



Healthy San Francisco

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What is Healthy San Francisco?

- ❖ A comprehensive medical care program for uninsured San Francisco adults (uninsured children already covered in SF).
- ❖ Not insurance
 - Restructuring of county indigent health system to encourage preventive care and continuity in primary care
 - No out of county services



What services are provided under SF HAP?

A primary care home

Preventive care, primary care, specialty care, urgent and emergency care, behavioral health, laboratory, inpatient hospitalization, x-ray and pharmaceuticals.



Who is eligible for SF HAP?

- ❖ Eligibility
 - be an adult,
 - live in San Francisco,
 - be uninsured for at least 90 days, and
 - Ineligible for public insurance programs.
- ❖ A resident may join via their employer or self-enrollment.
- ❖ No exclusions for prior conditions or immigrant status.



How many people will SF HAP serve?

73,000 uninsured San Francisco adults (California Health Interview Survey).

Currently enrolled: 19,400

Expected enrollment: 60,000



Choice of Primary Care Network Homes

- ❖ 14 Public (City-run) health clinics
- ❖ 8 Private, non-profit clinics

Hospital

San Francisco General Hospital

Potential expansion: additional private clinics, private organized physician groups, and private non-profit hospitals.



Key access innovations

One-e-app — Unified registration and system of record for all sites. Screening for other public benefits.

E-referral — for specialty care.

Clinic redesign — Focus on team approach, disease registries, group education.



Cost of Healthy San Francisco

Full enrollment of 60,000 (82% of the uninsured) =
\$171 million (2006 cost data).



How will SF HAP be funded?

SF HAP is financed through a combination of individuals, employers, the City and County of San Francisco contributions, and other public sources.

Healthy San Francisco Participant Fees

	% Federal Poverty Level					
	0-100%	101-200%	201-300%	301-400%	401-500%	501%+
Quarterly Participant Fee	\$0	\$60	\$150	\$300	\$450	\$675
Fee as percent of income	0%	2.3%	2.9%	3.9%	4.4%	5.2%

Healthy San Francisco Point-of-Service Fees

Service	Family Income ≤100% of FPL	Family Income 101-500% of FPL \$	Family Income >500% of FPL
Outpatient primary care	0	10	20
Urgent care	0	20	50
Radiology or physical or occupational therapy	0	20	50
Specialty care	0	20	50
Pharmacy use	0	5 or 25	25 or 50
Emergency department care	25	50	1000
Same-day surgery	0	100	2000
Hospitalization	0	200/admission	350/admission

Employer Health Spending Requirement

Business Size		Rate Schedule		
		01/09/08	04/01/08	01/01/09
Large	100+ Employees	\$1.76/hour		\$1.85/hour
Medium	50-99 Employees	\$1.17/hour		\$1.23/hour
	20-49 Employees	Not Applicable	\$1.17/hour	
Small	1-19 Employees	Not Applicable		



Employer choices

- ❖ Employers may spend \$\$ on:
 - Insurance
 - Medical savings account
 - Reimbursement from expenses
 - Healthy San Francisco



Early Employer Experience with HSF

Over 700 businesses have chosen city
option

16,000 employees

7,800 HSF

8,000 non-SF residents (receive medical
reimbursement accounts)

\$7.4 million (first quarter)



Court Challenge to Employer Spending Requirement

Restaurant Association filed lawsuit that employer spending mandate violated Employee Retirement and Income Security Act (ERISA).

District court ruled in favor of Association and barred implementation of spending mandate.

Ninth Circuit Appeals Court suspended district court ruling so program is in effect pending appeal (mid April).

Supreme Court denied Association request to lift the appeals court decision.




Financing Healthy San Francisco

Redirecting of existing county funds for uninsured	\$123 million
Federal health care expansion award	\$24 million
Estimated Employer contribution	\$15 million
Estimated Individual contribution	\$ 6 million
Federal/State sources	\$14 million



State & Federal Contribution

- ❖ Ability to tap into:
 - Medicaid
 - Medicare
 - AIDS Drug Assistance Program
 - Ryan White (CARE) funding
 - California Breast and Cervical Cancer Control Program
 - Maternal Child Health Program



How is Healthy San Francisco better than the existing system for the uninsured?

- ❖ Provides medical home
- ❖ Predictable costs for members
- ❖ Not a “charity care” program
- ❖ Encourages preventive care
- ❖ Offers customer service, health education, care management
- ❖ Decreases duplication and increases coordination of care.



Generalizability of Healthy San Francisco

Generalizable features of Healthy San Francisco include:

- ❖ Focus on primary care home to reduce duplication and improve coordination
- ❖ Centralized eligibility system to maximize public entitlement
- ❖ Centralized system of record to create accountability
- ❖ Non-insurance (care) model lowers costs and protects federal and state funds for counties
- ❖ Predictable affordable participation fees decreases client fear of large bills and facilitates preventive care
- ❖ Public-private partnership maximizes available resources