

# Charity Care Report: 2022-2024

Health Commission

March 16, 2026



San Francisco Department of Public Health  
Office of Policy & Planning

# Agenda

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Charity Care Overview and Background

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# 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



*\* Reports voluntarily*



CHINESE HOSPITAL



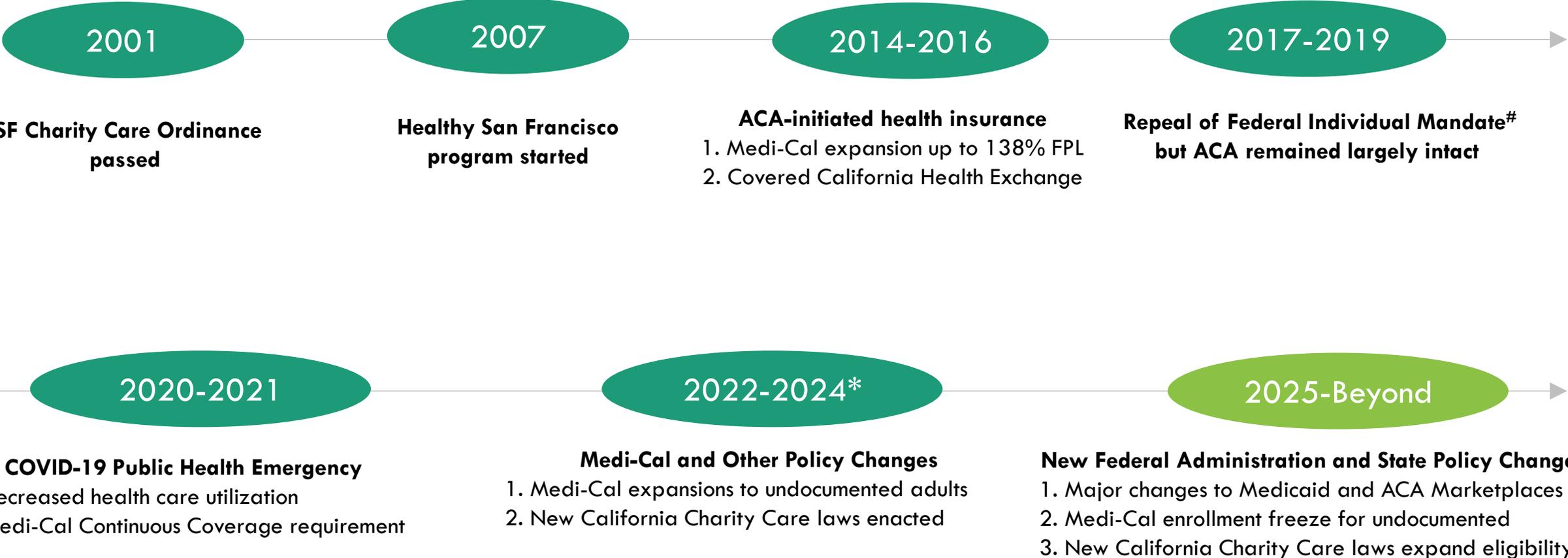
*\* Reports voluntarily*



San Francisco Health Network  
Zuckerberg San Francisco General Hospital

*\* Reports voluntarily*

# Charity Care Landscape: Timeline



<sup>#</sup> California implemented state-level individual mandate

\* Report Covers 2022, 2023, and 2024

# Charity Care Report Overview

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## **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.

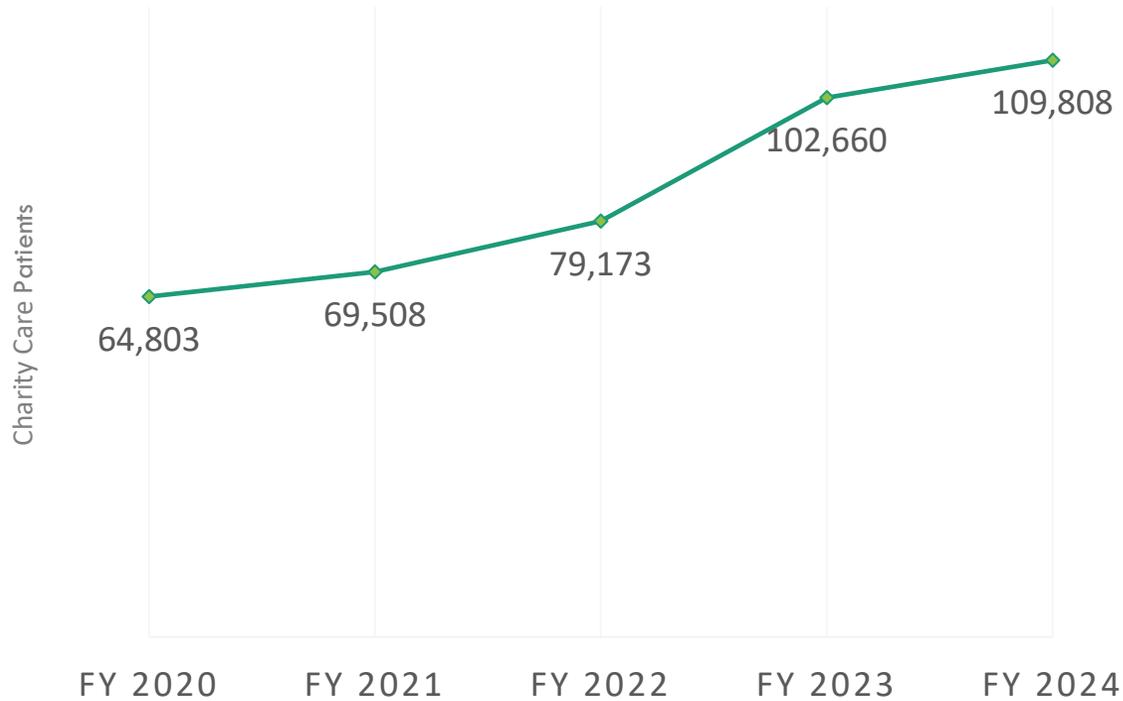
# 2022-2024 Charity Care Findings

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1. The total number of Charity Care patients increased by 58 percent in San Francisco compared to the last reporting period. 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.

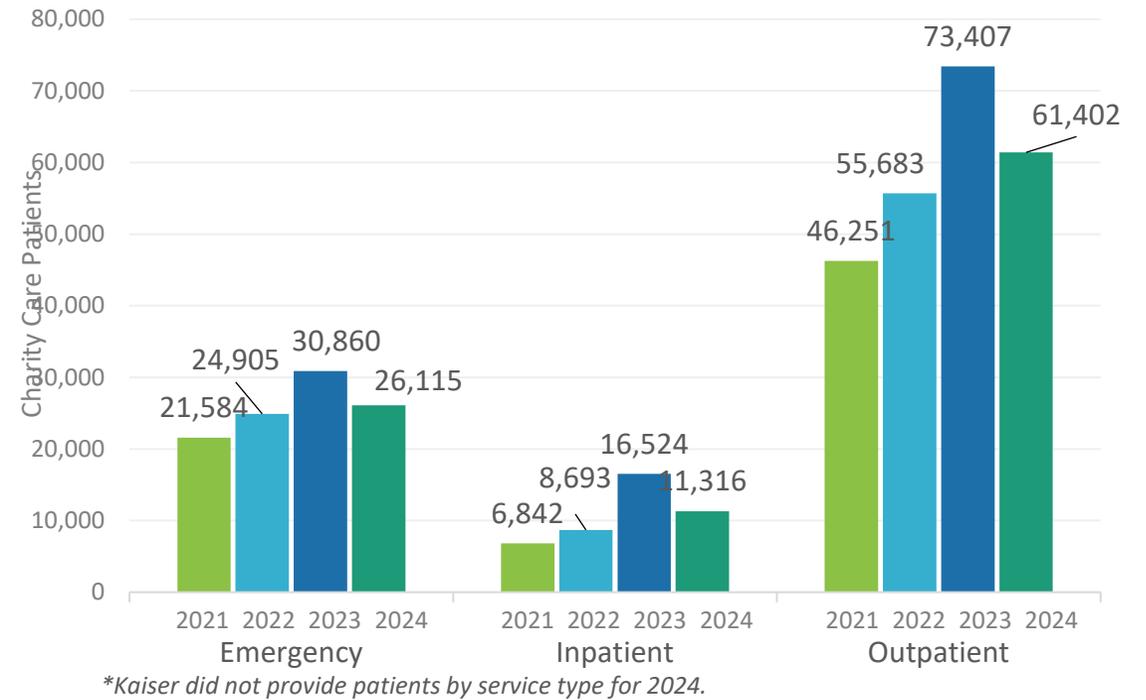
# Charity Care Patients Increased Citywide from 2021 to 2024.

## Unduplicated Charity Care Patients, 2020 to 2024



**Charity Care patients increased by 58 percent between 2021 and 2024 in San Francisco**

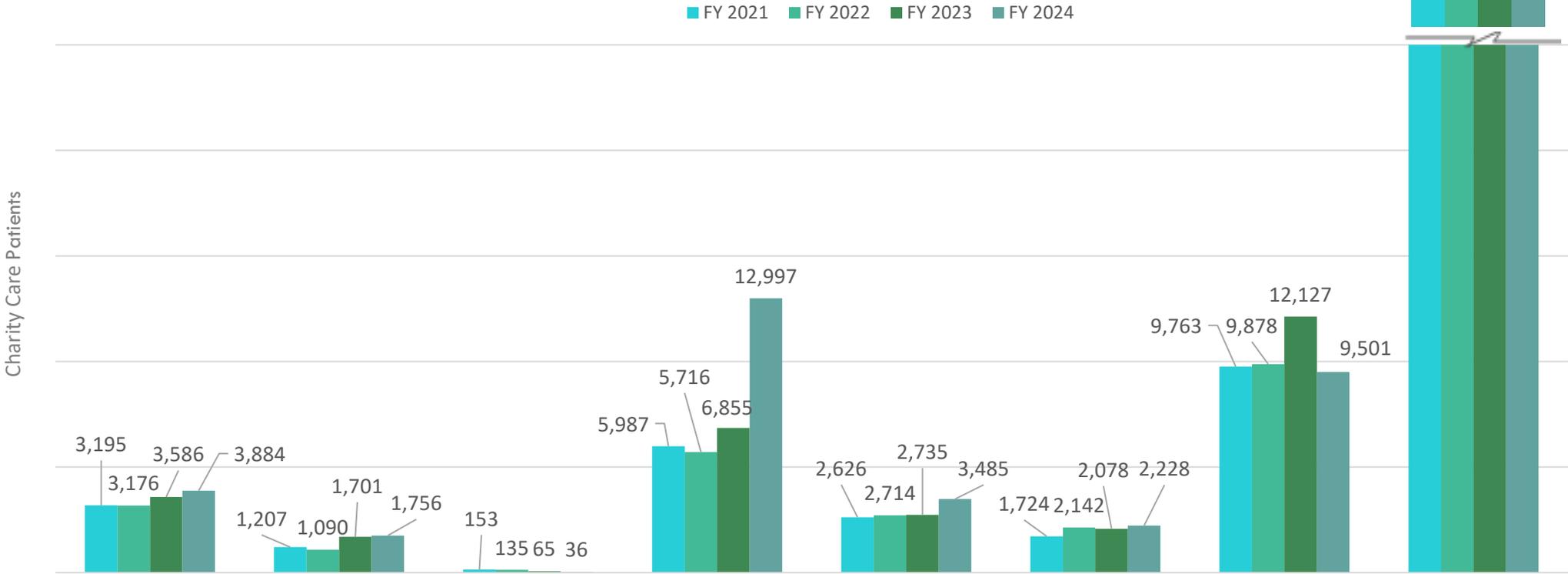
## Charity Care Patients by Service Type, 2021 to 2024



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

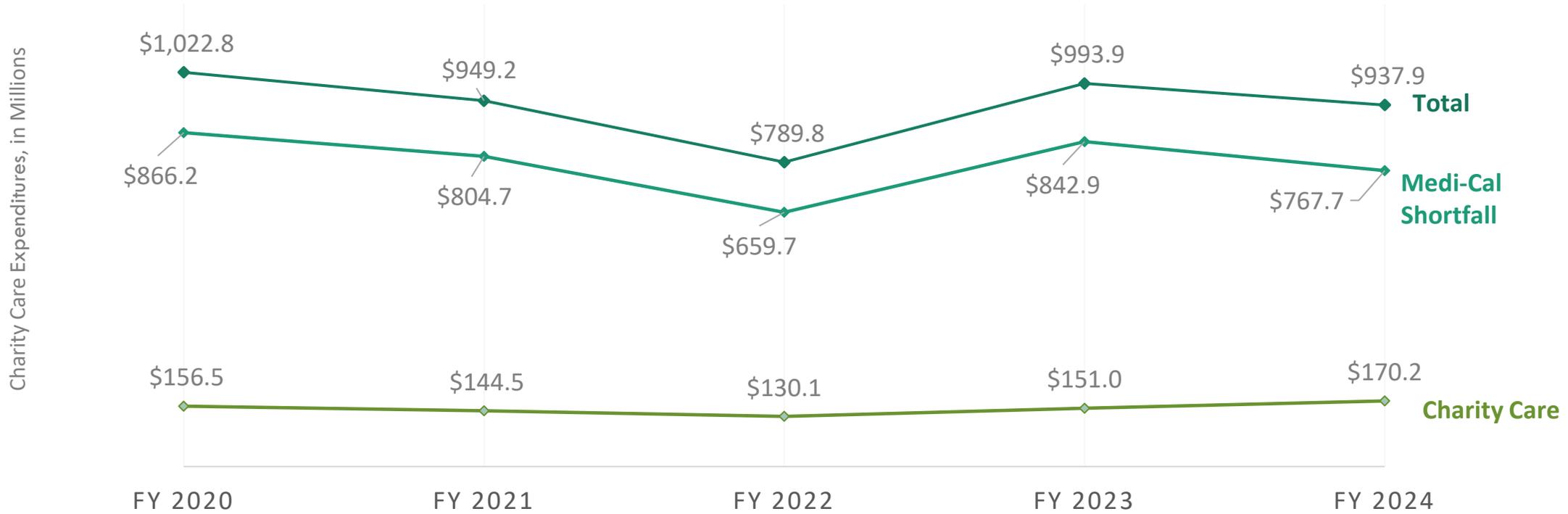
# Most Reporting Hospitals Saw Increases in Charity Care Patients from 2021 to 2024.

## Charity Care Patients Across San Francisco Hospitals, 2021-2024



# Charity Care Expenditures Increased Citywide from 2021 to 2024.

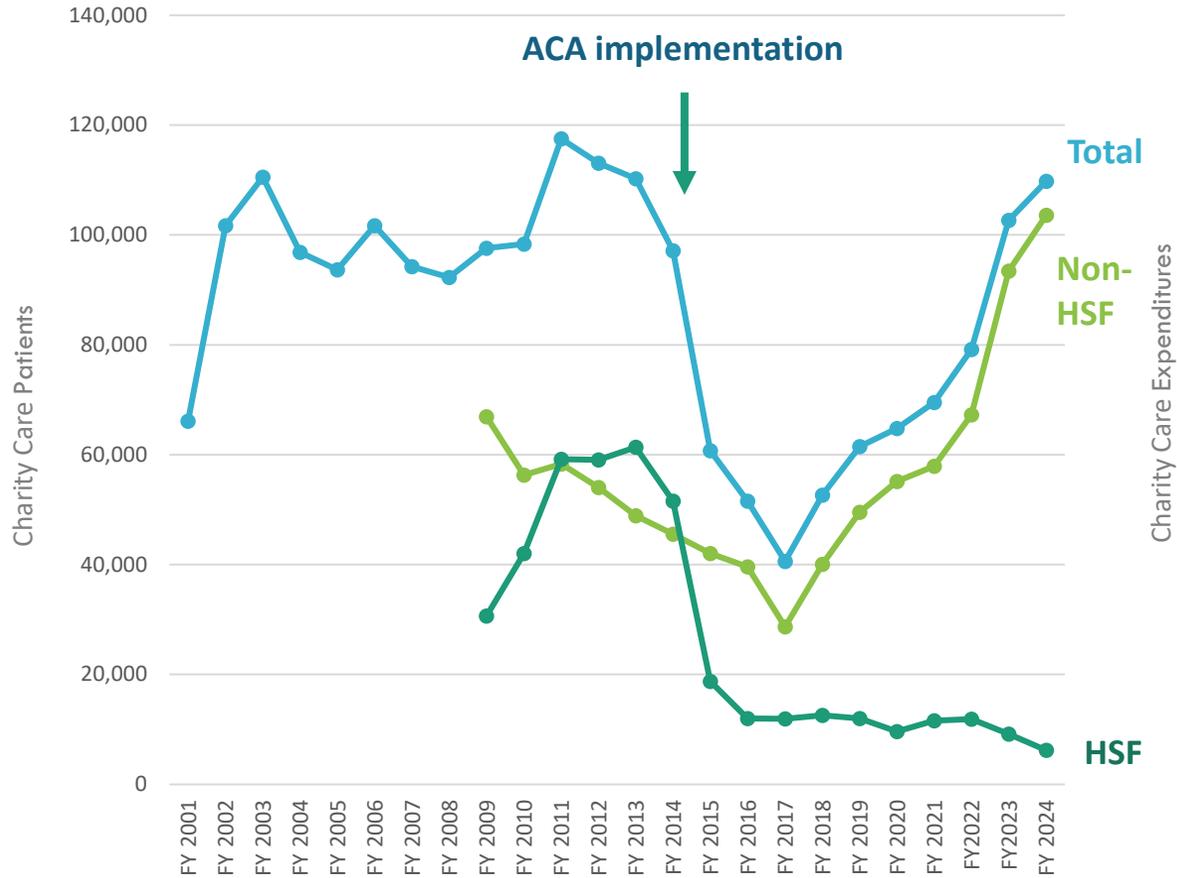
## Charity Care and Medi-Cal Shortfall (in Millions), 2021-2024



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

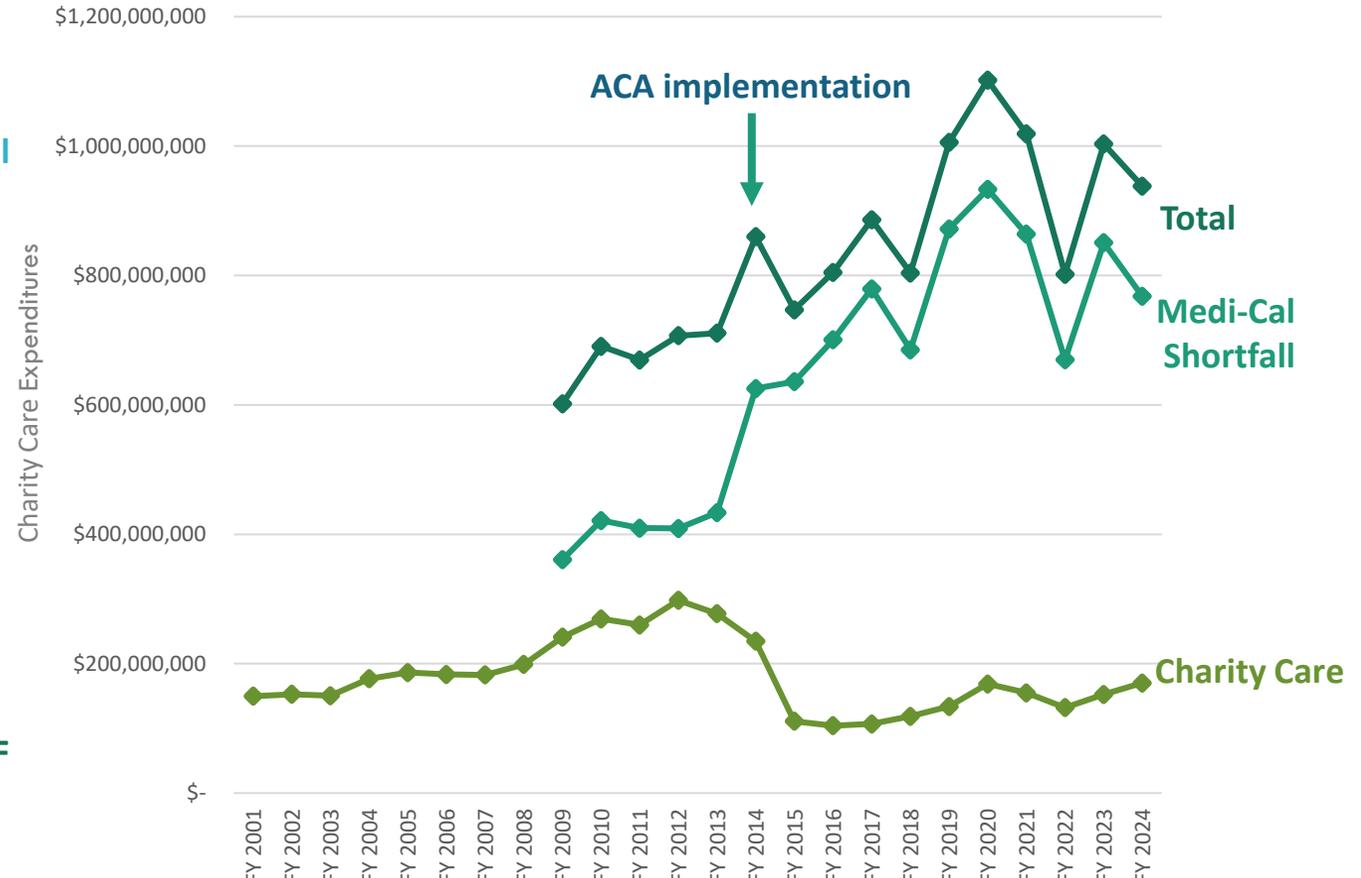
# Charity Care Patients and Expenditures Across the Entire Reporting Span

## Unduplicated Charity Care Patients, 2001-2024



\*HSF data was first reported in FY 2009. Kaiser began reporting in 2002 and UCSF in 2003.

## Inflation-Adjusted Charity Care Expenditures and Medi-Cal Shortfall, 2001-2024



\*Medi-Cal shortfall was first reported in FY 2009. Kaiser began reporting in 2002 and UCSF in 2003.

**Charity care patients and expenditures dropped with ACA implementation, while Medi-Cal Shortfall increased. Beginning in 2018, total patients and charity care expenditures have increased.**

# Ratio of Charity Care Costs to Net Patient Revenues

- Citywide trends in the ratio of charity care costs to net patient revenue have varied among the reporting hospitals. A higher percentage indicates greater charity care expenditures relative to hospital revenue.
- St. Luke's/Mission Bernal, Saint Francis, St. Mary's, and ZSFG exceeded the state average ratio of charity care to net patient revenue for all or nearly all years from 2009-2024.

	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
<b>CPMC Pacific (2009-18)/ Van Ness (2019-24)</b>	0.94%	1.14%	1.27%	1.10%	1.61%	0.77%	0.65%	0.57%	0.57%	0.81%	1.41%	1.04%	0.83%	0.66%	0.76%	0.64%
<b>St Luke's/ Mission Bernal</b>	1.52%	3.77%	5.32%	4.30%	7.15%	2.63%	1.21%	1.83%	1.91%	3.35%	3.13%	3.84%	2.49%	1.71%	1.82%	1.63%
<b>Chinese</b>	0.40%	0.36%	0.51%	1.00%	2.18%	2.69%	0.21%	0.23%	0.21%	0.14%	2.60%	0.31%	0.21%	0.11%	0.24%	0.05%
<b>Saint Francis</b>	4.13%	4.43%	4.29%	4.85%	4.89%	4.41%	2.44%	0.95%	1.49%	2.07%	2.20%	3.95%	3.30%	3.84%	5.22%	3.56%
<b>St. Mary's</b>	1.77%	2.95%	3.00%	2.20%	2.93%	2.51%	1.11%	1.98%	0.67%	0.84%	1.17%	1.87%	2.52%	2.07%	2.46%	3.62%
<b>UCSF</b>	0.64%	0.64%	0.36%	0.40%	0.43%	0.63%	0.26%	0.31%	0.34%	0.34%	0.34%	0.38%	0.32%	0.32%	0.38%	0.24%
<b>ZSFG</b>	25.45%	25.42%	19.82%	23.80%	20.83%	17.59%	8.44%	9.18%	9.58%	8.96%	9.13%	14.38%	13.68%	10.05%	10.46%	11.48%
<b>State Average</b>	1.78%	2.00%	2.07%	2.00%	2.00%	1.50%	0.80%	0.71%	0.70%	0.77%	0.80%	0.82%	0.78%	0.84%	0.74%	0.75%

# Changes Impacting Charity Care During the Reporting Period



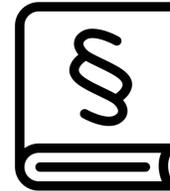
**January 1, 2022:**

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

- New notice requirements
- Patient complaint process and hospital penalties

**Likely  
Impacts**

Increase in  
Charity Care

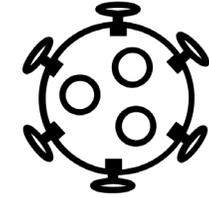


**January 1, 2022:**

## **Federal No Surprises Act**

- Ends patient “balance billing” for certain out-of-network services

Increase in  
Charity Care



**2023-2024:**

## **Unwinding of the COVID Public Health Emergency**

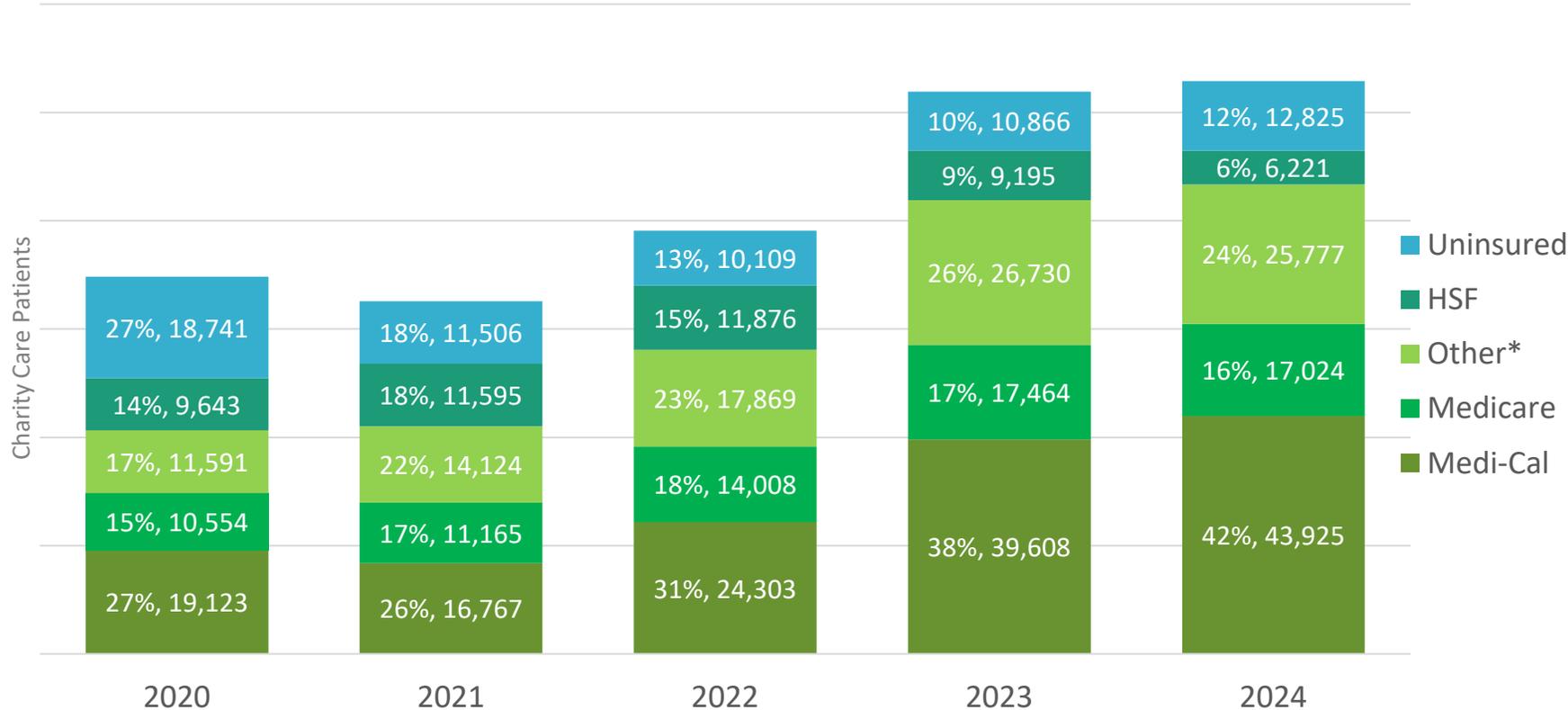
- Medi-Cal redeterminations
- Rebounds in health care utilization

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



\* "Other" payor type includes those with commercial insurance and workers compensation. "Uninsured" indicates patients who self-pay their medical expenses. Kaiser did not report payor source for all reporting years and is not included in this chart.

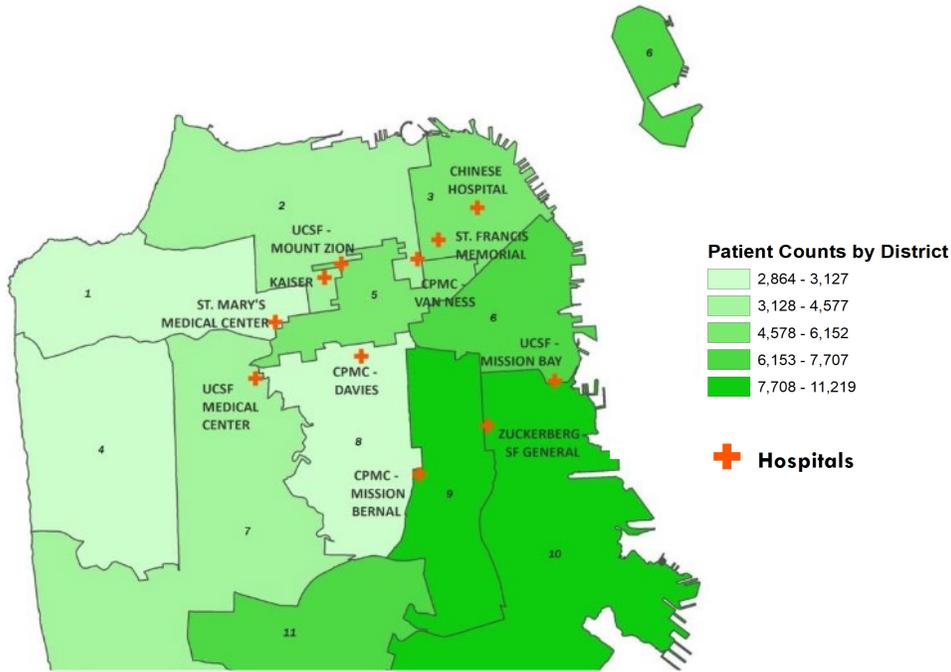
**In 2024, 88 percent of Charity Care patients had some form of health coverage, compared with 82 percent in 2021.**

Medi-Cal coverage was expanded to new groups of undocumented individuals during the reporting period:

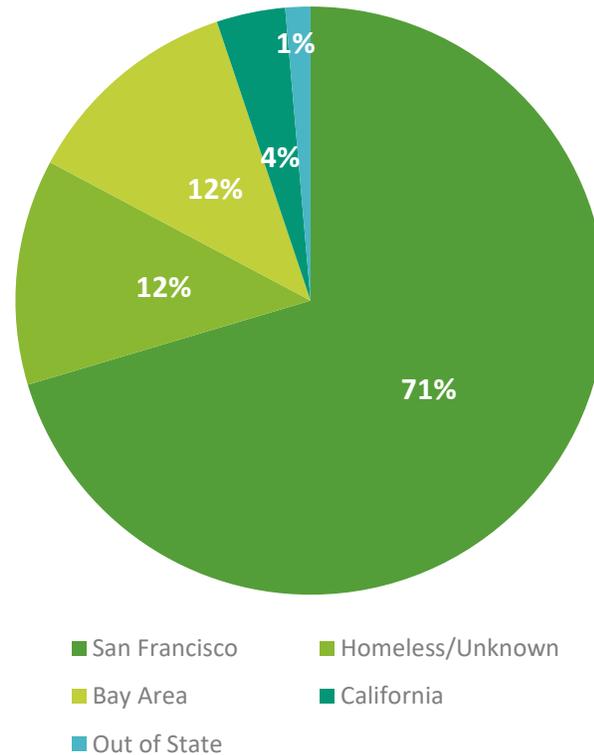
- May 2022: Those 50 years and older
- January 2024: Those 26-49 years

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

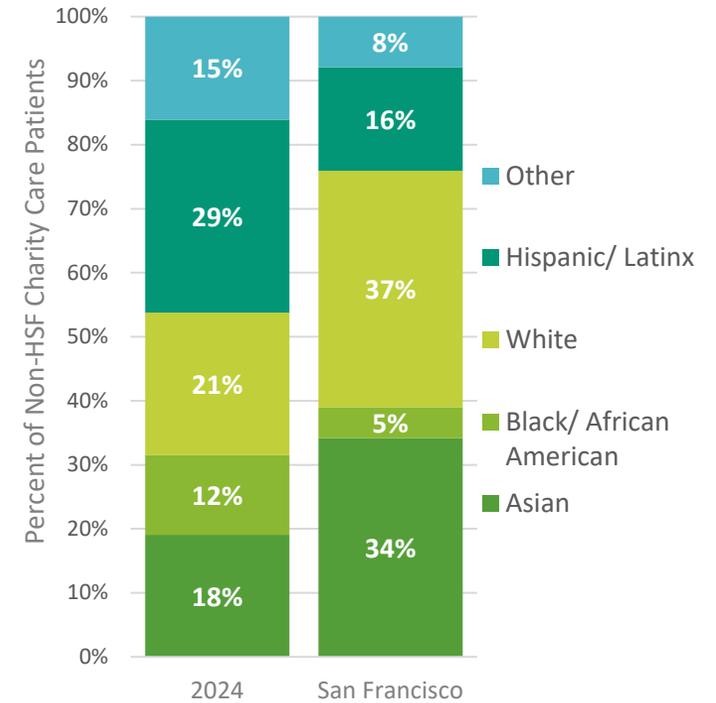
Charity Care Patients by Supervisorial District, 2024



Charity Care Patients by Reported Residence, 2024

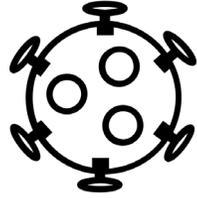


Charity Care Patients by Race/Ethnicity, 2024



**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**

# 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

### *Expected Impacts*

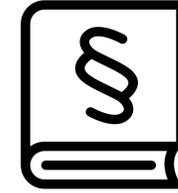
Increase in Charity Care



## Changes to Medi-Cal for Undocumented Adults

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

Increase in Charity Care



## 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

Increase in Charity Care



**Thank you!**

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# **Questions & Comments**