Charity Care Report: 2022-2024

Health Commission Finance and Planning Committee

January 5, 2026

San Francisco Department of Public Health
Office of Policy & Planning

Agenda

1   Charity Care Overview and Background

2   2022-2024 Charity Care Trends

3   Charity Care Moving Forward

Charity Care Ordinance and Reporting Hospitals

San Francisco Charity Care Ordinance 163-01 passed in 2001:

- Requires hospitals to notify patients about free and discounted services

  - *Review of charity care posting and notifications conducted every two years*

- Requires hospitals to annually report charity care data to DPH

Charity Care is emergency, inpatient, and outpatient medical care, including ancillary services, provided to those who cannot afford to pay and without expectation of reimbursement

Medi-Cal Shortfall is the unreimbursed cost of providing services to the hospital's Medi-Cal patients

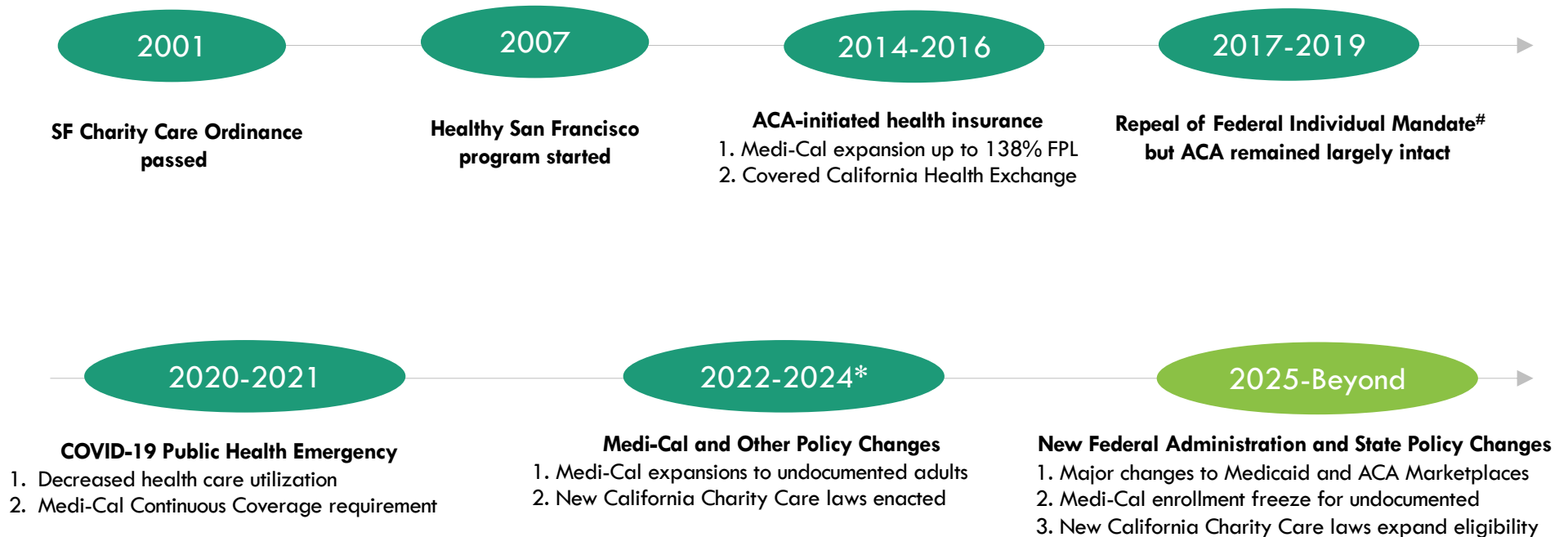Dignity Health. Sutter Health We Plus You KAISER PERMANENTE. CHINESE HOSPITAL UCSF San Francisco Health Network Zuckerberg San Francisco General Hospital

* *Reports voluntarily*　　* *Reports voluntarily*　* *Reports voluntarily*

Charity Care Landscape: Timeline

2001

SF Charity Care Ordinance passed

2007

Healthy San Francisco program started

2014-2016

ACA-initiated health insurance
1. Medi-Cal expansion up to 138% FPL
2. Covered California Health Exchange

2017-2019

Repeal of Federal Individual Mandate[#] but ACA remained largely intact

2020-2021

COVID-19 Public Health Emergency
1. Decreased health care utilization
2. Medi-Cal Continuous Coverage requirement

2022-2024*

Medi-Cal and Other Policy Changes
1. Medi-Cal expansions to undocumented adults
2. New California Charity Care laws enacted

2025-Beyond

New Federal Administration and State Policy Changes
1. Major changes to Medicaid and ACA Marketplaces
2. Medi-Cal enrollment freeze for undocumented
3. New California Charity Care laws expand eligibility

 # California implemented state-level individual mandate
* Report Covers 2022, 2023, and 2024

Charity Care Report Overview

Goal: Understand and present trends related to charity care in San Francisco

- Showcases city-wide trends and hospital-specific data

- Tracks charity care for HSF and non-HSF populations

- Engages representatives from the mandatory and voluntary reporting hospitals for development and review

Charity Care: Free or discounted care provided to under- or uninsured patients and care for those enrolled in Healthy San Francisco (HSF).

Healthy San Francisco (HSF): A program created by local ordinance designed to make health care services available and affordable to uninsured San Francisco residents.

2022-2024 Charity Care Findings

1. The total number of Charity Care patients increased by 46 percent in San Francisco between the 2021 and 2024 reporting periods. Charity Care expenditures also increased, but at a slower rate.

2. While the uninsured continue to need and access Charity Care, the vast majority of San Francisco Charity Care patients – 88 percent in 2024 – have some form of health coverage.

3. Charity Care patients across San Francisco hospitals continue to be primarily San Francisco residents, and from groups most likely to experience health inequities.
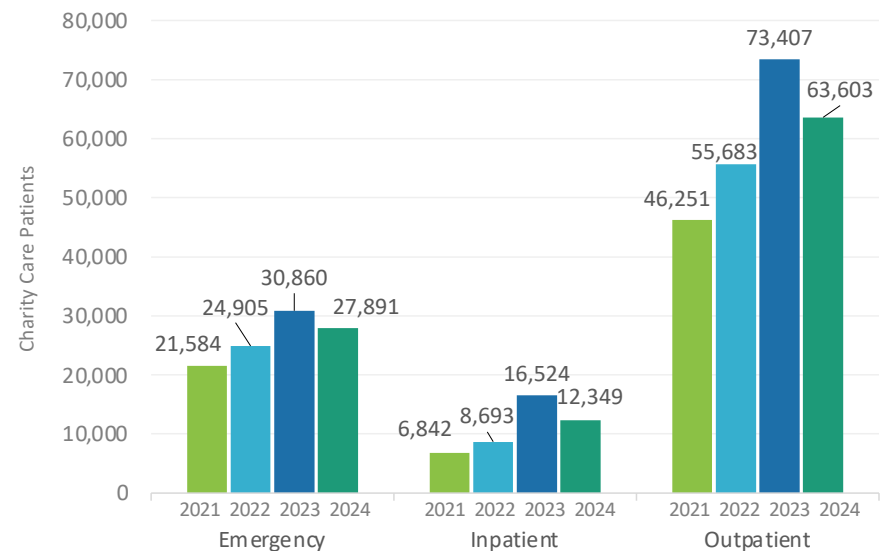
Charity Care Patients Increased Citywide from 2021 to 2024.

Unduplicated Charity Care Patients, 2020 to 2024

Charity Care Patients

- FY 2020: 64,803
- FY 2021: 69,508
- FY 2022: 79,173
- FY 2023: 102,660
- FY 2024: 101,213
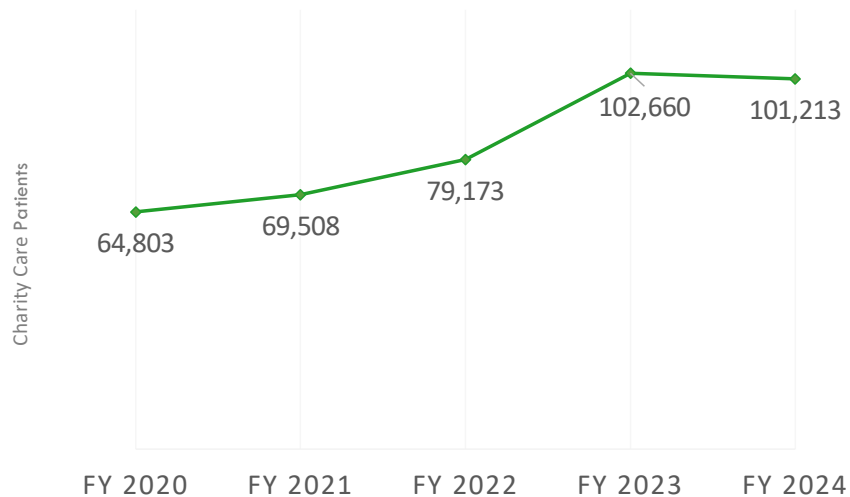
Charity Care patients increased by 46 percent between 2021 and 2024 in San Francisco

Charity Care Patients by Service Type, 2021 to 2024

Charity Care Patients

Emergency
- 2021: 21,584
- 2022: 24,905
- 2023: 30,860
- 2024: 27,891

Inpatient
- 2021: 6,842
- 2022: 8,693
- 2023: 16,524
- 2024: 12,349

Outpatient
- 2021: 46,251
- 2022: 55,683
- 2023: 73,407
- 2024: 63,603

Utilization of all types of Charity Care services increased between 2021 and 2024

Most Reporting Hospitals Saw Increases in Charity Care Patients from 2021 to 2024.
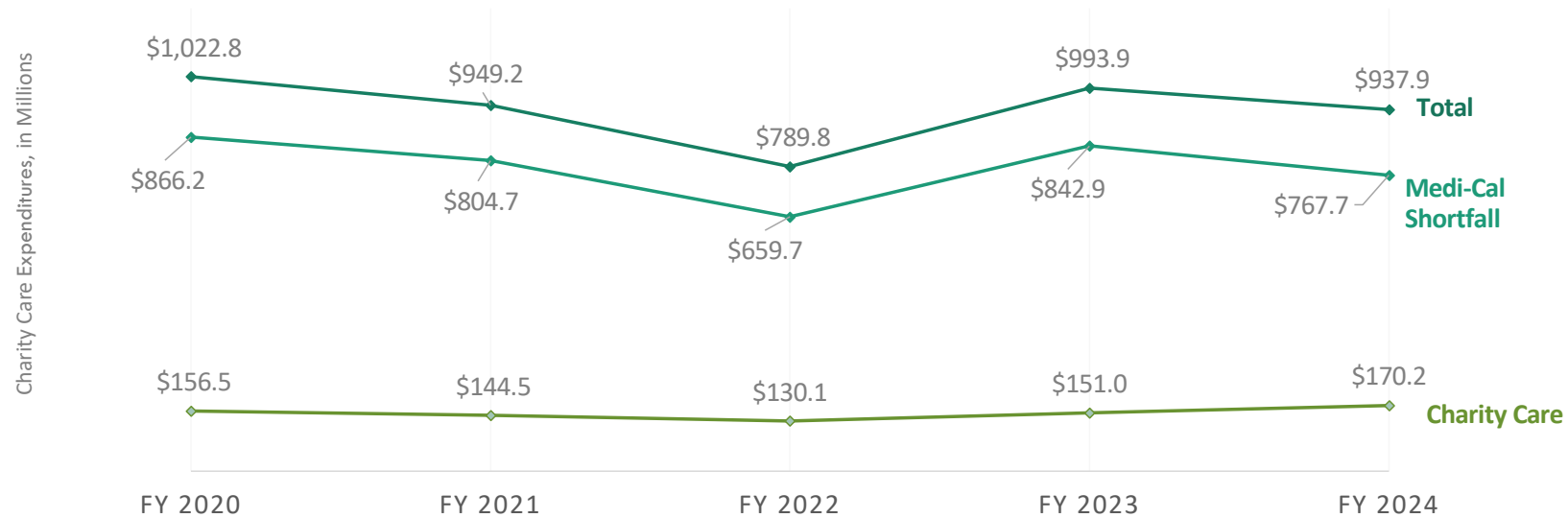
Charity Care Patients Across San Francisco Hospitals, 2021-2024

Legend: ■ FY 2021 ■ FY 2022 ■ FY 2023 ■ FY 2024

Y-axis: Charity Care Patients

CPMC-Van Ness: 3,195 / 3,176 / 3,586 / 3,884 ↑

CPMC-Mission Bernal: 1,207 / 1,090 / 1,701 / 1,756 ↑

Chinese: 153 / 135 / 65 / 36 ↓

Kaiser: 5,987 / 5,716 / 6,855 / 4,402 ↓

Saint Francis: 2,626 / 2,714 / 2,735 / 3,485 ↑

St. Mary's: 2,142 / 1,724 / 2,078 / 2,228 ↑

UCSF: 9,763 / 9,878 / 12,127 / 9,501 ↓

ZSFG: 44,853 / 54,322 / 73,513 / 75,921 ↑
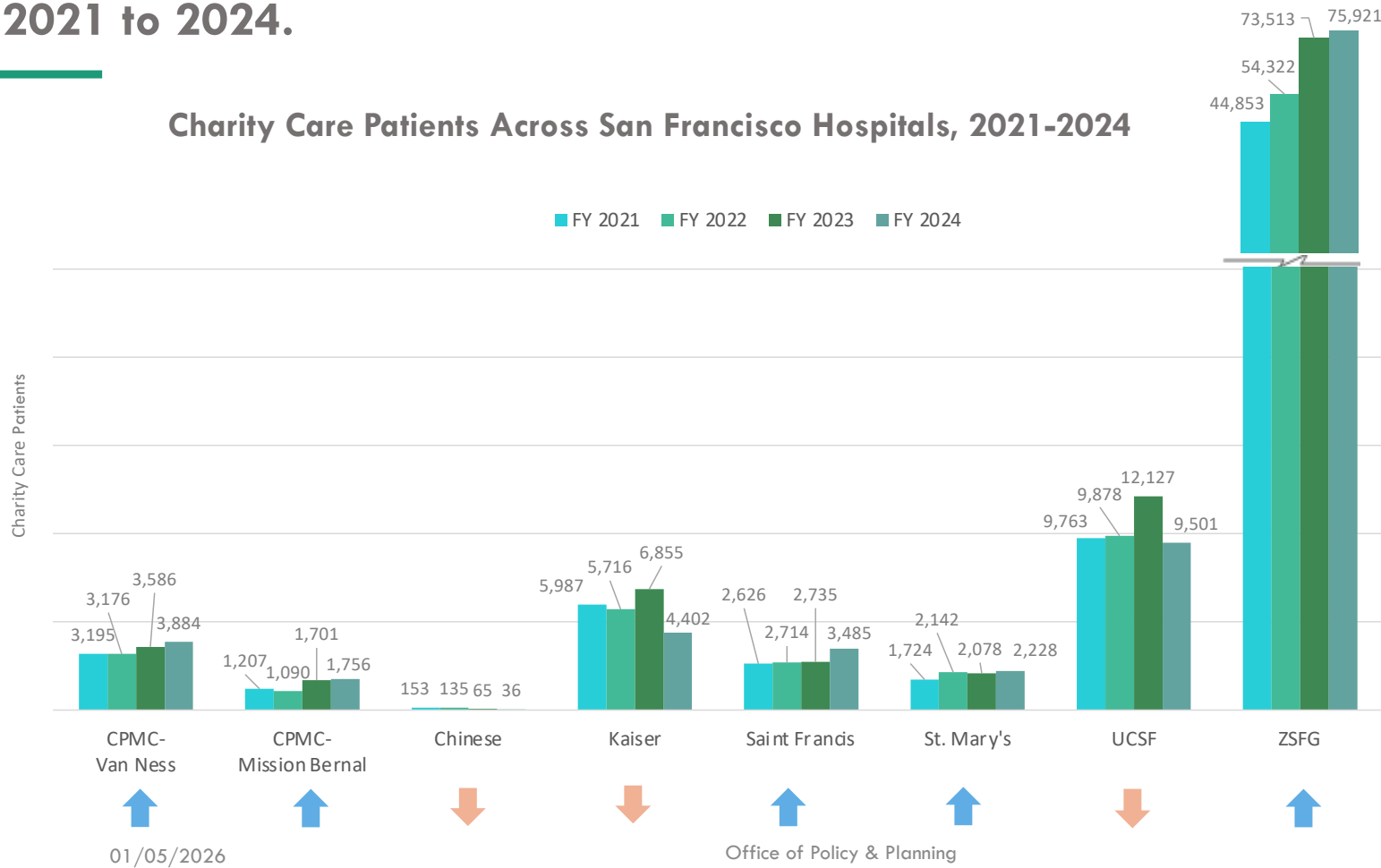
Charity Care Expenditures Increased Citywide from 2021 to 2024.

Charity Care and Medi-Cal Shortfall (in Millions), 2021-2024

Charity Care Expenditures, in Millions

$1,022.8	$949.2	$789.8	$993.9	$937.9 **Total**
$866.2	$804.7	$659.7	$842.9	$767.7 **Medi-Cal Shortfall**
$156.5	$144.5	$130.1	$151.0	$170.2 **Charity Care**
FY 2020	FY 2021	FY 2022	FY 2023	FY 2024

Charity care expenditures increased by 18 percent from 2021 to 2024. Medi-Cal Shortfall decreased by 5 percent from 2021 to 2024.

Ratio of Charity Care Costs to Net Patient Revenues

- Citywide trends in the ratio of charity care costs to net patient revenue varied among the reporting hospitals. A higher percentage indicates greater charity care expenditures relative to hospital revenue.

- Four out of seven reporting hospitals are above the state average of 0.75%.

FY 2024 Charity Care as Compared to Net Patient Revenue				
Hospital	Net Patient Revenue	Charity Care Costs	Ratio of CC Costs to Net Pt. Revenue	State Avg. CC Costs to Net Pt. Revenue
CPMC Van Ness	$1,419,702,742	$9,115,316	0.64%	
CPMC Mission Bernal	$192,315,623	$3,127,471	1.63%	
Chinese	$109,589,658	$59,634	0.05%	0.75%
Saint Francis	$338,383,742	$12,046,178	3.56%	
St. Mary's	$213,998,175	$7,755,175	3.62%	
UCSF	$6,169,074,406	$14,532,264	0.24%	
ZSFG	$963,983,886	$110,696,398	11.48%	

Changes Impacting Charity Care During the Reporting Period

January 1, 2022:

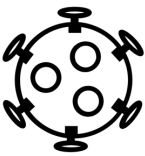**Assembly Bill (AB) 532 and AB 1020 – Fair Billing Practices**

- New notice requirements

- Patient complaint process and hospital penalties

January 1, 2022:

Federal No Surprises Act

- Ends patient "balance billing" for certain out-of-network services

2023-2024:

Unwinding of the COVID Public Health Emergency

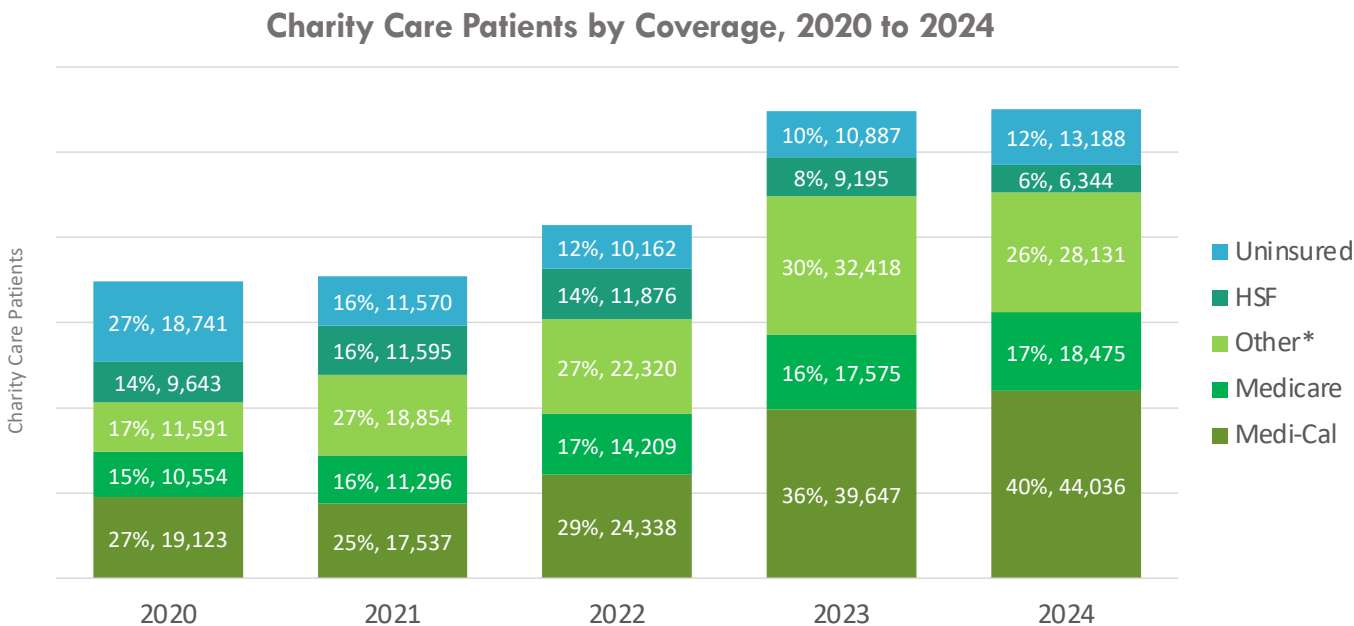- Medi-Cal redeterminations

- Rebounds in health care utilization

Likely Impacts	Increase in Charity Care ⬆	Increase in Charity Care ⬆	Increase in Charity Care ⬆

The San Francisco Charity Care patient population is increasingly likely to be insured.

Charity Care Patients by Coverage, 2020 to 2024

Legend:
- Uninsured
- HSF
- Other*
- Medicare
- Medi-Cal

2020
- Uninsured: 27%, 18,741
- HSF: 14%, 9,643
- Other*: 17%, 11,591
- Medicare: 15%, 10,554
- Medi-Cal: 27%, 19,123

2021
- Uninsured: 16%, 11,570
- HSF: 16%, 11,595
- Other*: 27%, 18,854
- Medicare: 16%, 11,296
- Medi-Cal: 25%, 17,537

2022
- Uninsured: 12%, 10,162
- HSF: 14%, 11,876
- Other*: 27%, 22,320
- Medicare: 17%, 14,209
- Medi-Cal: 29%, 24,338

2023
- Uninsured: 10%, 10,887
- HSF: 8%, 9,195
- Other*: 30%, 32,418
- Medicare: 16%, 17,575
- Medi-Cal: 36%, 39,647

2024
- Uninsured: 12%, 13,188
- HSF: 6%, 6,344
- Other*: 26%, 28,131
- Medicare: 17%, 18,475
- Medi-Cal: 40%, 44,036

Y-axis: Charity Care Patients

* "Other" payor type includes those with commercial insurance and workers compensation. "Uninsured" indicates the number of patients who self-pay their medical expenses.
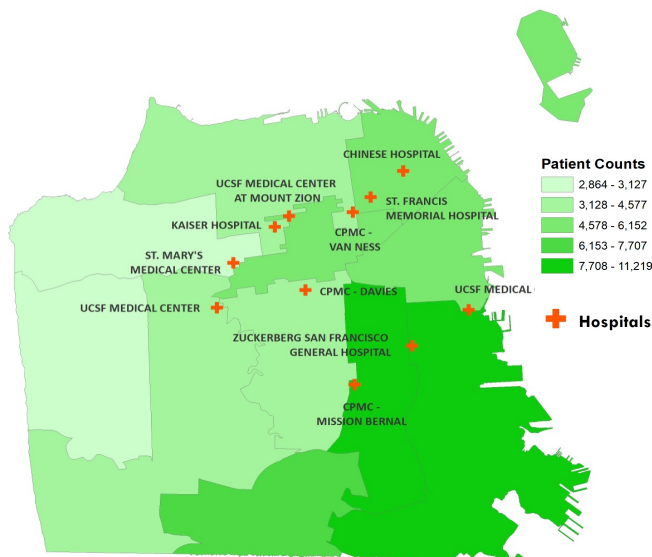
Medi-Cal coverage was expanded to new groups of undocumented individuals during the reporting period:

- May 2022: Those 50 years and older
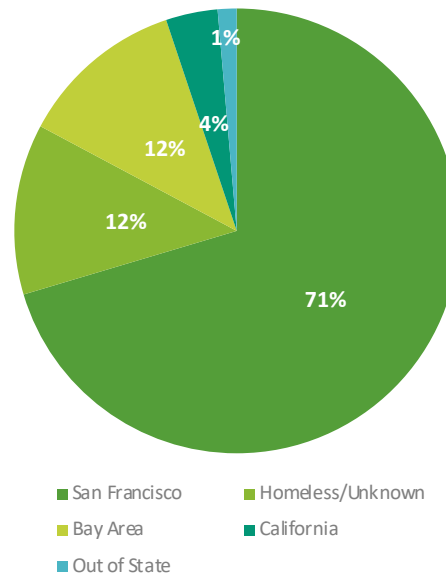
- January 2024: Those 26-49 years

In 2024, 88 percent of Charity Care patients had some form of health coverage, compared with 84 percent in 2021.

Kaiser did not report payor source for 2020 and is not included in that year of data.

Charity Care patients are primarily San Francisco residents, and those most likely to experience health inequities.

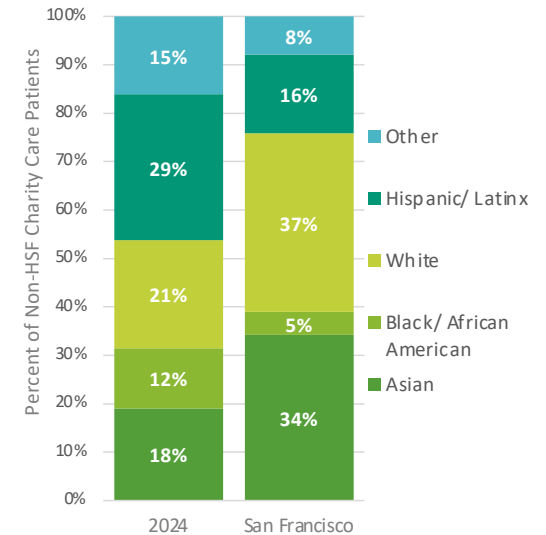### Charity Care Patients by Supervisorial District, 2024

Patient Counts
- 2,864 - 3,127
- 3,128 - 4,577
- 4,578 - 6,152
- 6,153 - 7,707
- 7,708 - 11,219
- ✚ Hospitals

Map labels: CHINESE HOSPITAL, UCSF MEDICAL CENTER AT MOUNT ZION, ST. FRANCIS MEMORIAL HOSPITAL, KAISER HOSPITAL, CPMC - VAN NESS, ST. MARY'S MEDICAL CENTER, CPMC - DAVIES, UCSF MEDICAL, UCSF MEDICAL CENTER, ZUCKERBERG SAN FRANCISCO GENERAL HOSPITAL, CPMC - MISSION BERNAL

Charity Care Patients by Reported Residence, 2024

- San Francisco: 71%
- Bay Area: 12%
- Homeless/Unknown: 12%
- California: 4%
- Out of State: 1%

Charity Care Patients by Race/Ethnicity, 2024

Percent of Non-HSF Charity Care Patients

	2024	San Francisco
Other	15%	8%
Hispanic/ Latinx	29%	16%
White	21%	37%
Black/ African American	12%	5%
Asian	18%	34%

Charity Care patients are 1) majority San Franciscans concentrated in districts with lower income neighborhoods; 2) people experiencing homelessness; 3) disproportionately Black/African American and Hispanic/Latinx

Demographic information is available for non-HSF charity care patients only. Kaiser does not report zip code or race/ethnicity data and is not included in these data.

Charity Care Moving Forward
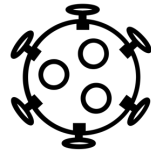
Changes to Medicaid and ACA Marketplaces

- 2026: Expiration of ACA Enhanced Premium Tax Credits
- 2027: Medicaid work requirements
- 2027: More frequent Medicaid redeterminations

Changes to Medi-Cal for Undocumented Adults

- 2026: Freeze in new enrollments for ages 19 and older
- 2027: New monthly premiums

Assembly Bill (AB) 2297 – Updates to the Hospital Fair Pricing Program (2025)

- Prohibition on time limits for financial assistance applications
- Prohibition of consideration of assets in determining eligibility for financial assistance

Expected Impacts	Increase in Charity Care	Increase in Charity Care	Increase in Charity Care

Thank you!

Questions & Comments