



HEALTH SERVICE BOARD

CITY & COUNTY OF SAN FRANCISCO

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Vice President

Jack Cremen
Commissioner

Supervisor Matt Dorsey
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Commissioner

Diana Guevara
Commissioner

Mary Hao
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Commissioner

Rey Guillen
Executive Director
Health Service System

Holly Lopez
Executive Secretary

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

HEALTH SERVICE BOARD

MEETING MINUTES DRAFT

Thursday, August 13, 2026, 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 August 13, 2026 (via SFGovTV schedule)

Click the link to join the meeting – [August 13, 2026 HSB Regular Meeting WebEx link](#)

Public Comment Call-In: 415-655-0001 / Access Code: 2661 676 0534 Webinar Password: 1145

Listening to the meeting via phone

1. Dial **415-655-0001** and then enter **access code** 2661 676 0534#, 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 [August 13, 2026 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 and **received by 4 p.m. on Wednesday, August 12, 2026**, 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:** 1:01 p.m.

2. **ROLL CALL:**

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

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:

Bobbie Lee, Associate Justice member and Blue Shield HMO member; shared loss of access to a primary care physician due to a sudden contract termination by the medical group, resulting in disruption of care and difficulty finding a replacement. He emphasized that this impacts referrals, prescriptions, and continuity of care, and that current support and information from Blue Shield and the IPA are inadequate. Bobbie requested improvements to the physician directory accuracy, transition protocol, provider access reporting, and enforcement of withholding the administrative fee when standards of care are not met, as well as consideration of failures in renewal scoring, plan design, and future procurement.

Fred Sanchez, Protect Our Benefits, expressed appreciation for Board education on Medicare and related issues and there is member interest. He acknowledged that Blue Shield representatives have been responsive when contacted, participation has been good, meetings are scheduled quarterly, with flexibility for urgent matters, and a meeting with Supervisor Stefanie is planned for September first. He emphasized that the ongoing dialogue is positive and constructive.

Anonymous speaker shared they are seeing a mental health provider who was paid under United HealthCare and Blue Shield last year but has not received payment this year. The member number changed unexpectedly, and despite the provider's repeated attempts to contact Blue Shield and update the address, no payments have been received and is concerned about continuing treatment due to the risk of unaffordable costs and is seeking help or advice to resolve the situation, as previous efforts to address it have not been successful.

Teresa Palmer, Protect Our Benefits and Retired Employees of City and County of San Francisco (RECCSF); commented that Medicare Advantage has become problematic nationwide, acting as a middleman that denies care, diverts funds, and frustrates both physicians and patients, making it an ineffective system. She noted that political disagreements over prior authorization are prolonging these issues but expressed gratitude for the Health Service Board's role as an intermediary.

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

[See the pdf of the June 11, 2026 HSB Regular Meeting Minutes Approved](#)

Vice President Wilson moved to approve the June 11, 2026, HSB Regular Meeting Minutes Draft. Commissioner Cremen seconded the motion.

PUBLIC COMMENT: None

VOTE: Ayes: Cremen, Guevara, Howard, and Wilson

Noes: None

ACTION: The Health Service Board unanimously approved the June 11, 2026, HSB Regular Meeting Minutes.

5. ELECTION OF HEALTH SERVICE BOARD COMMITTEE MEMBERS FOR FISCAL YEAR 2026-2027: (Action)

President Howard gave an overview of the various HSB committee assignments. Health Service Board Commissioners serve on one of two committees. Each year the Board elects new members for each of the Committees.

- Finance and Budget - Established to assist in the financial oversight of the Health Service system, including the oversight of all audits of the Health Service System and the budgeting process.
- Governance- Established to assist in developing and overseeing the governance policies and practices of the Health Service Board and its committees.

Commissioner Howard nominated the following committee assignments.

Finance and Budget Committee:

Jack Cremen- Chair

Diana Guevara- Member

Art Howard- Member

Governance Committee:

Mary Hao- Chair

Gus Vallejo-Member

Fiona Wilson- Member

Commissioner Cremen moved to approve the following committee assignments. Vice President Wilcon seconded the motion.

PUBLIC COMMENT: None

VOTE: Ayes: Cremen, Hao, Howard, and Wilson

Noes: None

ACTION: The Health Service Board unanimously approved the committee assignments: the Budget and Finance Committee with Cremen (Chair), Guevara, and Howard and the Governance Committee with Hao (Chair), Vallejo, and Wilson.

6. PRESIDENT'S REPORT: (Discussion)

President Howard expressed gratitude to the Board members for their participation in the rates and benefits cycle during the January and June meetings. He acknowledged Supervisor Dorsey for introducing the benefits package to the full Board of Supervisors, and thanked SFHSS staff and AON staff for their contributions in presenting and supporting the process. Howard noted that the approval of rates and benefits was a significant step toward providing members access to benefits and recognized that plans for open enrollment were underway. He also reflected on the completion of the city budget cycle, emphasizing that it had been a particularly challenging year for both the city and the department. Howard thanked the SFHSS leadership team for their collaborative efforts in navigating the budget process. He concluded by highlighting the

organization's forward-looking initiatives, including education, the education calendar, and strategic planning.

PUBLIC COMMENT: None

7. DIRECTOR'S REPORT: (Discussion)

[See pdf of the August 13, 2026, Director's Report](#)

[See pdf of the August 13, 2026, Director's Report presentation](#)

Rin Coleridge, SFHSS Chief Operating and Experience Officer, presented the August 13, 2026 Director's report on behalf of Executive Director Guillen who was absent. Rin highlighted the following items:

- Board of Supervisors Budget and Appropriations Committee- SFHSS General Fund Budget
- Rates and Benefits Packet Approved
- SFHSS Received Letter of Inquiry Regarding Prior Authorization
- California Proposed Managed Care Organization Tax Increase
- Board of Supervisors Hearing on Kaiser Permanente National and National Union of Healthcare Workers
- Follow-ups from the June Board Meeting
- Personnel Updates
- Divisional Updates

No Board discussion.

PUBLIC COMMENT:

Teresa Palmer, Protect Our Benefits and Retired Employees of City and County of San Francisco (RECCSF); expressed concern that Blue Shield PPO members should be able to receive nursing care at their preferred facility, including Laguna Honda and Chinese Hospital post-acute care, but communication and updated lists of contracted nursing homes are needed. She also points out that Kaiser transfers most San Francisco residents out of county for nursing home care, which, in her opinion, is unsafe, and urged the Health Service Board to enforce regular reviews and address repeated denials for adequate rehab or post-acute care.

Fred Sanchez, Protect Our Benefits; raised concerns about the California Senate Bill 125 (SB 125). He requested further explanation regarding the sponsors behind the bill and its potential impact, not only on active employees but also on early and Medicare retirees.

8. SFHSS FINANCIAL REPORT AS OF MAY 31, 2026: (Discussion)

[See pdf of the SFHSS Financial Report as of May 31, 2026, memo](#)

[See pdf of the SFHSS Financial Report as of May 31, 2026, presentation](#)

Teresa Tan, SFHSS Chief Financial and Affordability Officer presented the following items:

- Employee Benefit Trust Fund
- Healthcare Sustainability Fund
- General Fund Administrative Budget

Teresa Tan shared details about the Healthcare Sustainability Fund (HSF). She explained that the HSF was established under San Francisco City Charter Section A8.423 to support member communication programs, activities to reduce healthcare costs and member well-being initiatives. The fund is supported by a per member per month fee, which was included in the

rates. This rate increased from \$4 to \$6 per member per month in January 2026. The budget for this fund was subject to approval by the HSB because the Health Sustainability Fund was a component of the benefit trust fund that had been covered earlier. It was included in the annual audit conducted by Macias Genie and O'Connell, known as MGO, SFHSS's CPA firm.

Teresa also shared detail about the General Fund. She explained that the General Fund was SFHSS's operating fund. It supports the core operation of the department to administer health benefits and members. The cost includes staffing, professional services, technology systems, and day-to-day operational activities. This fund is subject to the Mayor's Budget Instructions, which guides how the department plans, adjusts, and justifies its General Fund budget each fiscal year.

President Howard asked what the total amount is to be returned to the general fund due to unfulfilled vacancies. Teresa Tan anticipates \$400,000.

PUBLIC COMMENT: None

9. SFHSS 2026 STRATEGIC PLAN UPDATE REPORT (Discussion)

[See pdf of the SFHSS 2026 Strategic Plan Update Report](#)

Rin Coleridge, SFHSS Chief Operating and Experience Officer; Teresa Tan, SFHSS Chief Financial and Affordability Officer; Michael Visconti, Contracts Administration Manager; Carrie Beshears, Well-Being Manager; Olga Stavinskaya-Velasquez, Operations Manager; presented the following items:

- Updates on SFHSS 2026 Gap Year Strategic Plan Goals
 - Affordability and Sustainability
 - Mental Health and Well-Being
 - Optimize Service
- What's Ahead in 2027

Vice President Wilson noted that plans were set in 2026, but unexpected layoffs occurred around February, June, and July. She asked that the strategic plan account for how those layoffs might impact customer service demand, anticipating increased call volume while maintaining high response standards. She requested that premium delinquencies among self-paying members be monitored as a potential indicator of external employee turnover and operational risk. She asked staff to pay close attention to issues affecting recent or former employees, so their needs were addressed.

PUBLIC COMMENT:

Fred Sanchez, Protect Our Benefits: asked how artificial intelligence had impacted HSS, and expressed concern that AI was affecting customer service everywhere. He wondered if HSS still had real people answering calls and requested more information about the positive and negative effects of AI on HSS. He emphasized that final decisions should always be made by humans.

10. BOARD EDUCATION: ANNUAL BOARD EDUCATION CALENDAR: (Discussion)

[See pdf of the HSB Board Education Annual Calendar](#)

Holly Lopez, Board Secretary presented the following items:

- Purpose and structure of the annual Board education calendar
- Incorporation of Board self-evaluation feedback into the calendar
- April-to-March scheduling approach

- Strategic roadmap for Board learning and decision making
- Critical health topics, regulatory updates, and industry trends

No Board discussion.

PUBLIC COMMENT:

Teresa Palmer, Protect Our Benefits and Retired Employees of City and County of San Francisco (RECCSF); requested clear explanations about the differences between traditional Medicare, GAP plans, and Medicare Advantage HMO.

11. BOARD EDUCATION: HEALTH INSURANCE PORTABILITY AND ACCOUNTABILITY ACT (HIPAA) 2026 TRAINING: (Discussion)

[See the pdf of the HSB Board Education HIPAA 2026 Training](#)

Rin Coleridge, SFHSS Chief Operating and Experience Officer, presented the HSB with HIPAA training that cover the following items:

- Definition
- Compliance
- Proposed Rule Changes
- Finalized Rule Changes

Commissioner Cremen asked whether there was a set timeline for finalizing the proposed HIPAA rule changes, or if the discussion and review process was open-ended. Rin explained that the process was indeed open-ended. The review and debate over HIPAA rule changes could extend for years, as proposals go through multiple cycles of feedback, revision, and comment periods before any final rule is released.

NOTE: Board Secretary Lopez announced that an email had been received reporting a disruption with the raise hand icon online. She checked with two tech support staff, confirmed the icon was functioning and clear, and tested it herself. She noted that one person had tried to access it and had been informed they could email instead. Lopez confirmed the raise hand feature was fully enabled at that time.

PUBLIC COMMENT: None

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

Liz Canopy, Strategic Account Executive with Blue Shield of California, reported that Blue Shield had been notified in late July that One Medical was terminating its contract with Brown and Toland, effective August 16th. This change affected 867 SFHSS members enrolled in Access Plus and TRIO HMOs who had selected Brown and Toland and One Medical as their primary care provider. PPO and Medicare Advantage members were not impacted. Brown and Toland remained an in-network provider with Blue Shield. She said impacted members had two options: they could keep their One Medical primary care provider by switching to another IPA, such as Hill Physicians, or they could remain with Brown and Toland and select a new primary care provider within that group. Blue Shield planned to update PCP assignments automatically and made efforts to keep members with their current provider. Members could also request a different PCP based on their needs. Continuity of care provisions allow temporary continued access to current providers or specialists for those receiving ongoing treatment. One Medical and Brown and Toland

had already notified affected members. Blue Shield was awaiting DMHC approval before sending communications. Customer service representatives at Blue Shield were prepared to support members with PCP requests or continuity of care needs.

President Howard stated that he had personally experienced issues with Sutter earlier in the year. He appreciated the suggestion of holding providers accountable for keeping their provider lists current and up to date. He explained that he had made decisions based on outdated provider lists, which were the responsibility of the providers, not Blue Shield. Howard questioned what options members had if they changed plans based on provider lists, only to find out later that a provider was no longer in-network. He asked what recourse was available to members in such situations. Liz Knappe stated that she would relay the issue to her team responsible for provider tools. She explained that her team worked directly with medical groups such as Brown and Toland, Hill, and Sutter. She committed to ensuring that Blue Shield updated its tools as quickly as possible and would encourage medical group partners to do the same.

Commissioner Cremen described a member's stressful experience with continuity of care when transitioning from Sutter to Brown and Toland. Sutter assured the member that care would continue, but Brown and Toland repeatedly failed to respond, causing unnecessary stress over several months. The issue was resolved only after Blue Shield intervened. Commissioner Cremen thanked Blue Shield for their assistance and hoped that Brown and Toland would improve their responsiveness. Liz Knappe stated that Blue Shield would ensure their provider partner teams worked with IPAs to improve the member experience in similar situations going forward.

Vice President Wilson added that members often felt unable to change their IPA and believed they were locked in for the year. Wilson appreciated the clarification that changing IPAs was a reasonable option and acknowledged the challenges faced by members seeking open providers or needing to switch. She thanked Blue Shield for offering support and recognized that disputes between IPAs placed members in difficult situations, which she found unfortunate.

Fred Reyes, Account Management Major Accounts, HealthNet, announced a Canopy HMO network update that would impact some SFHSS members effective January 1, 2027. He emphasized that HealthNet and Canopy Care remained committed to serving SFHSS members in areas with the majority of the membership. The network change affected members enrolled with the Providence Medical Network Group, specifically 19 members in northern Sonoma and Napa counties. Due to consistently low enrollment, Canopy decided to remove the Providence group from their network to focus resources in areas with greater membership concentration. Reyes explained that affected members could retain access to Providence Medical Network providers by enrolling in the Blue Shield Access Plus plan, ensuring continuity of care. He stated that Canopy would work with the SFHSS leadership team to provide a compliance-required 90-day notice to impacted members.

Vice President Wilson asked if the number of affected members was 19, not 90, and Reyes affirmed the change would affect 19 members.

PUBLIC COMMENT: Due to the technical error earlier a member spoke during this public comment although the topic was meant for general public comment.

Anonymous speaker asked whether retirees could receive open enrollment notifications and insurance

changes by U.S. mail, due to physical, monetary, or mobility issues that limited their access to email and the internet.

Rin Coleridge responded that the digital initiative underway applied only to active employees of the City and County of San Francisco and the Superior Court. Retirees, as well as employees of the Unified School District and Community College District, would continue to receive paper mail communications as they had in previous years. Rin explained that while email was being piloted for active employees to improve convenience and response rates, the Health Service System remained committed to mailing notifications to those without email access. Rin emphasized that the goal was to ensure timely and accessible communication for all members and confirmed that hard copies would still be sent to retirees.

President Howard clarified that retired members would continue to receive a hard copy, and Rin confirmed retired members will receive a hard copy.

13. ADJOURNMENT: 2:41 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 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, 628-652-4646.

To access the meeting remotely as an accommodation, please use [August 13, 2026 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. The following email has been established to contact all members of the Health Service Board: 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 agenda.