

San Francisco Department of Public Health

Office of Policy & Planning



TOGETHER KEEPING SAN FRANCISCO COVERED

July 15, 2015

Presented to GGHI



THANK YOU

With your help, 97,000 San Franciscans have been enrolled into new ACA insurance options!

ACA Implementation Great Success in San Francisco

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Get Covered San Francisco!

Find out what your new health insurance options are under the Affordable Care Act



Find out if you qualify for free Medi-Cal health care

You can apply for Medi-Cal anytime



- **Over 4M people enrolled across CA**
 - ~50% reduction in uninsured

- **SF outreach & enrollment efforts effective**
 - 56,000 enrolled in expanded Medi-Cal
 - 41,000 enrolled in Covered CA

- **Healthy San Francisco key to our success**
 - Over 13,000 auto-transitioned to Medi-Cal (SF PATH)
 - HSF enrollment declined by 37,000 (71%) from Jan 2014-Jun 2015

- **Significant declines in SF uninsured**
 - ~54% reduction
 - ~87,500 in 2013
 - ~35,000-40,000 today

Citywide ACA Enrollment 2014

Medi-Cal

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Medicaid Expansion Projections for 2014

Source: SFDPH/SFHP

# MAGI* eligible	81,000 – 95,000
# MAGI to Enroll	39,600 – 49,800

Actual Enrollment Jan 2014 – Dec 2014

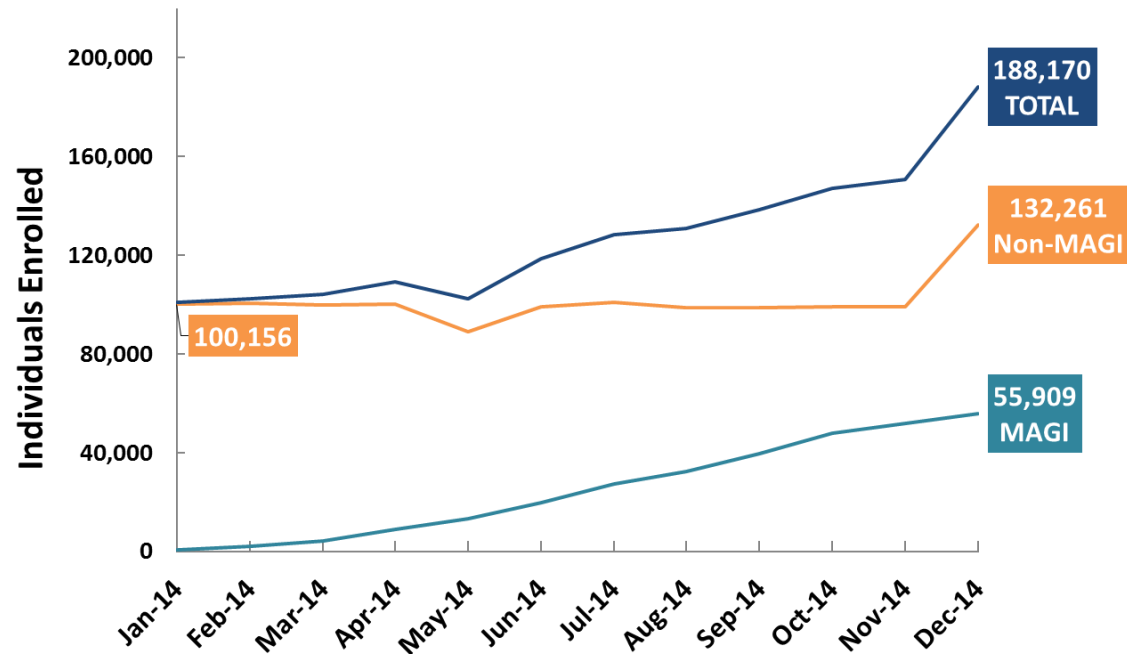
Source: SF HSA

MAGI*	55,909
Non-MAGI	32,105
Total Enrollment	87,251

*MAGI = newly eligible = Medicaid Expansion population

Citywide Medi-Cal Enrollment 2014

Source: SF HSA; March 2015



Citywide ACA Enrollment 2014

Covered California

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Projections for 2014 (0-400% FPL only)

Source: SFDPH

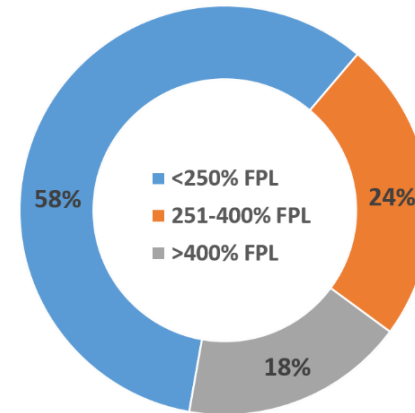
# Eligible	43,000 – 52,000
# to Enroll	29,000 – 44,000

Actual Enrollment Oct 2013 – Mar 2014

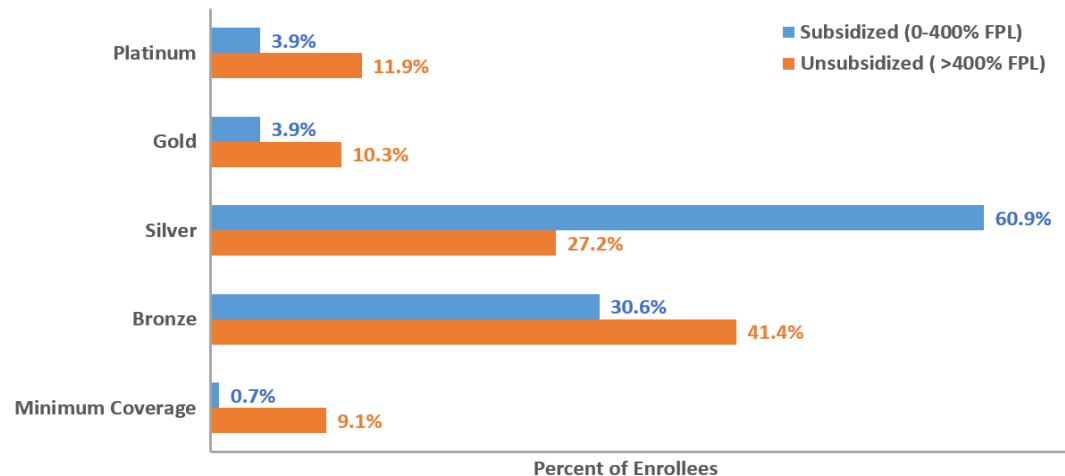
Source: Covered CA

Subsidy 0-400% FPL	33,366
Non-Subsidy >400% FPL	7,459
Total Enrollment	40,825

Enrollee Income Profile
San Francisco | Open Enrollment 2014



Plan Selection by Subsidy Status
San Francisco | Open Enrollment 2014



Citywide ACA Enrollment 2015

Covered California

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Number of San Franciscans Newly Enrolled in Covered CA

Source: Covered CA

Open Enrollment 2014

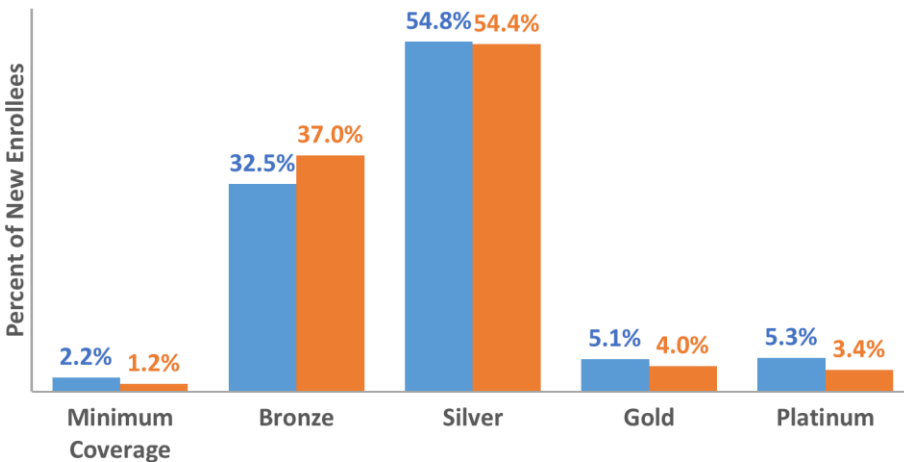
40,825

Open Enrollment 2015

11,393

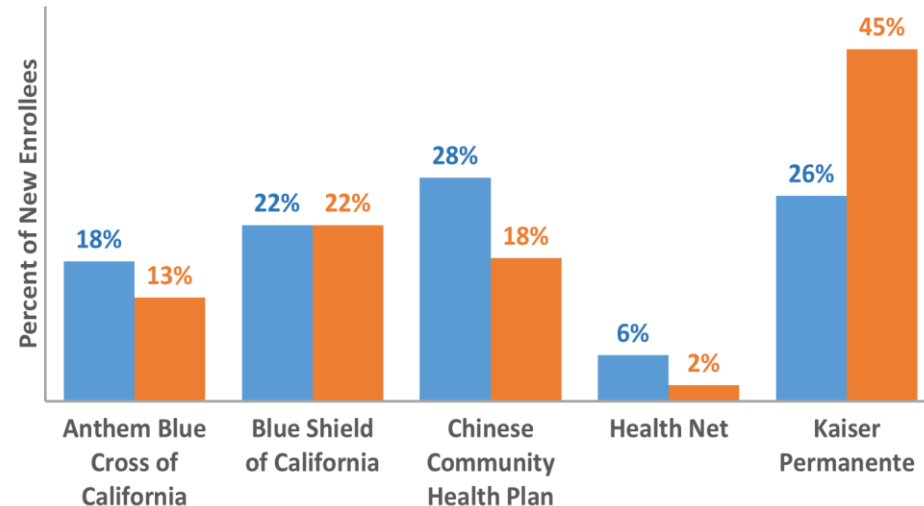
Plan Selection Among New Enrollees by Tier
San Francisco

■ 2014 ■ 2015



Plan Selection Among New Enrollees by Issuer
San Francisco

■ 2014 ■ 2015

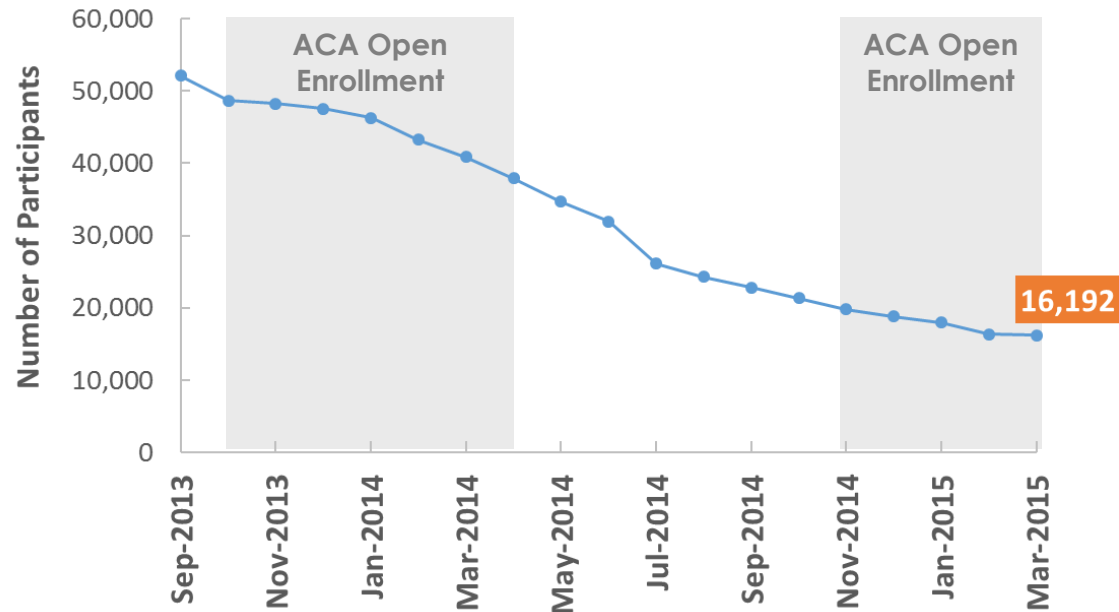


Healthy San Francisco (HSF)

Healthy San Francisco as of March 31, 2015 Source: HSF Dashboard	
0-138% FPL	11,357
139-400% FPL	4,721
> 400% FPL	114
Total Enrollment	16,192

Monthly HSF Enrollment

Source: HSF Dashboard



How Can We Sustain this Momentum?

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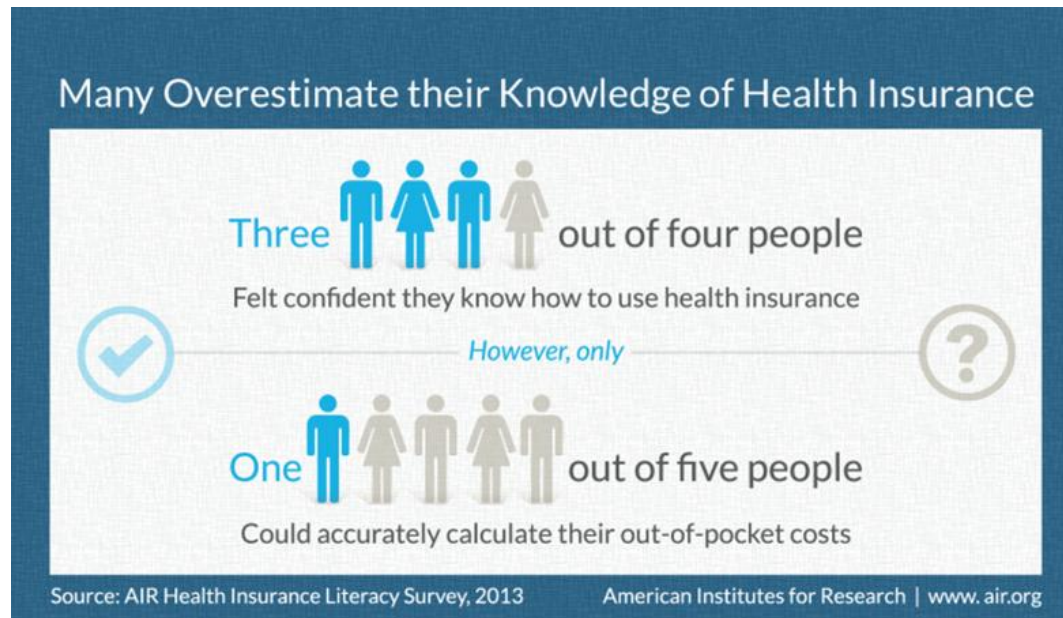
- Maintain a “Culture of Coverage”
- A Culture of Coverage requires focus on:
 - Health insurance literacy
 - Utilization
 - Retention
 - Collaboration

Health Insurance Literacy

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“The capacity to find and evaluate information about health plans, select the best plan given financial and health circumstances, and use the plan once enrolled.”

Health Insurance Literacy Expert Roundtable, 2011

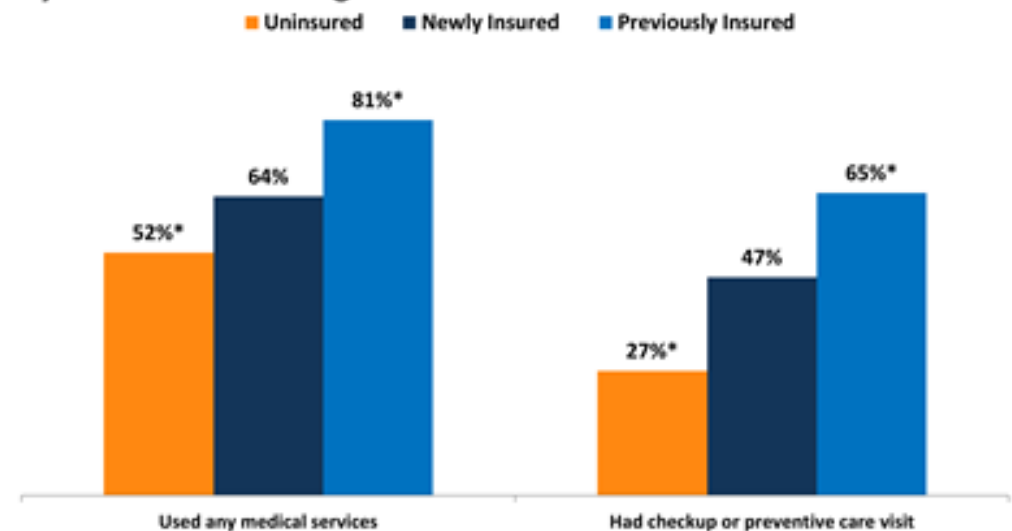


Utilization

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- A primary goal of expanding health insurance coverage is to help people access the medical services they need
- Though newly insured are accessing care at greater rates than the uninsured, they are still not comparable to those of the previously insured

Figure 13
Use of Care Among Low- and Middle-Income Nonelderly Adults,
by Insurance Coverage in Fall 2014



NOTE: Includes adults ages 19-64. "Previously Insured" includes people who were insured as of interview date and have been insured since before January 2014. "Newly Insured" include people who were insured as of interview date and gained coverage since January 2014. "Uninsured" includes people who lacked coverage as of the interview date.

* Significantly different from Newly Insured at the $p < 0.05$ level.

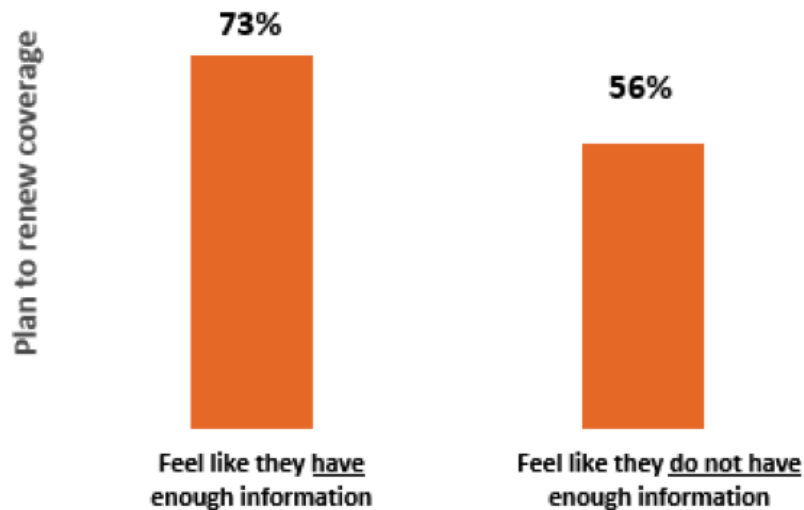
SOURCE: 2014 Kaiser Survey of Low-Income Americans and the ACA.



Retention

Health Insurance Literacy Makes a Difference

Enrollees who have more information about the law are more likely to renew coverage



Source: Data is from an Enroll America follow-up survey of consumers who interacted with the GCA campaign during open enrollment. June 2014.

Lessons from Covered California

- 86% of 2014 enrollees remained enrolled until 2015 open enrollment. Of those:
 - 92% re-enrolled in 2015
 - 8% found eligible for Medi-Cal at renewal
- Applying to San Francisco enrollees in 2014:
 - ~5,700 did not maintain coverage the full year
 - ~2,800 of those who did transitioned to Medi-Cal

Collaboration

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- Strong and diverse existing citywide network
 - Clinics, health plans, hospitals, Healthy San Francisco, community partners
- Strategies for Together Keeping San Francisco Covered
 - Continued promotion of a Culture of Coverage
 - Increased focus on health insurance literacy
 - New opportunities through policy
 - Medi-Cal for Undocumented Children
 - Pending: SB 4 (Lara)



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Thank you

Questions?