key Observations – Dental & Vision

Dental Enrollment

Plan	Prior Year	Current Year	Change
Delta Dental PPO	107,922	108,906	984
DeltaCare USADHMO	3,001	2,752	-249
UHC Dental DHMO	1,874	1,743	-131
Waived	13,123	13,129	6
Total	125,920	126,530	610

Vision Enrollment

Plan	Prior Year	Current Year	Change
VSP-Basic	73,750	70,939	-2,811
VSP-Premier	51,165	54,318	3,153
Total	124,915	125,257	342

- Dental enrollment increased by **610** lives of which Delta Dental PPO has **86%** of the population.
- Since its introduction in 2018, the Vision Premier plan has gained enrollment each year. For the 2026 plan year, enrollment increased by **6.2% (3,153 lives)**.

Key Observations – Employer Paid Life Insurance

- Effective January 1, 2026, New York Life is the City's vendor for Life, Accidental Death & Dismemberment (AD&D), and Disability Insurance, replacing The Hartford and Manhattan Life.
- This plan change is forecasted to save the City approx. \$2M in premiums over the first year of implementation.

Basic Life Insurance Enrollment

Plan	City & County SF	Superior Court SF
\$50K Basic Life	25,305	330
\$125K Basic Life		13
\$150K Basic Life	2,055	62

Long-Term Disability Enrollment

Plan	City & County SF	Superior Court SF
90 Day	8,536	103
180 Day	18,937	240

Key Observations – Healthcare & Dependent Care FSA

- For the 2026 plan year, the dependent care FSA maximum annual contribution increased from \$5,000 to \$7,500 for single individuals and married couples filing jointly.
- HSS must undergo annual non-discrimination testing to ensure these plans do not favor highly compensated employees.
- To remain compliant with IRS rules and still offer employees an opportunity for the increased tax savings, HSS restructured this benefit as a two-tier enrollment. Non-highly compensated employees could elect the full amount while highly compensated employees could elect up to \$3,000.

FSA Enrollment

Plan	Prior Year	Current Year	Change
Healthcare FSA	8,850	9,080	230
Dependent Care FSA	1,640	1,669	29

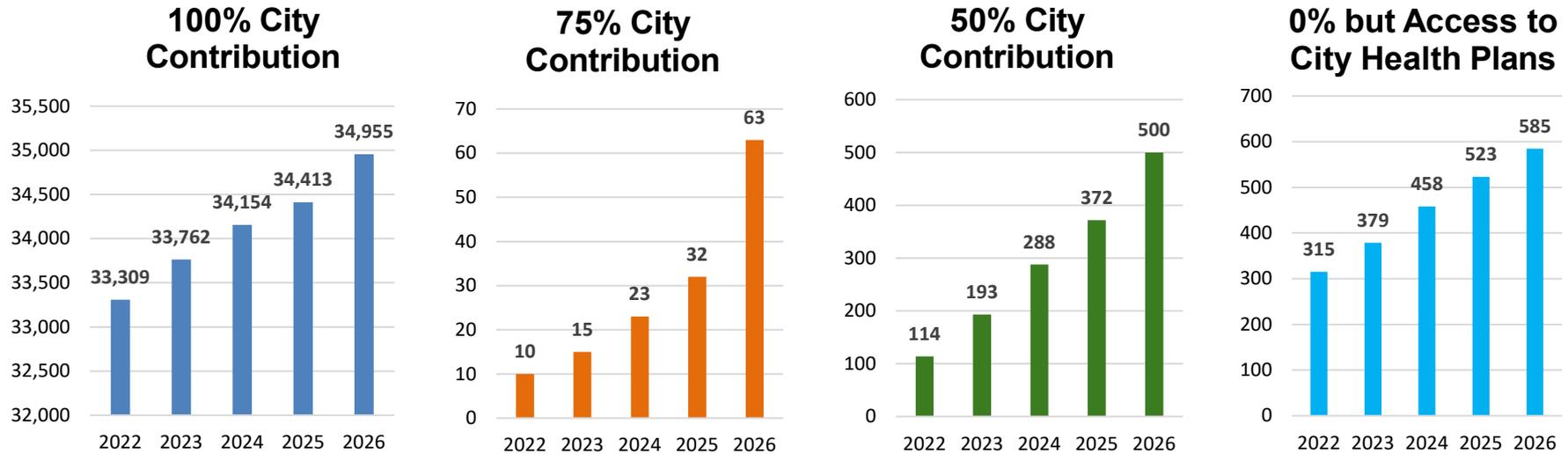
Key Observations – Voluntary Benefits

- For the 2026 plan year, employer paid and supplemental life and disability policies were transitioned to New York Life as approved by the Health Service Board in May 2025.
- HSS had a goal of increasing enrollment in employee paid supplemental life insurance policies to provide greater financial security to employees. HSS negotiated a guaranteed issue amount of 200K and launched a broad communications campaign. Enrollment increases can be seen in both plans for 2026.
- This is the first year that Accidental Death & Dismemberment (AD&D) can be purchased as a separate policy from New York Life offering greater flexibility to our membership.

Voluntary Benefits Plan Enrollment

	Prior Year	Current Year	Change
AD&D	0	6,282	6,282
Critical Illness	4,432	4,598	166
Legal/ID Protection	2,015	1,904	-111
Life Insurance	4,521	6,874	2,353
Long Term Care	10	0	-10
Long Term Disability	24	0	-24
Pet Insurance	984	1,010	26
Short Term Disability	1,432	1,598	166

Key Observations – Prop B and Retirees Rates



Members hired after January 9, 2009* have different tiers of employer contributions for their retiree health benefits based on their credited years of service at the time of retirement.

- As expected, retirees in the less than 100% contribution categories is increasing.
- 91% of retirees who are not eligible for an employer contribution waive coverage. 51% of retirees eligible for the 50% employer contribution waive coverage.

*As defined by City Charter

SF Open Data - Home of the SFHSS Demographics Report

The SFHSS demographic report is located on [SF OpenData | DataSF](https://data.sfgov.org) (<https://data.sfgov.org>)



The City's Open Data Portal empowers the public to utilize San Francisco data and enables departments to easily share it:

- Many datasets belong to collections or themes, allowing them to be used together to maximize the value of public data.
- Visit the website to search datasets by keyword, category and department with the option to filter and create charts.
- Watch the [Quick Start Videos](#) for a high-level overview of the features and functionality of this site.

Demonstration

Appendix

DataSF Webpage Demonstration

Go to DataSF: [SF Open Data](https://data.sfgov.org/).
 (<https://data.sfgov.org/>)
 and then type in SFHSS Demographics Report in the search bar.

It will take you to the SFHSS Demographics Report landing page with overview and 4 related demographics content tiles on the bottom of the page.

Red Tile: Employer Group

Gray Tile: Employee and Retirees

Green Tile: Employee Members and Dependent

Orange Tile: Retiree Members and Dependent

The screenshot shows the DataSF Open Data Portal interface. At the top, there is a search bar and navigation links (Home, Browse, Developers, SF.gov, DataSF, Blog, Contact Us). The main heading is "SFHSS Demographics Report". Below the heading is a row of icons representing different demographic groups. The main content area contains an introductory paragraph about the SFHSS, followed by a table titled "Medical Plan Enrollment: All Lives".

Plan	People	Current	Change
Blue Shield Access PPO	21,363	21,900	537
Blue Shield Medicare PPO	0	18,683	18,683
Blue Shield Part B PPOs	0	183	183
Blue Shield PPO	0	2,273	2,273
Total			

Below the table, there are four "Related Content" tiles:

- Employer Group Demographics** (Red tile): Enrollment information of employees, retirees, and dependents by law employer group.
- Employee and Retiree Demographics** (Gray tile): Enrollment information by Employees vs Retirees. Subscriber information only.
- Employee Members and Dependent Demographics** (Green tile): Enrollment information of employees and their dependents.
- Retiree Members and Dependent Demographics** (Orange tile): Enrollment information of retirees and their dependents.

SFHSS Demographics Report Webpage

Home > SFHSS Demographics Report

SFHSS Demographics Report

You can access archived reports prior to 2024 by clicking [here](#).

Accessing the Demographics Report

The demographic report for San Francisco Health Service System (SFHSS) can now be accessed through the Open DataSF Portal by following these steps:

1. Go to this website: <https://data.sfgov.org>
2. Type in **SFHSS Demographics** in the search
3. Click on the **SFHSS Demographics Report**

> [Accessing the Demographics Report](#)

[Describing the Open DataSF Portal](#)

[Interacting with the Demographic Report on Open DataSF Portal](#)

[Navigating the Different Pages of the Demographics Report](#)

[Exporting the Data and Viewing the Source Data](#)

For more information about how to use and access the SFHSS Demographics Report: <https://sfhss.org/demographics-report>



Questions