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# PEOPLE WITH HIV WHOSE PRIVATE DISABILITY INSURANCE TERMINATES AT SOCIAL SECURITY RETIREMENT ELIGIBILITY

*Policy Analysis Report to Supervisor Weiner*

Presentation to:  
BUDGET AND FINANCE COMMITTEE  
BOARD OF SUPERVISORS  
CITY AND COUNTY OF SAN FRANCISCO

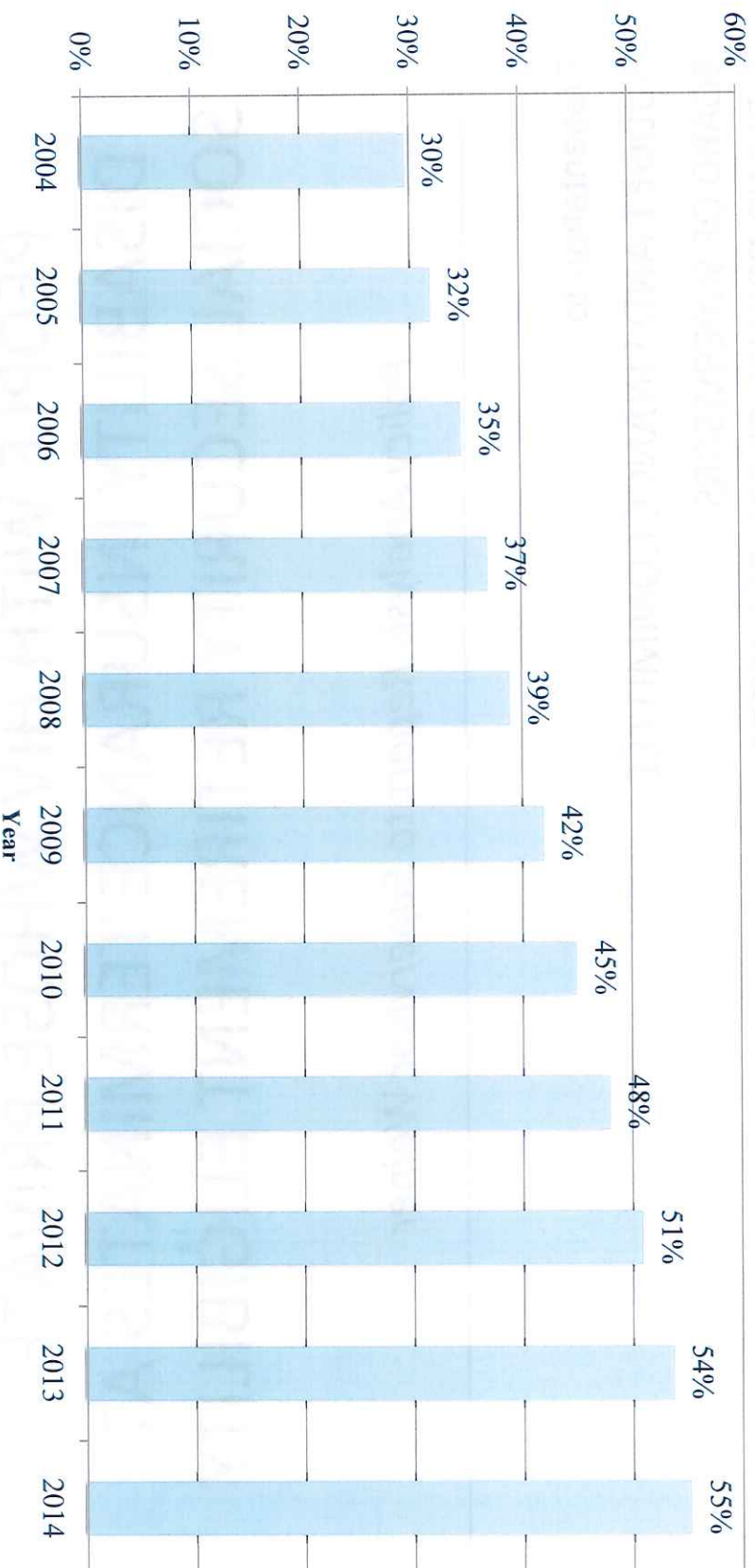
April 1, 2015

Budget and Legislative Analyst



# The Population of PLWH/A Is Aging

**% Of People in San Francisco with HIV/AIDS Who are 50 or Older 2004-2014**



Source: Budget and Legislative Analyst's Office, based on data provided by DPH

# The Population of PLWH/A Is Aging

## Annual % Increase In PLWHA 50 Years or Older In San Francisco 2004 Through 2014

Year	Total	No.	%	% increase
2004	14645	4342	30%	
2005	14956	4780	32%	8%
2006	15099	5237	35%	9%
2007	15187	5623	37%	7%
2008	14886	5892	39%	5%
2009	15089	6385	42%	8%
2010	15273	6888	45%	7%
2011	15469	7452	48%	7%
2012	15705	8063	51%	6%
2013	15867	8529	54%	5%
2014	15971	8837	55%	3%

Source: Budget and Legislative Analyst's Office, based on data provided by DPH

# The Population of PLWH/A Is Aging

Change in Proportion of PLWHA By Age Group

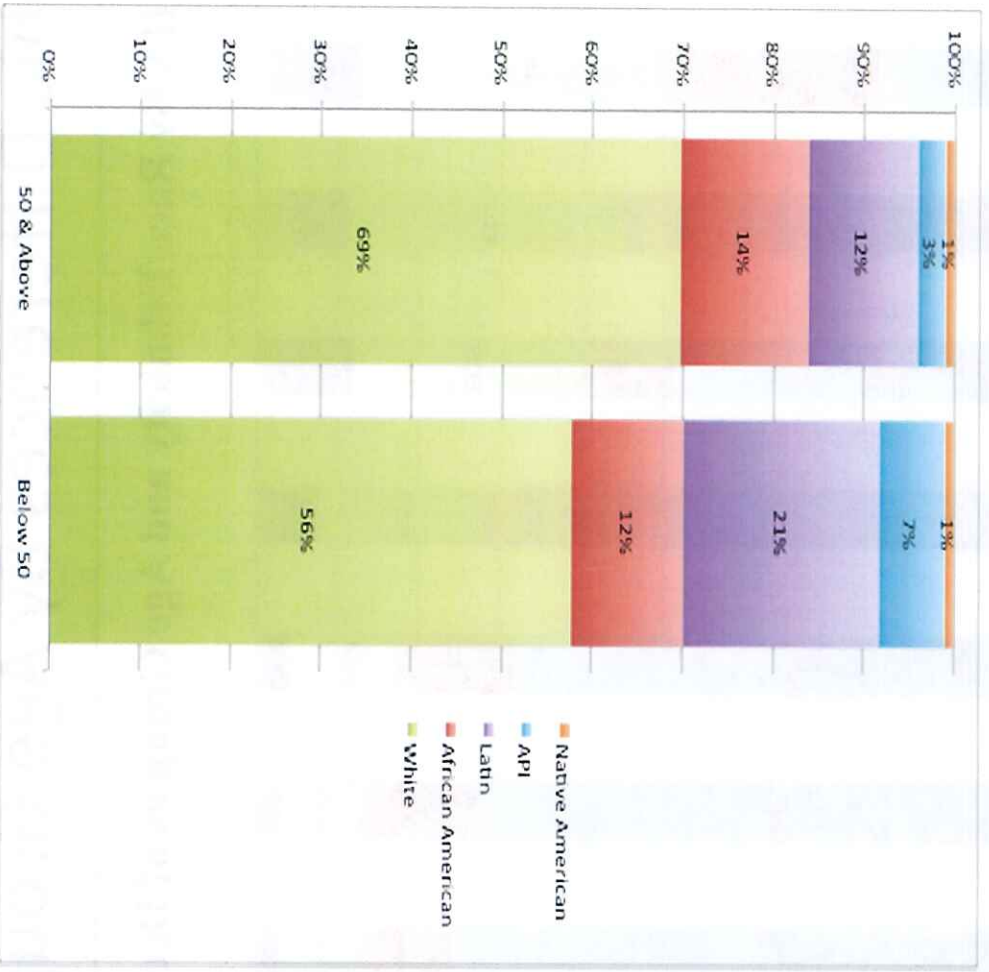
Age	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	% change
0-12	17	15	13	10	7	6	5	4	3	1	-94%
13-17	15	13	12	11	16	14	13	12	8	2	-87%
18-24	170	155	170	170	159	172	167	153	153	114	-33%
25-29	445	451	442	466	485	466	443	442	455	401	-10%
30-39	3340	3035	2796	2642	2504	2311	2135	1987	1916	1661	-50%
40-49	5886	5996	5972	5930	5870	5774	5658	5451	5133	4402	-25%
<b>Subtotal &lt;50</b>	<b>9873</b>	<b>9665</b>	<b>9405</b>	<b>9229</b>	<b>9041</b>	<b>8743</b>	<b>8421</b>	<b>8049</b>	<b>7668</b>	<b>6581</b>	<b>-22%</b>
50-54	2144	2248	2365	2446	2536	2641	2719	2826	3022	N/A	41%
55-59	1191	1368	1521	1649	1790	1988	2127	2238	2318	N/A	95%
60-64	530	620	744	839	976	1055	1224	1404	1540	1579	198%
65+	339	378	434	513	585	711	835	989	1176	1295	282%
<b>Subtotal 50 +</b>	<b>4204</b>	<b>4614</b>	<b>5064</b>	<b>5447</b>	<b>5887</b>	<b>6395</b>	<b>6905</b>	<b>7457</b>	<b>8056</b>		<b>92%</b>
<b>Total</b>	<b>14077</b>	<b>14279</b>	<b>14469</b>	<b>14676</b>	<b>14928</b>	<b>15138</b>	<b>15326</b>	<b>15506</b>	<b>15724</b>		<b>12%</b>

Source: Budget and Legislative Analyst's Office, based on data provided by DPH



# Demographic Differences by Age Group

Race and Ethnicity of PLWH/A Above and Below 50 Years of Age

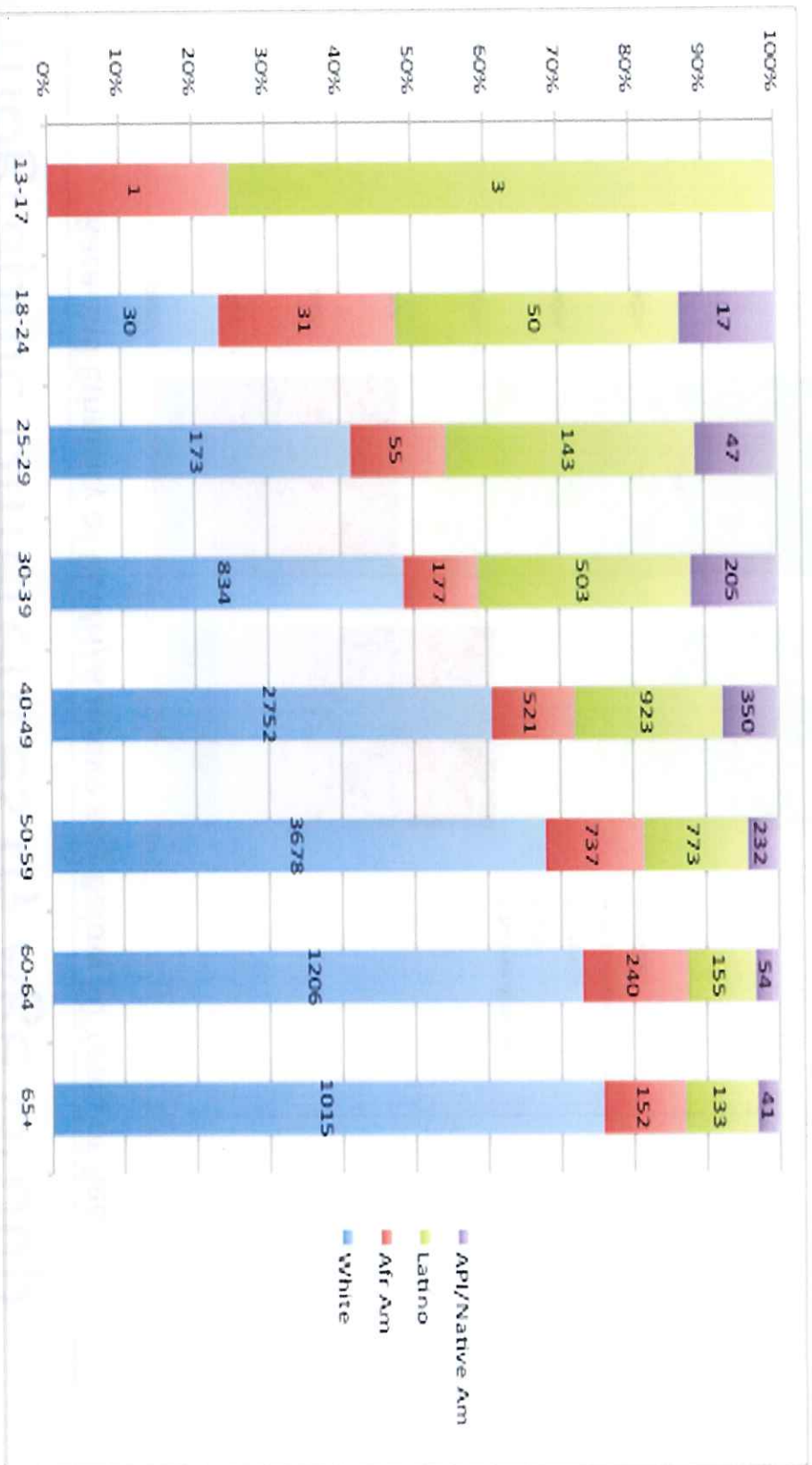


Source: Budget and Legislative Analyst's Office, based on data provided by DPH

San Francisco Board of Supervisors  
Budget and Legislative Analyst's Office

# Demographic Differences By Age Group

## PLWHA By Race/Ethnicity and Age Group as of December 2013



Source: Budget and Legislative Analyst's Office, based on data provided by DPH

San Francisco Board of Supervisors  
Office of the Budget Analyst

# Demographic Profile of Ryan White Clients

## Comparison of Race and Ethnicity between Ryan White Clients and All PLWHA

	ALL PLWHA	Ryan White Clients
<b>Gender</b>		
Male	92%	85.4%
Female	6%	11.4%
Transgender	2%	3.2%
<b>Race/Ethnicity</b>		
Black	13%	21.4%
White	62%	44.7%
Latino	17%	22.8%
API	5%	5.4%
Native American	1%	1.6%
Multi Racial or Unknown	2%	4.2%

# Disability Before Antiretroviral Therapy - HAART

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PLWHA/ Year Diagnosed	Number	% of All PLWHA
1978 - 1995	6,668	42%
1996 - 2013	9,233	58%
<b>Total</b>	<b>15,901</b>	<b>100%</b>

Source: Budget and Legislative Analyst's Office, based on data provided by DPH



# Estimate of PLWHA With Private Insurance

Age groups	18.8% with Private Disability Insurance	6% with Private Disability Insurance
PWLHA Who Were Diagnosed Prior to 1995	6,668	6,668
Percent with Private Disability Insurance	<u>X18.8%</u>	<u>X6.0%</u>
PWLH with Private Disability Insurance	1,254	400

Source: Budget and Legislative Analyst's Office, based on data provided by HSA and DPH

## Estimate of PLWHA With Disability Insurance

### Estimate of PLWHA Reaching Retirement Over the Next Fifteen Years

Years	2010 Survey	2013 Survey
Years 1 to 5	345	110
Years 6 to 10	345	110
Years 11 to 15	<u>564</u>	<u>180</u>
Total	1,254	400

Source: Budget and Legislative Analyst's Office, based on data from HIV and Aging – A Survey in Three San Francisco Area Counties and An Emerging Issue, HIV/AIDS and Aging in the San Francisco Metropolitan Area

# Estimated Demand for Rental Subsidies

## Estimated Additional Rental Subsidies and General Fund Expenditures for PLWHA Losing Private Disability Insurance

	High Estimate			Low Estimate		
	<u>Recipients</u>					
Year	New	Total	Total Cost	New	Total	Total Cost
One	69	69	\$1,283,244	22	22	\$409,546
Two	69	138	2,566,488	22	44	819,092
Three	69	207	3,849,731	22	66	1,228,638
Four	69	276	5,132,975	22	88	1,638,184
Five	69	345	6,416,219	22	110	2,047,729
<b>Total</b>			<b>\$19,248,657</b>			<b>\$6,143,188</b>

Source: Budget and Legislative Analyst's Office, based on data provided by HSA and DPH

# Increased Need for Other Public Services

## Projected Additional Funding Requirements for PLWHA “Aging Off” of Long Term Disability Insurance Policies in the First Year

	2013 Ryan White Funding	Projected Funding Need	Increase in General Fund Expenditures	Projected Funding Need	Increase in General Fund Expenditures
Core Services	\$7,132,389	\$7,210,505	\$78,116	\$7,157,295	\$24,906
Support Services	\$3,115,037	\$3,149,154	\$34,117	\$3,125,915	\$10,878
<b>Total</b>	<b>\$10,247,426</b>	<b>\$10,359,659</b>	<b>\$112,233</b>	<b>\$10,283,210</b>	<b>\$35,784</b>



# CONCLUSIONS

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- We can't know the exact number of San Franciscans living with HIV who have private disability insurance without information from insurance companies.
- Given limited information, the most plausible estimate of the population size is between several hundred and approximately 1,200 individuals.
- Reduced income will make housing less affordable for some people and increase the need for other services



## Questions and comments

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...able and increases the need for other services  
... Reduced income requirements for a...  
...abundantly...  
...population size is perceived as...  
...direct limited information...  
...information from numerous companies...  
...with HIV who have private disability insurance...  
...We can't know the exact amount of...

## CONCLUSIONS