

**Employer Annual Reporting Form (ARF)  
Frequently Asked Questions  
March 26, 2026**

**General Questions**

**Question:** Where can I access the Annual Reporting Form questions ahead of time?

- *Answer:* A PDF preview of the questions will be available on Friday at 9am PST here: <https://www.sf.gov/information--health-care-security-ordinance>

**Question:** Will what I submitted last year be available on the site?

- *Answer:* No, but you can contact the OLSE at 415-554-7892 or [hcsso@sfgov.org](mailto:hcsso@sfgov.org) to provide you with information submitted in prior years.

**Question:** If I start completing the report, can I save my progress and return later?

- *Answer:* No. the system does not allow to save progress, so the report must be completed in one session.

**Question:** I cannot find my Business Account Number on Data SF Portal. How do I get it?

- *Answer:* If you do not have a Business Account Number, please visit the Treasurer and Tax Collector's website to register your business as soon as possible. A Business Account Number is required before completing the Employer Annual Reporting Form. <https://sftreasurer.org/business/register-business>

**Question:** How do I update our business address?

- *Answer:* Please visit the Treasure and Tax Collector's website to update mailing address and contact information, <https://sftreasurer.org/business-account-update>.

**Question:** What is a Covered Employer?

- *Answer:* If your company has 5 or more employees worldwide, you must submit the FCO part of the report. If your company has 20 or more employees worldwide, you must submit both the FCO and HCSO parts of the report.

**Question:** Do we report on full-time employees only or do part-time workers count as well? Additionally, are employees working on federal land included (e.g. Presidio)?

- *Answer:* Count all global employees for purposes of determining employer size. But if employees work fewer than 8 hours per week in San Francisco, they are

not Covered Employees under the FCO or the HCSO. Employees working on federal land are included in the global count, but you do not need to include them in the report.

**Question:** If FCO or HCSO does not apply to our organization, do I need to submit anything saying so?

- *Answer:* No. Many employers receive email alerts or physical mailers about the Annual Reporting Form, even if it does not apply to them.

**Question:** Our business is headquartered out of state and only has one (1) employee in San Francisco. Are we required to complete the report only for the employee(s) working in San Francisco or for all employees? For example, if we have a total of 25 employees but only 1 works in San Francisco, which employees should we report on?

- *Answer:* Your overall business size is 25, but you will only need to report on the employee who worked in San Francisco in 2025.

**Question:** Should employees that were terminated in 2025 be reported on or just active employees?

- *Answer:* Employees who worked in 2025 should be included in the report.

**Question:** Our business ceased operations mid-year in 2025, are we required to file?

- *Answer:* Yes, if you had employees that worked at least 8 hours or more per week during any quarter of 2025 within the geographic boundaries of San Francisco, then you must file.

**Question:** What happens if we did not submit an Employer Annual Reporting Form in prior years?

- *Answer:* It is not possible to file reports from prior years. However, you should keep all records of your compliance in the event your company is audited.

## **Health Care Security Ordinance**

**Question:** If an eligible employee worked only a few days during a quarter (for example, terminated on 10/17/2025 so eligible 17 days of Q4), are they considered an eligible employee for that quarter?

- *Answer:* Yes, they are a Covered Employee for the period worked and should be included in the number of Covered Employees. You should include the amounts spent on the employee during that time.

**Question:** What box do I need to mark if the health insurance is covered 50/50?

*Answer:* You'll check "health insurance," but when you plug in the quarterly spending amount, you will enter only the amount spent by the employer, and do not report any amounts spent by employees.

**Question:** How do we know what the hourly rate is?

- *Answer:* The hourly rate in 2025 was \$2.56 for medium employers and \$3.85 for large employers. However, on the ARF, you are reporting what you actually spent. If you believe you may have spent less than what was required, please contact our office.

**Question:** So, if we pay \$500/month for an employee's health insurance, and if using a rate of \$2.74 per hour equals \$1000, do we then have to pay the City \$500 to top off?

- *Answer:* The monthly rate for a full-time employee at a medium employer in 2025 would have been  $\$2.56 \times 172 \text{ hours per month} = \$440.32$  per month. An employer that spent \$500 per month on that employee's insurance would not owe any additional payments since they spent more than the HCSO requires.

**Question:** Do we report how much we spend for just medical, or for medical, dental, vision, HSA?

- *Answer:* Yes, you report on your expenditures for medical, dental, vision, and HSA for the San Francisco employees.

**Question:** A Professional Employer Organization (PEO) has told us they will be filing on our behalf. Is there any way to confirm they have filed?

- *Answer:* They could not have filed for 2025 yet, because the form will not be available until 3/27. After that, you should ask your PEO to send you a copy of the confirmation email once they've submitted it.

**Question:** Are control groups to be reported individually or under one entity?

- *Answer:* Controlled groups can choose to report each entity separately or all together. If a group submits a single Annual Reporting Form for multiple entities in the controlled group, the instructions are as follows:

Check the "control group" check box if you are submitting the form on behalf of more than one entity in the same controlled group of corporations. A "controlled group of corporations" is as a combination of two or more corporations that are under common control as defined in Section 1563(a) of the United States Internal Revenue Code.

If you checked the "control group" box, enter the Business Account Numbers for the entities in the controlled group of corporations other than the one entered previously. This will allow OLSE to confirm that the required forms have been submitted for all of the included Business Account Numbers.

### **Fair Chance Ordinance**

**Question:** For question 1, "number of employees hired" does that refer to the number of employees hired in 2025 or total employees working in San Francisco in 2025?

- *Answer:* For the purposes of the FCO, it means anyone hired in 2025.

**Question:** How do I know if my business is exempt, we do work with minors, seniors, and dependent adults?

- *Answer:* There are specific industries that are subject to Federal or State requirements that require background checks, which preempt the SF FCO. The employer would have this information and knowledge if there are any Federal or State requirements that you must adhere to that would preempt the San Francisco FCO.