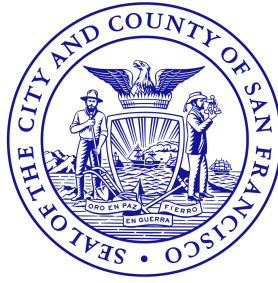


City and County
of San Francisco



Board of Supervisors
Member, District 6

MATT DORSEY

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NEWS RELEASE

Dorsey, Chan demand answers on Blue Shield's coverage denials to city firefighters and workforce

Today's Letter of Inquiry could precede Board of Supervisors Budget Committee hearing, as new reports of Blue Shield coverage delays, denials come to light

SAN FRANCISCO (Jan. 13, 2026) — Concerns over whether Blue Shield of California may be engaging in a pattern of delayed or denied cancer treatment for San Francisco Firefighters enrolled in City-sponsored health plans are prompting a formal inquiry from Supervisors Matt Dorsey and Connie Chan.

In a Letter of Inquiry submitted today, Supervisors Dorsey and Chan are requesting information from the San Francisco Health Service System concerning Blue Shield of California's administration of health benefits for thousands of City employees and retirees. The inquiry seeks to determine whether Blue Shield is engaging in a pattern or practice of denying or delaying medically necessary cancer treatment for current and former firefighters, and for City employees across all departments covered under Blue Shield plans.

The inquiry is driven by multiple cases in which firefighters' treating physicians recommended specific cancer therapies that were initially denied, often requiring extraordinary public, institutional, or personal advocacy to secure approval.

One such case involves a retired San Francisco firefighter with stage-four lung cancer. Oncologists at UCSF determined that a particular treatment regimen was medically necessary

to slow disease progression, yet coverage was initially denied. Family members, fellow firefighters, and advocates raised the matter during public comment before the Health Service Board, warning that the denial placed the patient's life at risk. Although a modified treatment plan was later approved, the case raised serious concerns about treatment delays and the burden placed on gravely ill patients and their families to secure timely care.

The letter also cites additional firefighter cancer cases involving delayed or denied treatment, including instances in which approval came only after prolonged advocacy and, in at least one case, after the patient had already passed away. These cases raise questions about whether continuity of care commitments made during the City's transition to Blue Shield are being met.

Through the inquiry, Dorsey and Chan are requesting data on firefighter cancer treatment denials and appeals since January 1, 2024, decision and appeal timelines, comparisons with other City health plan members, and what steps may be taken to improve practices.

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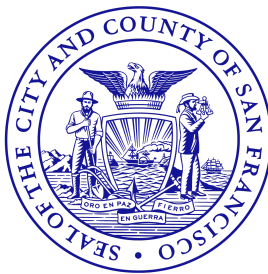
For immediate release: January 13, 2026

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January 13, 2026

Ms. Angela Cavillo, Clerk of the Board of Supervisors
CITY AND COUNTY OF SAN FRANCISCO
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San Francisco, Calif. 94102-4689

Emailed to: Angela.Cavillo@sfgov.org

Letter of Inquiry: Medical Coverage Denials by Blue Shield of California

Dear Madam Clerk,

I submit this Letter of Inquiry (LOI) pursuant to Charter § 16.114, which vests the Board of Supervisors with broad authority for inquiry and review, to request information through the San Francisco Health Service System (SFHSS) as to whether Blue Shield of California is engaging in a pattern or practice of denying or delaying health coverage for medically necessary care to San Francisco employees and retirees in City-sponsored health plans.

This inquiry is prompted by a recent case brought to the attention of the Health Service Board, on which I serve as the Board of Supervisors' appointed member, involving Blue Shield's denial of coverage for a retired firefighter.¹ Since that time, I have been made aware of similar denials by Blue Shield involving other current and retired personnel in the fire department alone, and I have concerns about the prevalence of such denials citywide.

¹ "City asked to intervene after SF firefighter's stage 4 lung cancer treatment denied by Blue Shield" by Luz Pena, KGO-TV ABC-7, Friday, January 9, 2026, <https://abc7news.com/post/san-francisco-firefighter-battling-stage-4-metastatic-lung-cancer-gets-treatment-denied-blue-shield-city-asked-intervene/18375388/>

As this LOI may precede a hearing before the Budget and Finance Committee, I am cc'ing Budget Chair Connie Chan on this correspondence, and would ask that you include both of our staffs in your responses.

Background

On January 7, 2026, retired San Francisco firefighter Ken Jones received notice that Blue Shield of California had denied coverage for a cancer treatment regimen recommended by his oncologists at UCSF. Mr. Jones has advanced stage-four lung cancer, and his physicians determined that the proposed treatment was medically necessary to slow disease progression. Both the initial request and the subsequent physician appeal were denied by Blue Shield of California.

This case was brought forward to the San Francisco Health Service Board's January 8, 2026 meeting during public comment. Family members, fellow firefighters, and advocates implored the HSB to intervene in what they credibly described as a matter of life and death. Former San Francisco Fire Chief Jeanine Nicholson, herself a cancer survivor, testified that firefighters should never be forced to "beg for their lives," and warned that Mr. Jones's case was not an isolated incident

While I am informed that Blue Shield later approved a modified treatment plan for Mr. Jones following significant public and institutional pressure, the sequence of events raises serious concerns about access to timely care and the burden placed on gravely ill patients and their families to secure coverage.

The Jones case does not appear to be unique. Indeed, HSB members and City officials have since been made aware of multiple firefighter cancer cases in which treatment was initially denied or delayed, or approved only after extraordinary advocacy. Apart from Mr. Jones' case, others I have been made aware of include the following:

- John Carvajal (retired firefighter): His treatment plan was reportedly initially approved by UnitedHealthcare, prior to the City's transition to Blue Shield, but later denied under Blue Shield. After more than two months of advocacy, the denial was reversed; tragically, Mr. Carvajal passed away shortly thereafter.

- Latty Burke: Cancer treatment plan denied by Blue Shield; as of this inquiry, the denial has not been reversed.
- Luke Untalan (son of active firefighter James Untalan): Treatment denied initially; following significant intervention by firefighter advocate Fred Sanchez, the denial was reversed relatively quickly.

In June 2024, the HSB approved the addition of the Blue Shield Medicare Advantage Prescription Drug PPO plan to replace the UnitedHealthcare MAPD PPO plan. Speaking for my own vote, I was persuaded by the comprehensive competitive RFP process that found Blue Shield to be the more affordable option, and I relied on assurances that the transition to Blue Shield would be smooth, and that its coverage and access to high-quality medical professionals would be as good or better than the incumbent it was replacing.

These assurances appear increasingly difficult to reconcile with what we have seen play out previously, especially in light of the experiences described above.

The City provides health coverage to approximately 5,000 employees and retirees through Blue Shield, many of whom selected the plan specifically because of continuity with UCSF and other trusted providers. In particular, San Francisco firefighters — who face well-documented occupational cancer risks, and who benefit from statutory presumptions that cancer is linked to service — should not encounter additional barriers when seeking medically necessary care.

Requests for Information

Accordingly, I request the following responses:

- Broadly, since January 1, 2025, is there evidence to suggest that Blue Shield of California may be engaging in post-claim underwriting practices to deny medically necessary treatment to city workers and retirees?
- How does Blue Shield's record of denials for 2025 compare to the record of denials by UnitedHealthcare for retirees with their MAPD PPO plan for the 2024 plan year, or other earlier years?

- I would value information to the extent possible on how many cancer-treatment requests submitted on behalf of current or retired San Francisco firefighters have been denied, partially denied, or delayed by Blue Shield?
- How do denial and appeal rates for firefighter cancer cases compare to those of other SFHSS members with cancer diagnoses?
- What are the average timelines for initial determinations and appeals in firefighter cancer cases, and how does Blue Shield ensure that delays do not jeopardize patient outcomes?
- In light of cases now coming to light, are you aware of any steps Blue Shield is currently taking to review its practices and ensure firefighters and other city workers and retirees receive timely access to medically necessary care?

Firefighters run toward danger on behalf of this City, often at enormous personal cost to themselves and their loved ones. When they receive a diagnosis for cancer or any other life-threatening illness, they should not face additional obstacles imposed by the very systems designed to protect them.

After conferring with Budget Chair Chan, I can confidently say that the entire Board of Supervisors takes seriously its collective responsibility to ensure our City-contracted health plans operate fairly, transparently, and in alignment with our values as a responsible employer.

Thank you for your consideration. Budget Chair Chan and I look forward to a prompt and comprehensive response to this inquiry. Should you have questions or require more clarity, you may contact me or my aide, Bryan Dahl, Bryan.Dahl@sfgov.org.

Sincerely,



MATT DORSEY

Cc: Honorable Connie Chan, Member and Budget Chair
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