

Here for you

Spring 2005

Young Adult Program Blossoms!



**A Message from
 Jean S. Fraser,
 CEO**

**"Risk may lead to failure, but
 without it you can't have success."**
 ~ Anonymous

We Risk...

We implemented the Healthy Kids & Young Adults extension in just four months. It was a heck of a project that at times threatened our individual and collective good humor. Though we could have slowed, every day of delay was a day without health coverage for hundreds of San Franciscans. Instead, we moved as quickly as we could.

...failure...

So quickly in fact, that more than once we slipped up. For example, we were so excited about notifying members of the opportunity to keep their insurance that we ended up notifying too many members; applications were mailed to some prematurely. Fortunately we figured this out before anyone was enrolled.

...to achieve Success!

In the end, the program opened two weeks earlier than expected with astonishing results: Over 1,000 enrollees in only three months!

Other SFHP efforts also are risky - will our effort to ensure taxi drivers work? Will we ever get MRMIB to work on our parental expansion program? Tempting failure is not comfortable but it's often necessary for positive change to occur.

*Cheers,
 Jean*

Young Adults Respond Swiftly to Program Extension

When 21-year-old Vincent Whitaker received our letter informing him that he was eligible for affordable health insurance through the new Healthy Kids & Young Adults program, he was floored. "I had lost my Medi-Cal health insurance and didn't have any other options," said Vincent. "I got offers for health insurance in the mail before that claimed to be 'affordable' but were usually hundreds of dollars a month. I'm a college student, and I don't know of many college students who would consider hundreds of dollars a month 'affordable'. Joining Healthy Kids & Young Adults was a lifesaver - maybe literally!"

Like Vincent, thousands of young adult San Franciscans received the same letter, offering complete medical, dental, vision, and pharmacy benefits for \$48 a year through Healthy Kids & Young Adults. And hundreds have been extraordinarily quick to take advantage of the offer.

In a marvelous surge of early community buzz, the extension, launched in January of this year, has already attracted over 1,000 new young adult and young parent members.

"The new HKYA program is growing far beyond our expectations," said Robyn Thaw, SFHP Chief Marketing Officer. "And what's obvious to us on a daily basis are the new

faces we're seeing in our enrollment office. Where we're used to serving parents who are enrolling their children, we're now seeing large numbers of college students and young parents taking the initiative to get health insurance for themselves. What a wonderful sight that is!"



Mayor Gavin Newsom, SFHP member Vincent Whitaker, SFHP CEO Jean Fraser, and Supervisor Tom Ammiano announce the HKYA parental extension.

In addition to our advertising efforts, the January Healthy Kids & Young Adults launch received a big publicity boost early in 2005 when Mayor Gavin Newsom hosted a press conference to announce the program's parental extension. And a new television public service announcement, recorded by Mayor Newsom and set to air in early April 2005, should help to keep enrollment momentum on an upswing.

We're grateful to the organizations that were quick to share program information with their neighborhoods. You made the difference!

Our special thanks to the following individuals who served on the Healthy Kids & Young Adults Advisory Committee. We couldn't have done it without you!



**Isabel Alegri
 Tanir Ami
 Michael Baxter
 Margaret Brodtkin
 Sai-Ling Chan-Sew
 Elena Chavez
 Mildred Crear**

**Frances Culp
 Le Conte Dill
 Christina Ng
 Michelle Harper
 Wanda Jung
 Rosemary Lee**

**Iman Nazeeri-Simmons
 Louis Pardo
 Janet Shalwitz
 Sarah Silva
 Jim Soos
 Kent Woo**



Coverage for Cabbies!

Thanks to a \$27,000 planning grant from the California HealthCare Foundation (CHCF), affordable health insurance for cab drivers could be the next step toward universal health care in San Francisco - with SFHP in the driver's seat!

Why taxi drivers?

Because of the **need**: According to a 2003 report released by the SF Controller's Office, 54 percent of the City's 7,000 taxi drivers lack health insurance. The study estimated that between 4,200 and 5,050 drivers might enroll in a health insurance program if it was affordable.

Taxi drivers also present a unique **opportunity**: Since the City sets the fares and the rules for the taxi industry, the City can generate money to subsidize health coverage by raising fares.

However, there is **risk** involved: The cost of coverage may so far exceed what is an acceptable subsidy (since we don't want to depress the industry by raising fares too high) that coverage still will not be affordable. But we won't know the answer to this until we investigate.

We are very grateful to our partners, Jim Soos of the SF Department of Public Health, the United Taxicab Workers Union, and Supervisor Tom Ammiano's office, for all their help on this issue.

A Retention Invention That Merits a Mention

Sure, it's great to bring new members into the Plan. With help from a committed staff and the many community organizations we work with, we do it quite well. But when a member's insurance expires...then what?

One of the biggest challenges we face is retaining members - that is, getting members to re-enroll before their health coverage expires.

We're trying many ways to retain members like our 60/30/15 program, where members receive a reminder letter from us 60-days before their insurance expires, then a 30-day postcard reminder, then a 15-day phone call from an Enrollment Team member. Even after these and other efforts, however, our retention rates are not where we want them to be. We're doing well compared to state programs, but we want to do better!

Our newest effort is a Member Enrollment Kit, given to new members in person at the time they enroll. The kit contains a postage-paid change of address card that can be completed and mailed back at any time, a shopping list refrigerator magnet with their re-enrollment date on the top, and a case to hold all health plan materials with their re-enrollment date clearly printed on the outside.

We think we're on the right track with re-enrollment reminders, and in making the re-enrollment process convenient. If you have other good ideas, please send them to us at info@sfhp.org. Some of our best ideas have been yours!



Expectant Members Can Expect Something Extra From Us



In an effort to improve service to pregnant SFHP members, we piloted a new Prenatal Incentive Program in late 2004. The program encourages expectant mothers to see their doctors for a prenatal exam in their first trimester. We send mothers a book on pregnancy & parenting and a gift certificate when proof of a prenatal check-up is returned to us.

This Prenatal Incentive Program has been well-received, with 10% of the members eligible responding. While that may seem low, it's actually a great rate for these types of programs. If early responses are any indication, we expect to adopt the program permanently.

Kudos Corner: NEMS

We would like to express our sincere thanks to Christina Ng and the entire staff of North East Medical Services (NEMS). In January, Christina spearheaded an outreach effort to NEMS patients. As a result, enrollment during our Healthy Kids & Young Adults launch weekend event at NEMS was the most successful in SFHP history!

We are proud of our long association with NEMS, including the participation of CEO Linda Bien on our Governing Board. We're looking forward to many more opportunities to partner together on projects that benefit San Franciscans.

SFHP AT A GLANCE

- 31,613** Medi-Cal
- 5,781** Healthy Families Program
- 5,217** Healthy Kids & Young Adults
- 7,084** Healthy Workers
- 49,695 Total SFHP Members!**

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