



Fast Facts for Employers

Choosing the City Option

San Francisco requires businesses to spend money on health care for their employees. There are several options to meet this requirement and **health insurance is the best option to purchase for your employees**. You can also provide dental or vision insurance or reimburse employees for their health care expenses.

Another option an employer can choose to comply with San Francisco's Health Care Security Ordinance is by depositing money in the **City Option**. Through the City Option, employees will be assigned to one of two separate programs:

- **Healthy San Francisco**
- **Medical Reimbursement Accounts**

1. Healthy San Francisco (HSF)

Healthy San Francisco was created by the City as a safety net program to provide affordable medical care to all uninsured people living in San Francisco. Participants choose a clinic as their Medical Home for all their primary care. Specialty care is provided by UCSF doctors working at San Francisco General Hospital (SFGH) and hospital care is limited to SFGH even for emergencies.

Healthy San Francisco participants pay a participant fee, paid four times a year, based on his/her household income. If you choose the City Option, your employees may receive a 75% discount off their participation fee. HSF participants also pay for services which vary by medical clinic

Healthy San Francisco is not health insurance. HSF provides limited services in a limited network and therefore, we do not recommend dropping health insurance to choose the City Option

Under the City Option, an employee will be assigned to HSF if he or she:

- Lives in San Francisco
- Is uninsured and not eligible for other government subsidized programs, and
- Is between the ages of 18-64

All other employees will be assigned to Medical Reimbursement Accounts.

2. Medical Reimbursement Accounts (MRA)

MRAs are individual accounts your employee may use to pay for medical expenses such as: doctor, hospital and other medical bills, dental and vision services, and insurance premiums. Reimbursement is limited to the amount of money in an employee's MRA at the time a bill is submitted. A \$4 monthly service fee is deducted from the account.

For more information, please visit www.healthysanfrancisco.org