

**HEALTH COMMISSION
RESOLUTION NO. 14-12**

APPROVING ELIGIBILITY CHANGES TO HEALTHY SAN FRANCISCO AND THE CITY OPTION MRA TO ALIGN WITH AND SUPPORT THE AFFORDABLE CARE ACT AND THE FINDINGS AND GUIDING PRINCIPLES OF THE 2013 UNIVERSAL HEALTHCARE COUNCIL FINAL REPORT

WHEREAS, San Francisco is committed to full implementation of the Affordable Care Act (ACA), which provides new health care coverage opportunities for San Franciscans through Covered California and the Medi-Cal expansion; and

WHEREAS, Maximizing enrollment into health insurance is important for San Franciscans and the overall success of the ACA, as health insurance is a portable product that provides access to needed medical care, covers preventive services that improve health, and protects families from high costs in the event of major injury or illness; and

WHEREAS, Enrollment of eligible individuals into health insurance is good for San Francisco's health care safety net, as it maximizes state and federal funds that support enrollment of San Franciscans into health insurance, leaving local general fund dollars available to care for the neediest San Franciscans who have no other options; and

WHEREAS, There are many reasons why San Franciscans who are eligible for health insurance may not enroll in health insurance, including a lack of understanding of their options and obligations under the ACA, affordability concerns, and complexities and challenges related to the Covered California enrollment process; and

WHEREAS, The Final Report of the 2013 Universal Healthcare Council's found that some populations, including seniors, low- to moderate-income earners, and part-time employees, continue to face challenges in finding affordable health care coverage; and

WHEREAS, The Healthy San Francisco program was designed to increase access to health care for uninsured San Franciscans as a program of last resort; the program is not health insurance, is not valid outside of San Francisco, and does not satisfy the ACA's individual mandate; and

WHEREAS, Insurance premiums and copayments are eligible reimbursable expenses for persons who have a City Option Medical Reimbursement Account (MRA); and

WHEREAS, SFDPH is making every effort to maximize enrollment of uninsured San Franciscans, including Healthy San Francisco participants, into health insurance, through outreach, education, and direct enrollment assistance; and

WHEREAS, The San Francisco Health Commission passed Resolution 14-3 in February 2014, in support of the guiding principles and key findings of the 2013 Universal Healthcare Council, approving a Healthy San Francisco Transition Period to allow participants eligible for Covered California to remain in the program through December 31, 2014, and requesting SFDPH to conduct relevant analyses and make policy recommendations before the 2016 open enrollment period; and

WHEREAS, The Board of Supervisors passed amendments to the Health Care Security Ordinance (HCSO) in June 2014, creating a requirement for SFDPH to study and address the affordability of health insurance for San Franciscans receiving employer contributions to the City Option under the HCSO; and

WHEREAS, The recommended policy changes in this resolution support the guiding principles and key findings of the 2013 Universal Healthcare Council Final Report, and are intended to maintain Healthy San Francisco as a program of last resort; now

THEREFORE BE IT RESOLVED, That the San Francisco Health Commission approves the continuance of the Transition Period to allow for Healthy San Francisco participation through December 31, 2015, which will provide residents who continue to face barriers transitioning to ACA programs a health access program; and be it

FURTHER RESOLVED, That the San Francisco Health Commission approves the extension of Healthy San Francisco eligibility to persons aged 65 and older who meet the program's other eligibility requirements, which will allow uninsured seniors access to a program that offers comprehensive coordinated health care services; and be it

FURTHER RESOLVED, That the San Francisco Health Commission approves a change in the income eligibility limit for Healthy San Francisco from 500% Federal Poverty Level (FPL) to 400% FPL, to align program eligibility with that of Covered California subsidies; and be it

FURTHER RESOLVED, That the San Francisco Health Commission approves the elimination of the requirement that employees receiving contributions to the City Option show proof of HSF program ineligibility in order to transfer funds from HSF to a City Option MRA, which promotes the use of City Option MRA funds toward insurance.

I hereby certify that the San Francisco Health Commission at its meeting of October 7, 2014 adopted the foregoing resolution.

Mark Morewitz
Executive Secretary to the Health Commission