



City and County of San Francisco
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2019-2020 HCAO Minimum Standards Common Clarifications

Minimum Standard	Clarification
<p>1. Premium Contribution</p> <p>Employer pays 100% of the premium contribution.</p>	<ul style="list-style-type: none"> • Refers only to individual medical coverage, not vision/dental. • No money may come out of an employee’s paycheck to pay the premium contribution. • Employer is only required to offer at least 1 HCAO compliant health plan for which the employer must pay 100% of the premium contribution for the covered employee. • Employer has the discretion to offer any additional health plans for which there can be an option for employees to contribute to their premiums.
<p>2. Annual OOP Maximum</p> <p><u>In-Network</u>: California Patient-Centered Benefit Design Out-of-Pocket limit for a silver coinsurance or copay plan during the plan’s effective date:</p> <p>2019 = \$7,550 2020 = To be determined in 2019</p> <p><u>Out-of-Network</u>: Not specified</p> <p>OOP Maximum must include all types of cost-sharing (deductible, copays, coinsurance, etc.).</p>	<ul style="list-style-type: none"> • The Annual OOP Maximum is tethered to the OOP maximum benchmark designated by the California Patient-Centered Benefit Design for a silver coinsurance or copay plan. The update for the 2020 Annual OOP Maximum is expected in spring 2019 following the determination by the Covered California Board of Directors.
<p>3. Medical Deductible</p> <p><u>In-Network</u>: \$2,000 <u>Out-of-Network</u>: Not specified</p> <p>The employer must cover 100% of actual expenditures that count towards the medical deductible, regardless of plan type and level. Employers may use any health savings/reimbursement product that supports compliance with this minimum standard.</p>	<ul style="list-style-type: none"> • If an HRA/HSA is utilized to cover the employee’s medical deductible, there is no need to pre-fund the full medical deductible amount. • Employer may use a third-party administrator or other appropriate option to manage reimbursement of employees’ medical expenditures that count towards the medical deductible as long as employees’ protected health information remain private and confidential in accordance with state and federal laws. • Employers are encouraged to discuss the optimal reimbursement mechanism with their benefits administrator.

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<p>16. Other Services</p> <p>The full set of covered benefits is defined by the California EHB Benchmark plan.</p>	<ul style="list-style-type: none">• Although all gold- and platinum-tier health plans are considered automatically compliant under the HCAO Minimum Standards, they must still offer coverage for the full set of covered benefits as defined by the California EHB Benchmark plan.• Health plans offered by out of state contractors doing business with or in the City and County of San Francisco must provide coverage for the services covered by the California EHB Benchmark plan.

More Information



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