Your event is starting soon!
Health Care Accountability Ordinance (HCAO) Amendment for SFO QSP Employees
Housekeeping

This session is being recorded

Presentation slides and recording will be posted on the HCAO webpage

Live Question and Answer Session
• Presenters will answer questions LIVE at the end of the presentations
• Send us your questions in the Questions Box

Some questions may require more information and you may be asked to contact us.
Presenters

Beverly Popek
Office of Labor Standards Enforcement (OLSE)

Patrick Chang
Department of Public Health

Cynthia Flock
City Option
Health Care Accountability Ordinance (HCAO) Compliance for SFO QSP Employees

Beverly Popek, Supervising Compliance Officer
Health Care Accountability Ordinance (HCAO)

• Presentation is for San Francisco International Airport (SFO) Quality Standards Program (QSP) employees

• HCAO is a requirement for all SFO QSP employers

• OLSE administers and enforces the HCAO
On November 10, 2020, the SF Board of Supervisors amended the HCAO with specific requirements for SFO QSP employers.

The amendment, “Healthy Airport Ordinance” (HAO), becomes operative on March 21, 2021.
Healthy Airport Ordinance (HAO)

Covered Employers:
HAO applies exclusively to SFO QSP Employers
Healthy Airport Ordinance (HAO)

Covered Workers:

Quality Standards Program (QSP) Employees at SFO
• All hours worked at SFO are covered
• There are no minimum hours requirement
• If you don’t know if you are a QSP Employee, contact qsp@flysfo.com or 650-821-1003
SFO Quality Standards Program (QSP)

The Quality Standards Program applies to any firms, including airlines and service providers, which employ personnel involved in performing services that directly impact safety and/or security at the Airport. Covered employees are all personnel impacting Safety and Security, including but not limited to:

Those Impacting Safety

- Ramp Handling
- Aircraft cleaning and fueling
- Baggage/cargo handling
- Preparation or transportation of food and beverage products delivered directly onto aircraft on the AOA
- Maintenance of aircraft, ground service equipment, baggage handling systems, and passenger boarding bridges
- Custodians

Those Impacting Security

- Check Point Security Screening
- Passenger check-in activities
- Skycap and baggage check-in counters
- AOA and perimeter
- Custodial employees working on the airfield
- Within security checkpoints and behind check-in counters

For more information about covered employees, refer to Section V of the Quality Standards & Performance (QSP) program at https://www.flysfo.com/sites/default/files/media/Quality-Standards-Program-2016.pdf. For questions, contact qsp@flysfo.com or 650-821-1003.
Healthy Airport Ordinance (HAO)

• For every QSP worker, Employer must comply with the Healthy Airport Ordinance (HAO)

• Employer has two (2) options
HCAO Amendment Requirements – Option 1/2

1. Offer each covered employee and the employee’s dependents a health plan that meets the requirements at no charge to the employee

• By March 21, 2021

• For new employees hired after March 21, 2021, no later than the first of the month after 30 days from the covered employee’s start date

• The offer must be made on an annual basis
Voluntary HCAO QSP Waiver

Employers can only use a voluntary waiver form IF they have offered health plan(s) that meet the requirements at no charge.
HCAO Amendment Requirements – Option 1/2

Voluntary HCAO QSP Waiver

• Employer must use the official Voluntary HCAO QSP Waiver Form

• The employer section must be completed by the employer

• Declination Reason
  • Employee has health coverage from another source and they would like to decline the offering
    • Make sure page 2 of the waiver form is filled out completely
    • Submit supporting document(s) that show employee and family has coverage from another source

Office of Labor Standards Enforcement
HCAO Amendment Requirements – Option 2/2

2. Pay $9.50 per hour (max $380 per week) to the SF City Option
   • Rate adjusted every July 1

   • City Option [https://sfcityoption.org/](https://sfcityoption.org/)

   • Amount is the same for an employee only and an employee with dependents
HCAO Amendment Requirements – Option 2/2

When does my employer make contributions?
• Employers must make contributions to the City Option Program by April 15, 2021 for hours worked from March 21 through March 31, 2021.

• Contributions must be made by the 15th of each month for hours worked in the preceding month, including for covered employees hired after the Amendment’s operative date (3/21/21)
Posters

• Employers must use official HCAO QSP Poster
• Posters will change every July 1

English Posters and Forms are available now at
www.sfgov.org/olse/hcao

Spanish, Chinese, and Filipino documents will be available soon
Know Your Rights Forms

• Employers must use official HCAO QSP Know Your Rights Forms
• Employees must read and sign on an annual basis

English Posters and Forms are available now at
www.sfgov.org/olse/hcao

Spanish, Chinese, and Filipino documents will be available soon
Frequently Asked Questions
1. Am I a Quality Standards Program (QSP) Employer?

Q: I don’t know if I am a QSP employee. Who should I contact?

A: Contact SFO QSP directly (qsp@flysfo.com or 650-821-1003) to determine if you are a QSP employee.
2. Covered Employees

Q: Union and non-union employees...Who is covered under this ordinance?

A: All QSP employees are covered under the HCAO Amendment or Healthy SFO.
3. Paying a differential added to the base pay

Q: Can I still get paid a higher wage if I opt-out of medical coverage?

A: Yes, if this is being offered by your employer AND if your employer is offering a health plan that meets the requirements, you MAY decline the offer of health insurance and get the pay differential.

To decline, you must sign the voluntary waiver form and provide the required supporting documentation (i.e. proof of insurance from another source).
4. Health Plan

Q: Will my health plan change?

A: Contact your employer for this answer. Your employer must comply with this ordinance and they have 2 options:

1. Offer a health plan(s) that meet the requirements
   OR
2. Pay the City Option

Office of Labor Standards Enforcement
5. When does health coverage need to be in place?

Q: When must health coverage that meet these requirements start?

A: Coverage that meets the requirements must be in place by the Amendment’s operative date, March 21, 2021, for its covered employees. For covered employees hired after that date, employers must provide family health insurance no later than the first day of the month after 30 days from the covered employee’s start of employment.
6. Who gets to choose the option?

Q: Who gets to choose the option of medical insurance or City Option?

A: The employer decides how they would like to comply with the HAO.
7. Can I decline the insurance to get City Option?

Q: I don’t want medical insurance but the City Option. If I decline the medical insurance, will I get the City Option contribution?

A: If your employer is offering you a health plan, this is how they are complying with the HAO. If you decline the health plan, the HAO does not require the employer to offer any other benefit.
8. Do I have to sign the wavier form?

Q: I don’t want medical insurance. Do I have to sign the wavier form?

A: If you don’t want the health plan your employer is offering you, you should sign the voluntary wavier form and submit the supporting documents to show you have coverage from another source. We require your employer to get an answer (yes or no) for each employee. You must respond to your employer on a timely basis and give your answer.
8. Choices in health plans

Q: My employer used to offer a lot of options for me and my family to choose and pay for. Will I still have those options?

A: No. If your employer is complying with this law by offering health insurance, your employer can only offer health plans that meet the requirements of the HAO:

• No charge for you and your family
• Meets all of the technical offerings of a Platinum and possibly Gold plans

Therefore, your employer will not be able to offer health plans that you have to pay for.
HAO Webpage: https://sfgov.org/olse/healthy-airport-ordinance-hcao-amendment

Resources available on our webpage

• HCAO Amendment
• Frequently Asked Questions Document
• Posters & Forms
Questions?

Send us your questions in the Q&A Box.

Questions will be answered in the live Q&A Session.

If we don’t answer your question live, someone will contact you via email to answer your question.
The *Healthy Airport* amendment sets two requirements for a compliant health plan:

**LEVEL OF COVERAGE**
- At least 90% overall value (platinum plan)
- After platinum plan is offered, additional plans must have at least 80% overall value (gold plan)

**COVERED BENEFITS**
- Services listed in the CA Essential Health Benefits (EHB) Benchmark Plan
- Percentage of total average costs for covered benefits that a plan will cover must equal a platinum plan for in-network services.

- Highest monthly premiums of any plan level, but covers the most amount for care you receive.

- Annual healthcare costs for a platinum plan may include:
  - lower out-of-pocket limit
  - low or no deductibles
  - lower copays or coinsurance for services and prescription drugs.
FAMILY PLAN ELIGIBILITY

INDIVIDUAL EMPLOYEE

SPOUSE OR DOMESTIC PARTNER

CHILDREN (0-25 YEARS OLD)
Plans must cover all 10 essential health benefit categories and additional services listed in the CA Essential Health Benefits (EHB) Benchmark Plan

- Preventive, wellness, and chronic disease management services
- Prescription drugs
- Emergency services
- Hospitalization
- Mental health and addiction services
- Pregnancy, maternity, and newborn care
- Ambulatory services
- Laboratory services
- Rehabilitative and habilitative services and devices
- Pediatric services, dental, and vision
Additional services required by CA’s EHB Benchmark Plan, for example:

- scheduled prenatal and postnatal visits at no cost
- bariatric surgery
- acupuncture
- allergy testing
PEDIATRIC VISION & DENTAL

- Required coverage
- Children aged 0-18 years
- Premium must be covered 100% for children
  - may have premium contribution for adult coverage
- Scope of benefits
  - Dental as described by Denti-Cal
  - Vision as described by FEDVIP plans
FREQUENTLY ASKED QUESTIONS

Are premiums covered 100% for dependents of the QSP employee?

Yes. The amendment requires 100% of premiums covered for the eligible employee and their dependents on the plan.
Can I include my parents on the plan?

No. Parents cannot be on the health plan, and they must enroll in their own health plan.
How long can my dependent child(ren) be on the plan?

Federal law allows single or married children up to age 26 to be on a parent’s health plan. At age 26, they must enroll in a health plan through their job, their spouse’s job, or through an individual insurance plan.
Is adult vision and dental required to be offered at no cost to employees?

No. Only vision and dental benefits for children ages 0-18 years is required with no premium contribution. There may still be out-of-pocket costs for services your child receives.
FOR SPECIFIC QUESTIONS ABOUT YOUR HEALTH PLAN’S BENEFITS, PLEASE CONTACT YOUR INSURANCE PROVIDER.

FOR GENERAL QUESTIONS ABOUT HEALTH PLAN REQUIREMENTS:

patrick.chang@sfdph.org
(415) 554-2925
Questions?

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SF City Option
for SFO-QSP Employees
Presenters

• Cynthia Flock, SF City Option Program Lead
Learning Objectives

By the end of the Presentation, you will know the following:

1. How to enroll into your SF City Option benefit
2. How to use your SF Medical Reimbursement Account (SF MRA)
3. Where to register your online SF MRA
4. Who to contact if you have questions
How to enroll into your SF City Option benefit:
SF City Option Snapshot

**EMPLOYER**
- Submits roster
- Makes payment
- Provides newly eligible employees with Health Care Payment Confirmation Notice

**SF CITY OPTION**
- Sends Welcome Letter and Program Finder Form to newly eligible employees within 1-3 weeks from employer’s first payment of behalf of the employees

What’s next?
When you receive the **Welcome Letter** from SF City Option, it’s time for you to **take action** and enroll!

**EMPLOYEE**

**Takes Action:** submits Program Finder Form or calls SF City Option Customer Service at 1(415) 615-5720
To Enroll: Fill out a Program Finder Form

Complete the form online, or sfcityoption.org/programfinder

Download and print form from sfcityoption.org
Send to SF City Option via mail or fax
How to use your SF MRA:
What is SF MRA?

It is a health care account with money that can be used to get reimbursed for eligible health and wellness expenses.

Employees can use funds to get reimbursed for eligible health care expenses for:

- **Themselves**
- **Their spouse/domestic partner**
- **Their dependents**
Eligible expenses include:

• Health insurance premiums & copays
• Doctor’s office visits & hospital stays
• Vision exams, prescription glasses, contacts, etc.
• Dental: cleanings, fillings, crowns, etc.
• Prescription and over-the-counter medicines

There are hundreds of other products and services that are eligible, such as.....
SF MRA Effective Date

The date of your employer’s first contribution to SF City Option

Eligible expenses that are dated on or after your Effective Date may be reimbursed.

Expenses prior to the Effective Date are not eligible for reimbursement.
SF MRA Account Number

Account numbers are 9-digit numbers

Either Social Security Number or Unique 9-digit number

XXX-XX-XXXX  777456789

Multiple SF MRA

Funds from different employers are not combined into one account, so you may have multiple SF MRA accounts if more than one of your employers has contributed

Each account has its own unique account number
Access your SF MRA online at mymra.wageworks.com
SF MRA Claims Process

4 ways to submit claims: online, mobile app, mail or fax

WageWorks processes claims in 3 to 5 business days
Additional Information

- Unused SF MRA balances roll over from year to year as long as the account is active
  - Even if you no longer work for the same employer

- Accounts that are not being used may be closed after 24 months, but can be reopened upon request

- WageWorks deducts $2.75 administrative fee each month from all active accounts with a balance greater than $2.75.
FAQs

Can I use the SF MRA if I have health insurance through my parents or spouse or another job?

• Yes!

Can I use my SF MRA if I live outside of San Francisco?

• Yes!
What happens to my SF MRA if I quit my job, or get terminated/furloughed?

• The SF MRA account stays with you, even if you no longer work for the company. You can continue to use the funds until the balance in the account is $0.00.
More FAQs

I filled out a Program Finder Form, but the result said that there were “No SF City Option Contributions Found”, why?

• Either you submitted the form before your employer made their contribution on your behalf, or there was a discrepancy in your Name, SSN or Date of Birth and we were unable to match you in our system.

The Program Finder Form result said I was eligible for Healthy San Francisco or SF Covered MRA, why?

• If you get this result, contact SF City Option Customer Service for assistance.
Questions?

1(415) 615-5720

info@sfcityoption.org

https://sfcityoption.org
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